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
177TH STATE LEVEL BANKERS' COMMITTEE

FOR

QUARTER ENDED 30TH JUNE 2025

BANKING OUTLETS IN HIMACHAL PRADESH AS ON 30TH JUNE 2025

S. No.	District	NUMBER OF BRANCHES	NUMBER OF ATMs	LEAD BANK
1	Bilaspur	139	82	UCO
2	Chamba	134	83	SBI
3	Hamirpur	176	145	PNB
4	Kangra	436	399	PNB
5	Kinnaur	56	34	PNB
6	Kullu	141	122	PNB
7	LahaulSpiti	26	17	SBI
8	Mandi	274	203	PNB
9	Shimla	388	325	UCO
10	Sirmaur	156	127	UCO
11	Solan	287	331	UCO
12	Una	159	149	PNB
	Total	2372	2017	

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.	91
7	Gram Panchayats	Nos.	3615
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 30TH JUNE,2025

S. No.	Items		Unit	Position as of 30th June, 2025
1	Banks	PSBs	Nos.	12
		RRBs	Nos.	01
		Coop. Banks	Nos.	09
		Pvt. Sector Bks	Nos.	13
		Payment Bks	Nos.	04
		Small Fin.Bks	Nos.	04
		Total	**Nos.**	**43**
2	Branch net work	PSB	Nos.	1181
		RRBs	Nos.	274
		Coop. Banks	Nos.	592
		Pvt. Sector Bks	Nos.	287
		Payment Bks	Nos.	13
		Small Fin. Bks	Nos.	25
		Total	**Nos.**	**2372**
3	Area wise Branches	Rural	Nos.	1798
		Semi Urban	Nos.	465
		Urban	Nos.	109
		Total	**Nos.**	**2372**
4	Per branch population as per 2011 Census	Rural	Nos.	3435
		Su/Urban	Nos.	1200
		Total	**Nos.**	**2894**
5	Deposits	PSBs	Rs. Crores	130913
		RRB	Rs. Crores	9454
		Coop.	Rs. Crores	34413
		Pvt. Sector	Rs. Crores	26665
		Payment Bks	Rs. Crores	208
		Small Fin. Bks	Rs. Crores	3621
		Total	**Rs. Crores**	**205274**
6	Advances	PSBs	Rs. Crores	45952
		RRB	Rs. Crores	4347
		Coop.	Rs. Crores	17050
		Pvt. Sector	Rs. Crores	13426
		Small Fin. Bks	Rs. Crores	1026
		Total	**Rs. Crores**	**80801**
7	Business Volume	PSBs	Rs. Crores	176865
		RRB	Rs. Crores	13801
		Coop.	Rs. Crores	51463
		Pvt. Sector	Rs. Crores	40091
		Payment Bks	Rs. Crores	208
		Small Fin. Bks	Rs. Crores	4647
		Total	**Rs. Crores**	**287075**
8	Market Share	PSBs	Percentage	61.61
		RRB	Percentage	4.81
		Coop.	Percentage	17.92
		Pvt. Sector	Percentage	13.97
		Payment Bks	Percentage	0.07
		Small Fin. Bks	Percentage	1.62
		Total	**Percentage**	**100.00**
9	ATMs	PSB	Nos.	1337
		RRBs	Nos.	0
		Coop. Banks	Nos.	259
		Pvt. Sector Bks	Nos.	410
		Small Fin. Bks	Nos.	11
		Total	**Nos.**	**2017**

(Amount in Crores)

S. No.	Item	30.06.2023	30.06.2024	30.06.2025	Variation in June,2025 over June, 2024 (Y-o-Y)	
1	**Deposit PPD**				Absolute	%age
	Rural	104868.23	114491.59	123342.19	8850.6	7.73
	Urban/SU	69137.3	76559.1	81931.80	5372.7	7.01
	Total-Deposits	**174005.53**	**191050.69**	**205273.99**	**14223.3**	**7.44**
2	**Advances (O/S)**					
	Rural	35619.42	40961.24	45552.92	4591.68	11.21
	Urban/SU	29083.66	33229.81	36610.51	3380.7	10.17
	Outside Credit	8946.6	12365.01	16238.47	3873.46	31.33
	Total-Advances	**73649.68**	**86556.06**	**98401.90**	**11845.84**	**13.69**
3	**Total Banking Business (Dep + Adv)**	**247655.21**	**277606.75**	**303675.89**	**26069.14**	**9.39**
4	RIDF	3436.51	3666.72	3898.39	231.67	6.31
5	CD RATIO (As per RBI recommendation)	44.3	47.22	49.84	2.62	5.55
6	**Priority Sector Advances (O/S) of which under:**	**39513.59**	**44118.14**	**49730.71**	**5612.57**	**12.72**
	I) Agriculture	11333.08	12710.95	13938.64	1227.69	9.66
	ii) MSME	17530.5	20186.54	23395.00	3208.46	15.89
	iii) OPS	10650.03	11220.65	12397.07	1176.42	10.48
7	**Weaker Section Advs.**	11881.97	13090.5	14208.32	1117.82	8.54
8	**Non-Priority Sec. Adv.**	24968.74	30072.92	32432.72	2359.8	7.85
9	**No. of Branches**	2280	2344	2372	28	1.19
10	**Advances to Women**	7743.94	9348.85	11006.99	1658.14	17.74
11	**Credit to Minorities**	1303.42	1541.82	1532.55	-9.27	-0.6
12	**Advances to SCs/STs**	3703.29	4233.92	4291.14	57.22	1.35

POSITION OF NATIONAL PARAMETERS AS OF 30th, JUNE 2025 IN HIMACHAL PRADESH

(In terms of %age)

S. No	Sector	June, 2023	June, 2024	June, 2025	National Parameter
1	Priority sector Advances (of total Advances)	61.07	59.47	60.53	40%
2	Agriculture Advances (of total Advances)	17.52	17.13	16.96	18%
3	Advances to Small & Marginal Farmers (of total Advances)	12.67	12.47	13.47	10%
4	Advances to Micro Enterprises (of total Advances)	15.75	16.23	17.21	7.5%
5	Advances toWeaker Sections (of total Advances)	16.13	17.64	17.29	12%
6	Advances to Women (of total Advances)	10.51	12.60	13.40	5%
7	C.D. Ratio	44.30	47.22	49.84	60%
8	MSME Advances (of total P.S. Credit)	44.37	45.76		-
9	Advances to SC/ST (of total P.S. Credit)	9.37	9.60		-
10	Advances to Minorities (of total P.S. Credit)	3.30	3.49		-

Credit Deposit Ratio (CDR) in Himachal Pradesh, as of 30th June, 2025 =49.84%

(As per instructions from RBI)

S. No	Components	As of 30.06.2025 (Amount in Crores)
1	Advances from Banks (within State)	82163.43
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	16238.47
3	RIDF (Bal. outstanding at the end of Quarter-June, 2025)	3898.39
4	Total- Credit (1+2+3)	102300.29
5	Total Deposits	205273.99
6	Credit Deposit ratio (%)	49.84

INDEX OF AGENDA ITEMS

Agenda

AGENDA NOTE FOR 177TH MEETING OF STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

AGENDA ITEM NO.1

1.1) Confirmation of Minutes of the 176th SLBC Committee Meeting held on 20.06.2025

The 176th meeting of SLBC, Himachal Pradesh to review the progress as on March 2025, was held on 20.06.2025, the minutes of which were circulated to the members vide SLBC Convener Bank letter no. DGM/SLBC/2025-26/176 dated 30.06.2025.

Since no comments on the minutes have been received by the member Banks, the house is requested to approve the same.

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ACTION TAKEN REPORT

1.2) ACTION TAKEN REPORT WITH RESPECT TO 176TH SLBC MEETING:

ACTION POINTS	COMPLIANCE
Opening of RSETI in District Kinnaur - LDM Kinnaur was advised to start the day courses of RSETI in a rented building, till the time land for construction of RSETI is allotted by the district authorities. During last SLBC meeting, LDM Kinnaur informed that District Administration has provided them with a rent-free building for RSETI premises and soon agreement will be drawn and functioning of RSETI Kinnaur will start shortly after that.	➢ LDM Kinnaur has informed that they have floated the advertisement for hiring of faculty for RSETI and estimate for the various interior work and other expenses has also been submitted. ➢ It is informed that the functioning of RSETI Kinnaur will start from 15.10.2025.
Non issuance of Mauka reports by Patwaris in many areas of the state- During the 175th SLBC meeting banks have raised a concern that due non issuance of Mauka reports by Patwaris in many areas banks are not able to sanction loans against such properties.	➢ SLBC wide letter No. SLBC-HP/2025-26/9 dated 27.06.2025 requested the member banks and LDMs in the state to submit the details of such areas where banks are facing this issue with the Patwaris. Matter taken up with Directorate of Land Records, which mentioned that such applications will be monitored online, whose implementation is undergoing by the Department. In the meantime, we are taking up cases with DLR as and when any such cases are raised by LDMs. ➢ Matter still pending for larger interest of financing in time.
Timely disposal of loan applications under Government Sponsored Schemes- Secretary, Finance, Govt. of HP advised the member banks to timely dispose off the applications under Govt. sponsored schemes and also requested the banks to make the loans sanctioning process smooth and customer friendly.	➢ SLBC vide letter no. SLBC-HP/2025-26/28 dated 01.08.2025 has advised the member banks to comply with the directions given by the Secretary, Finance, Govt. of HP during the 176th SLBC meeting. ➢ SLBC also monitors such applications time to time including and forward the pendency to member banks and LDMs

	to ensure its TAT.
Increase in Credit Linkage of RSETI Trainees- During the 176th SLBC meeting State Director, RSETI informed that Ministry of Rural Development has increased the targets for credit linkage of RSETI trainees from 35% to 50%.	SLBC vide letter no. SLBC-HP/2025-26/14 dated 10.07.2025 has requested the member banks to advise their branches to give due consideration and sanction all eligible loans applications of candidates trained through RSETIs.
Formation of Sub Committee to improve KCC Saturation in the State- During the 176th SLBC meeting, Secretary, Finance, Govt. of HP advised SLBC to form a Sub Committee to discuss the issues and feedbacks to improve KCC Saturation in the State. The committee can include members from Agriculture Department, RBI, NABARD & major banks working in the state.	➢ A Sub Committee has been formed and information regarding the same has been sent to the members through SML/SLBC/2025-26/15 dated 11.07.2025. First meeting of the committee has been concluded on 06.08.2025 and various issues regarding low KCC saturation were discussed during the meeting. ➢ It was concluded that banks will direct their branches to collect the data on PM Kisan beneficiaries of their branch and out of which actual beneficiaries under KCC to access how many of them have already availed KCC limit and how many of them are not willing to avail the KCC limit. Banks will submit the outcome to SLBC and it will be discussed during the next meeting of the committee.

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AGENDA ITEM NO.2

2.1) REVIEW OF STATISTICAL BANKING DATA AS OF 30.06.2025

2.1.1) Y-O-Y COMPARATIVE BANKING KEY INDICATORS AS OF 30.06.2025

- The Total Banking Business has grown at the rate of **9%** from Rs.2,77,607 Crores in 30.06.2024 to **Rs.3,03,676** Crores in 30.06.2025i.e. Rs.26,069 Crores.
- The Total Deposit has grown by **7%** from Rs.1,91,051 Crores in 30.06.2024 to Rs.2,05,274 Crores in 30.06.2025i.e. Rs.14,223 Crores.
- The Total Advances has grown at the rate of **14%** from Rs.86,556 Crores in 30.06.2024 to Rs. 98,402 Crores in 30.06.2025 i.e. Rs.14,114 Crores.

(Amt. in Crores)

S. No.	Item	30.06.2023	30.06.2024	30.06.2025	Variation in June,2025 over June, 2024 (Y-o-Y)	
1	Deposit PPD				Absolute	
	Rural	104868.23	114491.59	123342.19	8850.6	7.73
	Urban/SU	69137.3	76559.1	81931.80	5372.7	7.09
	Total-Deposits	**174005.53**	**191050.69**	**205273.99**	**14223.3**	**7.44**
2	Advances (O/S)					
	Rural	35619.42	40961.24	45552.92	4591.68	11.21
	Urban/SU	29083.66	33229.81	36610.51	3380.7	10.17
	Outside Credit	8946.6	12365.01	16238.47	3873.46	31.33
	Total-Advances	**73649.68**	**86556.06**	**98401.90**	**11845.84**	**13.69**
3	Total Banking Business (Dep + Adv)	**247655.21**	**277606.75**	**303675.89**	**26069.14**	**9.39**
4	RIDF	3436.51	3666.72	3898.39	231.67	6.32
5	CD RATIO (As per RBI recommendation)	44.3	47.22	49.84	2.62	5.55
6	Priority Sector Advances (O/S) of which under:	**39513.59**	**44118.14**	**49730.71**	**5612.57**	**12.72**
	I) Agriculture	11333.08	12710.95	13938.64	1227.69	9.66
	ii) MSME	17530.5	20186.54	23395.00	3208.46	15.89
	iii) OPS	10650.03	11220.65	12397.07	1176.42	10.48
7	Weaker Section Advs.	11881.97	13090.5	14208.32	1117.82	8.54
8	Non-Priority Sec. Adv.	24968.74	30072.92	32432.72	2359.8	7.85
9	No. of Branches	2280	2344	2372	28	1.19
10	Advances to Women	7743.94	9348.85	11006.99	1658.14	17.74
11	Credit to Minorities	1303.42	1541.82	1532.55	-9.27	-0.6
12	Advances to SCs/STs	3703.29	4233.92	4291.14	57.22	1.35

2.1.2) Q-o-Q REVIEW OF BANKING SECTOR PERFORMANCE IN KEY BUSINESS PARAMETERS IN HIMACHAL PRADESH AS OF 30.06.2025.

- The Total Banking Business has grown at the rate of **1%** from Rs.3,00,665 Crores in 31.03.2025 to Rs.3,03,676 Crores in 30.06.2025 i.e. Rs.3,010 Crores.

- The Total Deposit has grown by **1%** from Rs.2,02,617 Crores in 31.03.2025 to Rs.2,05,274 Crores in 30.06.2025i.e. Rs.2, 657 Crores.

- The Total Advances has grown at the rate of **0.36%** from Rs.98,048 Crores on 31.03.2025 to Rs.98,402 Crores in 30.06.2025 i.e. Rs.354 Crores.

(Amt. in Crores)

S. No.	Item	31.12.2024	31.03.2025	30.06.2025	Variation in June, 2025 over March, 2025 (Q-o-Q)	
1	**Deposit PPD**				Absolute	%age
	Rural	119982.78	121078.24	123342.19	2263.95	1.87
	Urban/SU	79918.01	81538.93	81931.80	392.87	0.48
	Total-Deposits	**199900.79**	**202617.17**	**205273.99**	**2656.82**	**1.31**
2	**Advances (O/S)**					
	Rural	43263.78	45098.74	45552.92	454.18	1.01
	Urban/SU	35484.84	36771.58	36610.51	-161.07	-0.44
	Outside Credit	15735.46	16177.94	16238.47	60.53	0.37
	Total-Advances	**94484.08**	**98048.26**	**98401.90**	**353.64**	**0.36**
3	**Total Banking Business (Dep + Adv)**	**294384.87**	**300665.43**	**303675.89**	**3010.46**	**1.00**
4	RIDF	3853.98	3848.57	3898.39	49.82	1.29
5	CD RATIO (As per RBI recommendation)	49.19	50.29	49.84	-0.45	-0.89
6	**Priority Sector Advances (O/S) of which under:**	**46263.22**	**47537.56**	**49730.71**	**2193.15**	**4.61**
	I) Agriculture	13083.09	13847.50	13938.64	91.14	0.66
	ii) MSME	21738.51	22428.63	23395.00	966.37	4.31
	iii) OPS	11441.62	11261.43	12397.07	1135.64	10.08
7	**Weaker Section Advs.**	13648.83	13898.24	14208.32	310.08	2.23
8	**Non-Priority Sec. Adv.**	32485.41	34332.75	32432.72	-1900.03	-5.53
9	**No. of Branches**	2354	2366	2372	6	0.25
10	**Advances to Women**	10435.91	10942.26	11006.99	64.73	0.59
11	**Credit to Minorities**	1686.70	1768.50	1532.55	-235.95	-13.34
12	**Advances to SCs/STs**	4454.44	4640.18	4291.14	-349.04	-7.52

(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 **49.84%** as of 30.06.2025 as per details mentioned below:

S. No	Components	As of 30.06.2025 (Amount in Crores)
1	**Advances from Banks (within State)**	**82163.43**
2	**Advances from Banks (utilized in the State but sanctioned from outside the State)**	**16238.47**
3	**RIDF (Bal. outstanding at the end of Quarter-June, 2025)**	**3898.39**
4	**Total- Credit (1+2+3)**	**102300.39**
5	**Total Deposits**	**205273.99**
6	**Credit Deposit Ratio (%)**	**49.84%**

Credit Deposit Ratio (CDR) IN H.P. AS OF 30.06.2025 = 49.84%

i. Banks have overall CD ratio (as per instructions from RBI) of **49.84%** in Himachal Pradesh as of **June, 2025.**

ii. **Bank-wise position of CDR:** Based on the information received from member banks, the domestic Credit Deposit Ratio (CDR) arrived at **40.03%** in quarter ended June, 2025. (Bank-wise position mentioned at page no- **62-63**)

PUBLIC SECTOR BANKS		
SR	**NAME OF THE BANK**	**CD Ratio**
1	Bank of Baroda	81.77
2	Bank of India	46.38
3	Bank of Maharashtra	44.12
4	Canara Bank	36.35
5	Central Bank of India	44.14
6	Indian Bank	29.21
7	Indian Overseas Bank	21.39
8	Punjab and Sind Bank	42.16
9	Punjab National Bank	33.04
10	State Bank of India	33.88
11	UCO Bank	36.21
12	Union Bank of India	47.66

PRIVATE SECTOR BANKS		
SR	NAME OF THE BANK	CD Ratio
1	Axis Bank	55.89
2	Bandhan Bank	0.62
3	CSB Bank Limited	3.56
4	HDFC Bank	77.17
5	ICICI Bank	55.45
6	IDBI Bank	36.59
7	IDFC First Bank	5.40
8	Indusind Bank	44.05
9	J & K Bank	37.08
10	Kotak Mahindra Bank	91.44
11	RBL Bank	0.02
12	South Indian Bank	9.57
13	YES Bank	19.69

GRAMIN BANK, COOPERATIVE BANKS AND OTHERS		
SR	NAME OF THE BANK	CD Ratio
1	H. P. Gramin Bank	45.99
2	HP ARDB	123.84
3	HP State Cooperative Bank Ltd.	66.36
4	Joginder Central Cooperative Bank	47.62
5	KangraCentralCooperative Bank	28.64
6	The Baghat Urban Cooperative Bank	64.62
7	The Chamba Urban Cooperative Bank	47.66
8	The Mandi Urban Cooperative Bank	27.96
9	The Parwanoo Urban Cooperative Bank	52.31
10	The Shimla Urban Cooperative Bank	55.99
11	AU Small Finance Bank	47.59
12	UjjivanSmall Finance Bank	3.18
13	UtkarshSmall finance Bank	1.81

2.4) THE DISTRICT-WISE CDR POSITION IN TWELVE DISTRICTS AS OF JUNE, 2025 MENTIONED AS BELOW;

(Source: Data reported By Banks)

S. No	Districts	September, 2024	December, 2024	March, 2025	June, 2025	Remarks
1	**Bilaspur**	26.26	27.05	28.82	28.38	Critically low CD ratio
2	**Chamba**	32.89	33.87	34.76	34.25	Low CD ratio
3	**Hamirpur**	23.37	23.76	24.17	24.05	Critically low CD ratio
4	**Kangra**	24.92	26.03	26.56	25.23	Critically low CD ratio
5	**Kinnaur**	49.17	43.73	46.10	46.74	
6	**Kullu**	42.74	43.58	45.35	45.87	
7	**Lahaul & Spiti**	26.29	26.71	24.52	24.71	Critically low CD ratio
8	**Mandi**	28.56	29.54	30.73	30.37	Low CD ratio
9	**Shimla**	41.40	42.55	44.49	45.80	
10	**Sirmaur**	74.75	76.51	78.11	75.16	
11	**Solan**	81.13	83.12	82.31	82.91	
12	**Una**	30.66	31.21	31.52	30.69	Low CD ratio
	State	**38.31**	**39.39**	**40.41**	**40.03**	

- **Excluding Outside Credit.**
  Districts above state CD ratio of 49.84%: Sirmaur(75.16%), Solan(82.91%).

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 30TH JUNE, 2025.

S. No	Sector	June, 2023	June, 2024	June, 2025	National Parameter
1	**Priority sector Advances** (of total Advances)	61.07	59.47	60.53	40%
2	**Agriculture Advances** (of total Advances)	17.52	17.13	16.96	18%
3	**Advances to Small & Marginal Farmers** (of total Advances)	12.67	12.47	13.47	10%
4	**Advances to Micro Enterprises** (of total Advances)	15.75	16.23	17.21	7.5%
5	**Advances to Weaker Sections** (of total Advances)	16.13	17.64	17.29	12%
6	**Advances to Women** (of total Advances)	10.51	12.60	13.40	5%
7	**C.D. Ratio**	44.30	47.22	49.84	60%
8	**MSME Advances** (of total P.S. Credit)	44.37	45.76		-
9	**Advances to SC/ST** (of total P.S. Credit)	9.37	9.60		-
10	**Advances to Minorities** (of total P.S. Credit)	3.30	3.49		-

(*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 **60.53%** 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. Bank of Maharashtra 2. Bandhan Bank 3. IDFC First Bank, 4. Indusind Bank 5. J & K Bank 6. RBL Bank

- **Agriculture sector lending** have a share of **16.96%** of total Advances.

Details of banks having less than 18% Agriculture advances:

S. No.	NAME OF THE BANK	Agriculture Advances (%)
1	Bank of Baroda	8.72
2	Bank of India	16.71
3	Bank of Maharashtra	6.96
4	Canara Bank	7.64
5	Indian Bank	8.57
6	Indian Overseas Bank	3.50
7	Punjab and Sind Bank	11.06
8	State Bank of India	9.06
9	Union Bank of India	12.40
10	Axis Bank	6.52
11	Bandhan Bank	1.29
12	HDFC	14.68
13	ICICI	9.51
14	IDFC First Bank	0.95
15	IDBI	11.57
16	Indusind Bank	1.98
17	J&K Bank	2.33
18	Kotak Mahindra	0.16
19	Yes Bank	1.77
20	Bhagat Urban Cooperative Bank	5.03
21	Chamba Urban Cooperative Bank	0.00
22	Mandi Urban Cooperative Bank	0.00
23	Parwanoo Urban Cooperative Bank	2.29
24	Shimla Urban Cooperative Bank	0.00
25	AU Small Fin. Bank	4.93
26	Equitas Small Finance Bank	0.00

- Also, **advances to Small and Marginal Farmers** stand at **13.47%** of the total advances. The related information is being collected on a quarterly basis from the member Banks.
- **Advances to Micro Enterprises** amount to **17.21%** of the outstanding advances as of 30.06.2025 which is above the national parameter of **7.5%.**
- Similarly, the achievement of **17.29%** 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 **13.40%** 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 2025-26PROGRESS UP TO QUARTER ENDED JUNE, 2025.

The progress under Annual Credit Plan for financial year 2025-26 has been reported by the Member Banks to the SLBC Convenor bank and consolidated position mentioned as below for review of the House.

In Annual Credit Plan (ACP) 2025-26, banks have set a target to disburse fresh loans to the tune of **Rs.50018Crores** under Priority Sector in Himachal Pradesh. As per the data submitted by member banks, **total disbursements** made by banks during the first quarter of **FY 2025-26 aggregated to Rs.12430.61Crore** as against the annual targets of **Rs.50018 Crores**. Banks have recorded **achievement of 25%** of assigned targets in terms of financial outlay set up for the Financial Year 2025-26 for the quarter ended June 2025.

In terms of physical achievements under ACP 2025-26 during the period under review, banks have extended credit to **2,53,881 new units** as against the annual target of **12,96,576 units** and thereby having achievement of **20%** of assigned targets for the FY 2025-26 under Priority Sector.

The sector-wise targets vis-à-vis achievement under ACP 2025-26 during the financial year 2025-26 is mentioned hereunder:

3.2) ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2025-26 UP TO THE PERIOD ENDED JUNE, 2025 (01.04.2025 TO 30.06.2025)

(Amt. in Crores)

Sl	Sector/ Activity	Annual Targets 2024-25	Ach. June, 24	% Ach. June, 24	Annual Targets 2025-26	Ach. June, 2025	% Ach.June, 2025	Growth (Y-o-Y)	% Growth
1	**Total PS**	36246	10740	29.63	50018	12431	24.85	1691	15.74

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

(Amt. in Crores)

Sl.	Sector/ Activity	30.06.2024			30.06.2025				
		Annual Target 2024-25	Ach. June, 2024	%Ach. June, 2024	Annual Target 2025-26	Ach. June, 2025	% Ach. June, 2025	Growth (Y-o-Y)	% Growth
1	Agriculture	16858	2757	16.36	24600	3148	12.80	391	14.18
2	MSME	14077	7527	53.47	21511	8899	41.37	1372	18.23
3	Education	693	23	3.30	422	27	6.40	4	17.39
4	Housing	2650	267	10.08	1684	253	15.02	-14	-5.24
5	Others –PS	1968	166	8.44	1801	104	5.78	-62	-37.35
Total PS (1 to 5)		**36246**	**10740**	**29.63**	**50018**	**12431**	**24.85**	**1691**	**15.74**

(Please refer, page no-83 to 98)

3.4) PHYSICAL ACHIEVEMENT ACP- PRIORITY SECTOR (PS)

(In actual numbers)

Sl.	Sector/ Activity	30.06.2024			30.06.2025				
		Annual Target 2024-25	Ach.June, 2024	%Ach.June , 2024	Annual Targets 2025-26	Ach. June, 2025	% Ach. June, 2025	Growth (Y-o-Y)	% Growth
1	Agriculture	677498	161373	23.82	659539	195046	29.57	33673	20.87
2	MSME	306277	57838	18.88	538135	49028	9.11	-8810	-15.23
3	Education	12567	1707	13.58	11829	1987	16.80	280	16.40
4	Housing	19650	4746	24.15	16622	4646	27.95	-100	-2.11
5	Others –PS	104490	2610	2.50	70451	3174	4.51	564	21.61
Total PS (1 to 5)		**1120482**	**228274**	**20.37**	**1296576**	**253881**	**19.58**	**25607**	**11.22**

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

3.5) AGENCY-WISE DISBURSEMENT UNDER ANNUAL CREDIT PLAN 2024-25 UP TO JUNE, 2025.

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 2025-26	**12426**	**3047**	**6079**	**3048**	**24600**
B	Achievements– Up to June, 2025	1309	601	848	390	3148
C	%-Achievement- Up to June, 2025	10.53	19.74	13.95	12.79	12.80
2	**MSME SECTOR**					
A	Annual Target 2025-26	**12435**	**1536**	**3612**	**3928**	**21511**
B	Achievements– Up to June, 2025	4711	114	573	3501	8899
C	%-Achievement- Up to June, 2025	37.89	7.40	18.87	89.13	41.37
3	**EDUCATION LOANS**					
A	Annual Target 2025-26	**230**	**48**	**90**	**54**	**422**
B	Achievements– Up to June, 2025	22	1	3	1	27
C	%-Achievement- Up to June, 2025	9.57	2.62	2.53	2.24	6.40
4	**HOUSING LOANS**					
A	Annual Target 2025-26	**892**	**175**	**432**	**185**	**1684**
B	Achievements– Up to June, 2025	133	20	91	9	253
C	%-Achievement- Up to June, 2025	14.91	11.05	21.07	4.98	15.02
5	**OPS UNDER PRIORITY SECTOR**					

A	Annual Target 2025-26	**970**	**146**	**452**	**233**	**1801**
B	Achievements– Up to June, 2025	90	4	5	5	104
C	%-Achievement- Up to June, 2025	90.38	3.61	1.06	2.29	5.78
6	**TOTAL PRIORITY SECTOR**					
A	Annual Target 2025-26	**26954**	**4953**	**10664**	**7447**	**50018**
B	Achievements– Up to June, 2025	6266	739	1519	3907	12431
C	%-Achievement- Up to June, 2025	23.25	14.93	14.25	52.46	24.85

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

3.6): <u>OBSERVATIONS/ COMMENTS ON ACHIEVEMENTS UP TO JUNE, 2025 UNDER ANNUAL CREDIT PLAN (ACP) 2025-26</u>

a) During the first quarter of FY 2025-26, banks have disbursed fresh loans to the tune of **Rs.12431 Crore** to total **2,53,881** new units under **Priority Sector**. The achievement during the first quarter against the targets for FY 2025-26 registered at **25%.**

b) In <u>**Agriculture Sector**</u>- Banks have made fresh credit disbursements of **Rs.3148 Crores** during the first quarter of FY 2024-25against the annual target of **Rs.24600 Crores** having achievement of **13%** of the assigned targets.

c) In <u>**MSME Sector**</u>- Banks have made fresh credit disbursements of **Rs.8899 Crores** up to June 2025 against the target of **Rs.21511 Crores**. Banks have recorded achievement of **41%**.

d) Achievement under **Housing loans** was **15%** of targets and banks have disbursed fresh housing loans to the tune of **Rs.253 Crores** up to June, 2025.

e) Achievement under **Education loans** was **6%** of targets and banks have disbursed fresh education loans to the tune of **Rs.27 Crores** up to June, 2025.

f) The **Agency-wise (i.e.PSB/RRB/Private Banks /Coop Banks) overall achievement** under Annual Credit Plan (ACP) 2025-26 indicates that Public Sector banks (PSB) have overall achievement of **23%**, RRB- **15%**, Cooperative Sector Banks- **14%** and Private Banks –**52%** up to June 2025.

g) The **overall performance of 25%**under ACP during the first quarter of financial year 2025-26 is good but banks need to improve their sector-wise performance.

3.7) PERFORMANCE ANALYSIS OF BANKS UNDER ACP 2025-26:

3.7.1) PUBLIC SECTOR BANK – ACP ACHIEVEMENT AS ON 30.06.2025

(Amt. in Crores)

Sl.	Name of the Bank	Target 2024-25	Ach. June, 2024	% Ach. June, 2024	Target 2025-26	Ach. June, 2025	% Ach. June, 2025
1	Bank of Baroda	616	350	56.78	931	482	51.79
2	Bank of India	314	74	23.68	425	81	19.07
3	Bank of Maharashtra	128	27	21.10	172	15	9.09
4	Canara Bank	876	142	16.25	1096	149	13.59
5	Central Bank of India	876	334	38.09	1174	338	28.76
6	Indian Bank	317	32	10.22	402	11	2.85
7	Indian Overseas Bank	125	3	2.79	156	6	4.17
8	Punjab and Sind Bank	353	13	3.75	463	13	2.71
9	Punjab National Bank	6198	1245	20.09	8250	1570	19.04
10	State Bank of India	7034	2326	33.07	9375	2649	28.25
11	UCO Bank	3116	538	17.27	3586	447	12.46
12	Union Bank of India	737	418	56.71	923	504	54.59

- Top 3 banks are: Union Bank of India (54.59%), Bank of Baroda (51.79) and Central Bank of India (28.76%).
- Bottom 3 banks are: Punjab and Sind Bank (2.71%), Indian Bank (2.85%) and Indian Overseas Bank (4.17%).

3.7.2) PRIVATE BANKS- ACP ACHIEVEMENT AS ON 30.06.2025

(Amt. in Crores)

Sl.	Name of the Bank	Target 2024-25	Ach. June, 2024	% Ach. June, 2024	Target 2025-26	Ach. June, 2025	% Ach. June, 2025
1	Axis Bank	315	331	104.98	668	391	58.52
2	Bandhan Bank	29	1	2.66	71	0.34	0.49
3	CSB Bank Limited	26	2	8.56	35	2	5.48
4	HDFC Bank	2324	1859	80.02	3719	2305	61.99
5	ICICI Bank	908	554	61.05	1568	877	55.93
6	IDBI Bank	227	48	20.96	312	75	24.01
7	IDFC First Bank	17	0.38	2.24	80	1	0.94

8	Indusind Bank	17	22	17.04	249	29	11.67
9	J & K Bank	129	21	36.68	61	7	11.33
10	Kotak Mahindra Bank	56	38	58.18	96	38	39.44
11	RBL Bank	64	0	0	32	0	0
12	South Indian Bank	32	2	39.04	3	2	65.02
13	Yes Bank	4	106	88.77	163	109	66.67

- Top 3 banks are: Yes Bank (66.67%), South Indian Bank (65.02%) and HDFC Bank (61.99%).
- Bottom 3 banks are: RBL Bank (0), Bandhan Bank (0.49) and IDFC First Bank (0.94%).

3.7.3) OTHERS ACHIEVEMENT UNDER ACP UP TO 30.06.2025

(Amt. in Crores)

Sl.	Name of the Bank	Target 2024-25	Ach. June, 2024	% Ach. June, 2024	Target 2025-26	Ach. June,2025	% Ach. June, 2025
1	HP Gramin Bank	3501	616	17.59	4953	739	14.92
2	HP ARDB	536	12	2.24	470	14	2.98
3	HP State Coop. Bank	3917	637	16.26	5373	683	12.71
4	Jogindra Central Coop.	235	35	14.89	1127	31	2.75
5	Kangra Central Coop.	2824	892	31.59	3468	786	22.66
6	Bhagat Urban Coop.	5	0	0.00	17	0	0.00
7	Chamba Urban Coop	12	0.60	5.00	7	0.33	4.71
8	Mandi Urban Coop	7	0	0.00	7	0.02	0.29
9	Parwanoo Urban Coop	79	1	1.27	192	4	2.08
10	Shimla Urban Coop	2	1	50.00	3	0.57	19.00
11	AU Small Fin. Bank	154	46	29.87	273	59	21.61
12	Equitas Small Fin.	0	0	0.00	35	3	8.57
13	Ujjivan Small Fin.	19	6	31.58	36	7	19.44
14	Utkarsh Small Fin.	12	2	16.67	44	2	4.55

- Top 3 banks are: Kangra Central Cooperative Bank (22.66), AU Small Finance Bank (21.61%) & Ujjivan Small Finance Bank(19.44%).
- Bottom 3 banks are: Bhagat Urban Cooperative Bank (0),Mandi Urban Cooperative Bank(0.29) and Parwanoo Urban Cooperative Bank (2.08).

3.8) DISTRICT WISE ACHIEVEMENT:

Sl.	Name of the District	Target 2024-25	Ach. June, 2024	% Ach. June, 2024	Target 2025-26	Ach. June,2025	% Ach. June, 2025
1	BILASPUR	1243	385	30.97	1648	416	25.24
2	CHAMBA	988	310	31.38	1493	333	22.30
3	HAMIRPUR	1909	528	27.66	2282	611	26.77
4	KANGRA	6523	1826	27.99	7993	1761	22.03
5	KINNAUR	472	99	20.97	721	118	16.37
6	KULLU	2176	623	28.63	3253	665	20.44
7	LAHAUL & SPITI	144	37	25.69	256	40	15.63
8	MANDI	3859	962	24.93	5291	1158	21.89
9	SHIMLA	8209	1281	15.60	11340	1449	12.78
10	SIRMAUR	3154	1289	40.87	4509	1542	34.20
11	SOLAN	5361	2731	50.94	8250	3564	43.20
12	UNA	2208	668	30.25	2983	775	25.98

- Top 3 Districts are: Solan (43.20%), Sirmaur (34.20) and Hamirpur (26.77).
- Bottom 3 Districts: Shimla (12.78), Lahaul & Spiti (15.63) and Kinnaur (16.37%).

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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 8.48 lakh farmers have been registered on the PM Kisan Portal. There are 613115 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 June 2025is shared for information of the House.

Sl.	Name of Bank	Appl. Received up to			Sanctioned up to			Pending		Rejected
		March, 2025	June, 2025	Grw	March, 2025	June, 2025	Grw	March, 2025	June, 2025	
1	Bank of Baroda	1835	2042	207	1522	1729	207	0	0	313
2	Bank of India	2411	2521	110	2392	2502	110	0	0	19
3	Bank of Mah.	29	29	0	24	24	0	0	0	5
4	Canara Bank	4296	4556	260	4281	4541	260	0	0	15
5	CBI	3553	3563	10	3348	3358	10	1	1	204
6	HPSCB	66139	66139	0	65836	65836	0	0	0	303
7	HPGB	65437	67884	2447	65437	67884	2447	0	0	0
8	Indian Bank	471	490	19	349	366	17	0	0	124
9	IOB	106	110	4	106	110	4	0	0	0
10	P & SB	228	228	0	225	225	0	0	0	3
11	PNB	102944	106294	3350	100384	103734	3350	6	6	2554
12	SBI	80453	85444	4991	76858	81410	4552	43	21	4013
13	UCO Bank	27934	29486	1552	27356	28909	1553	20	11	566
14	UBI	989	989	0	851	851	0	0	0	138
	Total	**356825**	**369775**	**12950**	**348969**	**361479**	**12510**	**70**	**39**	**8257**

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 June, 2025 as reported by Banks placed as below for review of the House.

(Amount in Crores)

Sl.	District	Total No. PM Kisan Beneficiaries	Fresh KCC issued during the quarter June, 2025 (01.04.2025-30.06.2025)		KCCs issued (Fresh + Renewed) during the quarter June, 2025 (01.04.2024-30.06.2025)		Position of KCCs outstanding with bank Branches as of 30.06.2025		Farmers covered
		No.	No	Amt.	No	Amt.	No	Amt.	%
1	Bilaspur	51714	2870	32	8724	96	39358	436	76
2	Chamba	66359	9882	77	14977	134	43108	480	65
3	Hamirpur	50728	3537	39	8575	101	45497	419	90
4	Kangra	189169	9819	115	24612	277	101604	1164	54
5	Kinnaur	9307	602	17	3420	62	13866	346	149
6	Kullu	54462	5185	86	10669	240	43618	1171	80
7	Lahaul&Spiti	2693	260	6	1188	31	5079	131	189
8	Mandi	153100	15717	180	31977	422	95129	1577	62
9	Shimla	87017	5217	156	19898	458	102983	3419	118
10	Sirmaur	53214	2110	44	7990	151	39231	731	74
11	Solan	57198	1954	45	5618	137	43730	830	76
12	Una	72974	2438	41	6864	125	39912	531	55
	Total	**847935**	**59591**	**838**	**144512**	**2235**	**613115**	**11235**	**72**

COMMENTS:

1) Banks have issued total 1,44,512 KCCs as new KCCs as well as renewal of the existing KCC amounting to total disbursements of Rs.2,235 Crore during the first quarter of FY 2025-26.
2) The cumulative position indicates that banks have issued total 6,13,115 KCC and having cumulative outstanding of Rs.11,235 Crore as of 30.06.2025.
3) On comparing the information related to KCC Outstanding (No. of A/Cs and corresponding amount) for March 2025 and June 2025, it was observed that the KCC accounts and amount outstanding has increased.

4.1.3 FARMERS COVERAGE UNDER KCC AS OF JUNE, 2025:

In Himachal Pradesh there are total 847935 farmers as reported by Department of Land Records. As of 30.06.2025, banks have covered total 6,13,115 farmers under KCC Scheme in Himachal Pradesh and thus the **average farmers' coverage under KCC Scheme reached to 72% in the State.**

In district **Chamba (65%), Kangra (54%), Mandi (62%) and Una (55%)** 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 HUSBANDRYPROGRESS FROM 01.04.2021 TO 30.06.2025					
District Name	Applications Received	Applications Sanctioned	Rejected	Pending	Pendency more than 15 days
Bilaspur	1829	1512	250	67	13
Chamba	436	380	56	0	0
Hamirpur	4712	3797	915	0	0
Kangra	5445	4084	1352	9	0
Kinnaur	653	415	230	8	5
Kullu	1267	1186	81	0	0
Lahul & Spiti	114	76	38	0	0
Mandi	3386	3383	3	0	0
Shimla	785	734	51	0	0
Sirmaur	3258	3160	98	0	0
Solan	4866	4589	258	19	1
Una	897	812	85	0	0
Grand Total	**27648**	**24128**	**3417**	**103**	**19**

FISHERIES PROGRESS FROM 01.04.2021 TO 30.06.2025					
District Name	Received	Sanctioned	Rejected	Pendency	Pendency more than 15 days
Bilaspur	773	565	198	10	7
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	59	58	1	0	0
Shimla	0	0	0	0	0
Sirmaur	5	4	1	0	0
Solan	19	11	8	0	0
Una	20	9	11	0	0
Grand Total	**1108**	**826**	**272**	**10**	**7**

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

ANIMAL HUSBANDRY PROGRESS FROM 01.04.2021 TO 30.06.2025					
Bank Name	Received	Sanctioned	Rejected	Pending	Pendency > 15 days
Bank of Baroda	69	55	13	1	1
Bank of India	161	143	18	0	0
Bank of Maharashtra	9	8	1	0	0
Canara Bank	313	272	39	2	0
Central Bank of India	379	286	93	0	0
Cooperative Bank	5195	4356	813	26	5
IDBI Bank Ltd.	44	30	14	0	0
Indian Bank	51	45	6	0	0
Indian Overseas Bank	7	6	1	0	0
Punjab & Sind Bank	274	242	32	0	0
Punjab National Bank	11657	10321	1294	42	6
State Bank of India	6372	5661	694	17	3
UCO Bank	2907	2580	312	15	4
Union Bank of India	210	123	87	0	0
Grand Total	**27648**	**24128**	**3417**	**103**	**19**

FISHERIES PROGRESS FROM 01.04.2021 TO 30.06.2025					
Bank Name	Received	Sanctioned	Rejected	Pending	Pendency > 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	7	3	4	0	0
Central Bank of India	7	3	4	0	0
Cooperative Bank	337	268	68	1	0
IDBI Bank Ltd.	1	1	0	0	0
Indian Bank	0	0	0	0	0
Indian Overseas Bank	0	0	0	0	0
Punjab & Sind Bank	0	0	0	0	0
Punjab National Bank	439	366	69	4	3
State Bank of India	233	135	93	5	4
UCO Bank	71	40	31	0	0
Union Bank of India	11	10	1	0	0
Grand Total	**1108**	**826**	**272**	**10**	**7**

4.2. REVIEW OF PERFORMANCE UNDER MAJOR CENTRALLY SPONSORED SCHEMES: POSITION AS OF 30TH JUNE, 2025.

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

Achievements in the Current FY: As per progress available on the Portal as of 30.06.2025, Banks disbursed Rs.24.72crores to 1188 new SHGs during the first quarter of FY 2025-26and total outstanding is Rs.294.11 crores.

Scheme	Target 2024-25		Sanctioned During Q1		Outstanding as on 30.06.2025	
	Nos.	Amount (Cr)	Nos	Amount (Cr)	Nos.	Amount (Cr)
DAY- NRLM	19400	310.00	1188	24.72	17263	294.11

4.2.2) BANK WISE POSITION UNDER NRLM AS ON 30.06.2025

(Amount in Crores)

S. No.	Bank Name	Targets		Achievement		Pendency
		SHGs	Disb. Amount	SHGs	Disb. Amount	
1	Bank of Baroda	1520	12.30	1	0.03	3
2	Bank of India	110	1.40	0	0	1
3	Bank of Maharashtra	10	0.30	0	0	0
4	Canara Bank	160	2.60	4	0.05	5
5	Central Bank of India	380	3.30	65	1.40	11
6	IDBI Bank Ltd	10	0.30	0	0	4
7	Indian Bank	90	1.00	8	0.22	0
8	Indian Overseas Bank	0	0	0	0	2
9	Punjab and Sind Bank	70	1.00	5	0.15	20
10	Punjab National Bank	5800	104.50	168	5.30	147
11	State Bank of India	1820	25.90	53	0.65	80
12	UCO Bank	2820	30.90	62	1.31	92
13	Union Bank of India	200	2.00	3	0.01	3
14	HP Gramin Bank	1500	39.00	244	3.62	73
15	HP State Coop. Bank	2200	35.00	408	7.95	171
16	Jogindra Coop. Bank	310	5.50	0	0	17
17	Kangra Coop. Bank	2400	45.00	167	4.03	67
	Grand Total	**19400**	**310.00**	**1188**	**24.72**	**696**

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.

4.3.1) PRADHANMANTRI EMPLOYMENT GENERATIONPROGRAMME: (PMEGP)

- PMEGP Scheme was launched in the year 2008-09 by merging the Prime Minister's RozgarYojana (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 lakhs 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 atleast 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.

4.3.2) CREDIT MOBILIZATION DURING FINANCIAL YEAR 2025-26 UPTO 30.06.2025:

(Amount in Lakhs)

Sl.	Name of the Bank	Received	Sanctioned	Rejected	Pending	Margin Money pending for	
						Claim	Disb.
1	Bank of Baroda	3	0	0	3	0	5
2	Bank of India	0	0	0	0	0	20
3	Bank of Maharashtra	1	1	0	1	18	4
4	Canara Bank	5	3	1	1	6	79
5	Central Bank of India	2	2	0	1	6	30
6	HDFC Bank	3	1	0	2	18	0
7	HP Gramin Bank	24	12	0	12	33	169
8	HP State Cooperative Bank	19	3	1	16	5	66
9	ICICI Bank	0	0	0	0	0	0
10	IDBI Bank	1	0	0	1	0	10
11	Indian Bank	0	0	0	0	0	0
12	Indian Overseas Bank	0	0	0	0	0	0
13	Indusind Bank	0	0	0	0	0	0
14	J & K Bank Ltd	0	0	0	0	0	4
15	Jogindra Central Coop.	1	0	0	1	0	0
16	Kangra Central Coop.	4	4	0	1	14	40
17	Punjab and Sind Bank	2	1	0	1	2	18
18	Punjab National Bank	28	4	1	27	34	560
19	State Bank of India	28	3	0	28	2	176
20	UCO Bank	14	0	3	11	0	205
21	Union Bank of India	1	0	0	1	0	50
	Total	**136**	**34**	**6**	**107**	**138**	**1436**

(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.

4.5.1): 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:

- It should preferably be engaged in processing of One District One Product (ODOP) produce;
- It should have minimum turnover of Rs.1crore;
- The cost of the project proposed should not be larger than the present turnover;
- The members should have sufficient knowledge and experience in dealing with the product for a minimum period of 3years.
- 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;
- 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.10 lakh.

4.5.2) THE BANK WISE STATUS UNDER PMFME AS ON 30.06.2025 IS GIVEN BELOW:

S. No	Bank Name	Received	Sanction	Rejected	Pendency			
					Total	< 1 month	1-6 month	6- 12 months
1	Bank of Baroda	7	3	4	0	0	0	0
2	Bank of India	8	2	6	0	0	0	0
3	Bank of Maharashtra	2	1	1	0	0	0	0
4	Canara Bank	39	21	18	0	0	0	0

5	Central Bank of India	60	46	14	0	0	0	0
6	HDFC Bank	103	25	70	8	3	5	0
7	HP Gramin Bank	150	103	43	4	2	2	0
8	HP State Coop. Bank	311	101	197	13	7	6	0
9	ICICI Bank	7	0	7	0	0	0	0
10	IDBI Bank	6	4	2	0	0	0	0
11	Indian Bank	6	4	2	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	6	0	5	1	0	1	0
15	Punjab & Sind Bank	6	3	2	1	0	1	0
16	Punjab National Bank	871	474	369	28	10	18	0
17	State Bank of India	1318	811	496	11	11	0	0
18	Kangra Central Coop.	17	7	6	4	0	2	2
19	UCO Bank	685	416	269	0	0	0	0
20	Union Bank of India	11	8	2	1	0	1	0
Total		**3616**	**2031**	**1514**	**71**	**33**	**36**	**2**

4.6) 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 30.06.2025:

4.6.1) CUMULATIVE PROGRESS UP TO 30.06.2025:

(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	252	121.60	620	265.94
2025-26 (up to June 2025)	57	40.83	677	306.77

4.6.2) DISTRICT WISE PROGRESS UNDER AIF AS ON 30.06.2025

(Amount in Crores)

District Wise AIF Progress 08.07.2020 to 30.06.2025									
S No	District	Total Amount Achieved as on 31.03.2025	Cumulative up to 30.06.2025		During Financial Year 2025-26			Pending
			No.	Amount	Target Amount	Achievement Amount	% Achievement	
1	Bilaspur	8.93	28	15.18	45	6.25	13.89	1
2	Chamba	3.42	8	4.67	20	1.25	6.27	0
3	Hamirpur	5.47	19	9.09	50	3.62	7.24	1
4	Kangra	16.33	56	29.29	70	12.96	18.52	6
5	Kinnaur	1.74	10	1.74	15	0.00	0.00	0
6	Kullu	7.47	110	9.47	50	2.00	4.01	0
7	Lahaul Spiti	0.00	0	0.00	10	0.00	0.00	0
8	Mandi	25.88	117	26.18	75	0.30	0.40	0
9	Shimla	109.01	216	109.78	120	0.77	0.64	6
10	Sirmour	25.52	20	25.52	70	0.00	0.00	1
11	Solan	38.13	38	41.85	75	3.72	4.96	0
12	Una	24.04	55	34.00	60	9.96	16.59	1
	Total	**265.94**	**677**	**306.77**	**660**	**40.83**	**6.19**	**16**

4.7.3) <u>BANK WISE PROGRESS UNDER AIF AS ON 30.06.2025</u>

(Amount in Crores)

Bank Wise AIF Progress 08.07.2020 to 30.06.2025								Pending
S No	BANK	Total Amount Achieved as on 31.03.2025	Cumulative up to 30.06.2025		During Financial Year 2025-2026			
			No.	Amount	Target Amount	Ach. Amount	% Ach.	
1	Axis Bank	0.00	0	0.00	10	0.00	0	1
2	Bank of Baroda	7.20	7	7.20	20	0.00	0	0
3	Bank of India	2.28	4	2.52	20	0.24	1.20	0
4	Bank of Maharashtra	0.60	3	2.85	10	2.25	22.50	0
5	Canara Bank	0.15	6	41.15	20	41.00	205.00	0
6	Central Bank of India	11.28	19	28.94	20	17.66	88.30	0
7	HDFC	8.20	23	11.80	20	3.60	18.00	4
8	HP Gramin Bank	1.75	26	6.33	20	4.58	22.90	3
9	HP State Coop. Bank	5.05	20	5.68	30	0.63	2.10	0
10	ICICI	0.00	0	0.00	10	0.00	0	0
11	IDBI	0.35	3	1.85	10	1.50	15.00	2
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	112	75.94	50	12.92	25.84	5
18	Punjab and Sind Bank	0.00	2	3.68	10	3.68	36.80	0
19	State Bank of India	31.72	296	56.09	50	24.37	48.74	18
20	UCO Bank	10.39	90	18.36	30	7.97	26.67	5
21	Union Bank of India	0.23	4	0.52	10	0.29	2.90	0
22	Yes Bank	0.00	0	0.00	10	0.00	0	0
	Total	**144.34**	**620**	**265.94**	**410**	**121.60**	**29.66**	**38**

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)/ Shoesmith/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 30.06.2025

S. No.	Bank Name	Received	Sanctioned	Rejected	Pending Cases
1	Axis Bank	2	0	2	0
2	Bank of Baroda	40	17	22	1
3	Bank of India	5	3	2	0
4	Bank of Maharashtra	2	0	2	0
5	Canara Bank	39	7	32	0
6	Central Bank of India	147	32	108	7
7	HDFC Bank	43	1	25	17
8	HP Gramin Bank	101	16	39	46
9	HP State Cooperative Bank	335	37	206	92
10	Indian Bank	13	2	9	2
11	Indian Overseas Bank	3	0	2	1
12	Jogindra Cooperative Bank	14	0	0	14
13	Kangra Cooperative Bank	118	12	50	56
14	Punjab & Sind Bank	20	14	6	0
15	Punjab National Bank	1951	784	1094	73
16	State Bank of India	1558	518	944	96
17	UCO Bank	536	213	301	22
18	Union Bank of India	21	0	20	1
	Total	**4948**	**1656**	**2864**	**428**

DISTRICT WISE PROGRESS UNDER PM VISHWAKARMA AS ON 30.06.2025

S. No.	Bank Name	Received	Sanctioned	Rejected	Pending Cases
1	Bilaspur	167	66	72	29
2	Chamba	164	35	114	15
3	Hamirpur	232	88	125	19
4	Kangra	322	81	183	58
5	Kinnaur	93	28	63	2
6	Kullu	455	132	287	36
7	LahaulSpiti	0	0	0	0
8	Mandi	2072	679	1202	191
9	Shimla	566	215	320	31
10	Sirmour	498	166	315	17
11	Solan	251	111	122	18
12	Una	128	55	61	12
	Total	**4948**	**1656**	**2864**	**428**

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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 30.06.2025, 56.21 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 30TH JUNE, 2025

(Figures in crores)

Bank Name	RURAL / SU	URBAN	TOTAL	NO OF RUPAY CARDS	BALANCE IN ACCOUNTS
Public Sector Bank	27.47	16.13	43.59	33.37	206935
Regional Rural Bank	9.09	1.50	10.58	3.84	50879
Private Banks	0.78	1.07	1.85	1.50	7689
Rural Cooperative Banks	0.19	0.00	0.19	0.00	0
Total	**37.53**	**18.70**	**56.21**	**38.71**	**265503**

(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 lacs)			
	30.06.2022	30.06.2023	30.06.2024	30.06.2025
PMJDY	17.57	18.41	19.13	19.32
PMJJBY	7.54	9.62	12.06	14.84
PMSBY	17.65	31.10	33.08	39.31
APY	3.11	4.17	5.14	5.93

Q-O-Q POSITION DURING FY 2025-26

(No. in lakhs)

Scheme	No. of accounts opened during Q1-FY 2025-26	Total no. of accounts opened During first quarter of FY 2025-26
PMJDY	0.12	0.12
PMJJBY	0.56	0.56
PMSBY	1.02	1.02
APY	0.17	0.17

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

Performance under Social Security Insurance Schemes i.e. PMSBY and PMJJBY as of 30.06.2025 for HP State is given below:

Name of Scheme	No. of enrollments (in lakhs)
A) PRADHAN MANTRI SURAKSHA BIMA YOJANA- **(PMSBY)**	**39.31**
B) PRADHAN MANTRI JEEVAN JYOTIBIMA YOJANA- **(PMJJBY)**	**14.84**

(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 39.31 lakh account holders** under Accidental Insurance Scheme i.e. PMSBY as of 30.06.2025.

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 **14.84 lakh enrollments** under PMJJBY in the State as of period ended 30.06.2025.

5.2.3) MICRO PENSION SCHEME – ATAL PENSION YOJANA:

The Bank-wise (Agency) achievements under Atal Pension Yojana (APY) in Himachal Pradesh as of 30.06.2025 mentioned as below:

S No	Category	Target per branch (p.a.)	No of Branches Regd. In HP	Targets 2025-26	Achievement up to 30.06.2025	Cumulative up to 30.06.2025
1	PSBs	100	1187	118700	10028	430192
2	RRBs	100	274	27400	1997	116109
3	Major Pvt. Banks (Axis, HDFC, ICICI & IDBI)	70	174	12180	3700	33406
4	Pvt Banks (Excluding those mentioned above)	40	25	1000	9	725
5	Small Finance Banks	65	10	650	91	1261
6	Coop Banks (including Urban Coop. Banks)	20	512	10240	129	11187
	Total	**XXXX**	**2182**	**170170**	**15954**	**592880**

Top Performers under APY: HDFC Bank (40%), Bank of Maharashtra (35%) and IDBI Bank (33%). **Top Performers under APY (abs. numbers): State Bank of India (3632), HDFC Bank (3127) and HP Gramin Bank (1997).**
Dismal Performance under APY: Indusind Bank (0%), ICICI Bank (0%) and Jogindra Cooperative Bank (0%).

(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, 15 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)	5	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	
4	HP Gramin Bank	0	
	Total	14	

***FLC position is vacant at 7 districts: Bilaspur, Chamba, Lahaul & Spiti, Solan, Shimla, Sirmaur, &Una.**

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 June, 2025 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 June, 2025.

District	FLC Code	No of camp	No of participants	Stakeholders present (Indicate Y/N)						
				LDM	DDM	LDO	Local Govt.	NGO	BC	Others
BILASPUR	46201	NIL								
CHAMBA	47201	NIL								
HAMIRPUR	48201	35	1010	11	7	2	14	35	2	35
KANGRA	47001	21	562	0	0	1	9	3	4	6

KINNAUR	47601	2	50	0	0	0	0	0	0	0
KULLU	46801	12	319	7	3	0	0	0	0	12
LAHAUL& SPITI	47401	NIL								
MANDI	46401	6	302	0	0	1	0	0	0	6
SHIMLA	46001	NIL								
SIRMAUR	48001	NIL								
SOLAN	46801	NIL								
UNA	48401	NIL								
Total		**76**	**2243**	**18**	**10**	**4**	**23**	**38**	**6**	**60**

(Position as per reporting to RBI on quarterly basis- June, 2025- 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 June, 2025 (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	NIL								
CHAMBA	47201	NIL								
HAMIRPUR	48201	35	1010	11	7	2	14	35	2	35
KANGRA	47001	21	562	0	0	1	9	3	4	6
KINNAUR	47601	16	423	1	1	2	7	8	8	10
KULLU	46801	27	769	10	0	4	22	17	0	27
LAHAUL & SPITI	47401	NIL								
MANDI	46401	29	1114	2	1	2	1	0	0	29
SHIMLA		NIL								
SIRMAUR		NIL								
SOLAN		NIL								
UNA	48401	NIL								
Total		**128**	**3878**	**24**	**9**	**11**	**53**	**63**	**14**	**78**

(Position as per reporting to RBI on quarterly basis- June, 2025- Annexure –II- Part-B)

FINANCIAL LITERACY CAMPS organized by **Rural Branches** during the Quarter ended June, 2025 (Annexure –III)

District	No of rural branches in district	No of camps conducted during the quarter- June, 2025	Target Group Addressed
Bilaspur	110	320	Farmers, Small entrepreneurs, School students, SHGs
Chamba	103	315	Farmers, Small entrepreneurs, School students, SHGs
Hamirpur	138	435	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Kangra	374	679	Farmers, Small entrepreneurs, School students, SHGs
Kinnaur	55	165	Jan Sampark Abhiyan
Kullu	104	379	Farmers, Small entrepreneurs, School students, SHGs
LahaulSpiti	26	67	Farmers, Small entrepreneurs, Senior citizens
Mandi	212	645	Farmers, SHGs
Shimla	268	729	School students, SHGs,
Sirmaur	112	342	Farmers, SHGs
Solan	179	541	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Una	117	351	Farmers, Small entrepreneurs, School students
Total	**1798**	**4968**	

(Position as per reporting to RBI on quarterly basis- June, 2025- Annexure –III)

FINANCIAL LITERACY CAMPSBY COOPERATIVE BANKS:

Bank Name	Camp Details	No. of Camps	No. of Participants
HPState Cooperative Bank	Special Camps	0	0
	Target Specific Camps	0	0

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 **3615 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 **10992 Bank Mitras** as of 30th June, 2025.
(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 **24579**new entrepreneurs with fresh disbursement to the tune of **Rs.582 Crores** during the first quarter of financial year 2025-26. 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.3477 crores** with coverage of **163012 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 JUNE, 2025

(Amt. in Crores)

S. No.	Category	Disb. up to 30.06.2025		O/s as on 30.06.2025	
		No.	Amt.	No.	Amt.
1	**Shishu** (Loan up to Rs.50000)	2810	14.71	34868	112.18
2	**Kishor** (Loan above Rs.50000-Rs.5 lakh)	15739	232.25	96242	1531.02
3	**Tarun** (Loan above Rs.5 Lakh-Rs. 10 Lakh)	6030	335.19	31902	1833.63
4.	**Tarun Plus** (Loan above Rs.10 Lakh- Rs. 20 Lakh)	76	10.92	113	15.28
	Total	**24655**	**593.07**	**163125**	**3492.11**

(Bank wise position loans under PMMY up to June, 2025 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): <u>STAND UP INDIA SCHEME (SUIS)</u>

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 JUNE,2025

(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	295	51.74	76	8.53	371	60.27
2	H. P. Gramin Bank (RRB)	13	1.99	11	2.36	24	4.35
3	Private Sector Banks	12	2.50	4	0.49	16	2.99
4	Coop sector banks	0	0	0	0	0	0
	Total	**320**	**56.23**	**91**	**11.38**	**411**	**67.61**

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

5.8.3) CUMULATIVE POSITION (AGENCY-WISE) UNDER STAND-UP INDIA SCHEME IN HIMACHAL PRADESH AS OF 30.06.2025

(Amount in Crores)

S. No.	Banks	Total Achievement	
		A/c	Amt.
1	Public sector Banks	1333	187.23
2	H.P. Gramin Bank (RRB)	274	40.72
3	Private Sector banks	145	24.22
4	Coop sector banks (incl. Urban Coop. Banks)	0	0
	Total	1752	252.17

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

POINTS FOR DELIBERATIONS:

1) Banks have sanctioned loans to 320 new women entrepreneurs amounting to Rs.56 crores up to the quarter ended June, 2025.

2) Banks have sanctioned 91 new SC/ST entrepreneurs amounting to Rs.11.38Crores up to the quarter ended June, 2025.

3) The cumulative position reveals that Banks have outstanding loans amounting to **Rs.252 crores to total 1752 entrepreneurs**.

4) **<u>Private Sector banks have negligible performance</u> 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 are73,84,022 residents (projected population 2021) and 84,43,231UIDs (**114.34**%) 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 30.06.2025 in the State is appended below:

Himachal Pradesh- Dashboard 30.06.2025

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 Gen eration	% Aadhaar Generation	Population	Aadhaar Generation	% Aadhaar Generation
1	Bilaspur	31424	18464	58.77	79044	83636	105.81%	303290	373147	123.03%	413758	475251	114.86%
2	Chamba	50380	27432	54.45%	131542	136458	103.74%	374856	476955	127.24%	556778	640845	115.10%
3	Hamirpur	36216	22598	62.40%	98675	94499	95.77%	357589	486013	153.91%	492480	603110	122.46%
4	Kangra	121443	74155	61.06%	314013	322654	102.75%	1195745	1544212	129.14%	1631200	1941021	118.99%
5	Kinnaur	5572	2560	45.94%	15059	17347	115.19%	68116	82499	121.12%	88747	102406	115.39%
6	Kullu	36748	22425	61.02%	99762	107050	107.31%	335476	451950	134.72%	471986	581425	123.19%
7	L&S	2099	1008	48.02%	6111	5626	92.06%	24087	28893	119.95%	32296	35527	110.00%
8	Mandi	81553	44405	54.45%	219116	203126	92.70%	779806	948435	121.62%	1080476	1195966	110.69%
9	Shimla	57445	25678	44.70%	189085	157871	83.49%	620334	743634	119.88%	866863	927183	106.96%
10	Sirmaur	50174	31274	62.33%	129675	146275	112.80%	389990	490785	125.85%	569840	648334	117.28%
11	Solan	50032	22711	45.39%	139181	116045	83.38%	426877	490523	114.91%	616090	629279	102.14%
12	Una	43629	25962	59.51%	118151	110565	93.58%	401728	506357	126.04%	563508	642884	114.09%
G.Total		**566715**	**318672**	**56.23%**	**1539414**	**1501152**	**97.51%**	**5277894**	**6623403**	**125.49%**	**7384022**	**8423231**	**114.34%**

It is worth noting that the AADHAAR coverage for all age groups in the State, except for those falling between 0 to 5 years& 5 to 18 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) LENDING BY FINANCIAL INSTITUTIONS AGAINST THE SECURITY OF PROPERTY CARDS ISSUED UNDER THE 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 AbadiDeh 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 are requested to consider SWAMITVA property cards as Mortgageable assets for bank credit.

The distribution of SWAMITVA cards has already 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	Download	Update	Inter-Usability
126781	43505	168914	25%

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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 30TH JUNE, 2025.

(Amount in Crores)

S. No	Agency	Outstanding	NPAs	NPA-%age
1	Public Sector Banks	46314.00	1709.86	3.69
2	RRBs	4347.41	139.26	3.20
3	Cooperative Banks	17050.28	1987.94	11.66
4	Private Banks	14451.74	227.28	1.57
	TOTAL	**82163.43**	**4064.34**	**4.95**

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

7.2) BROAD SECTOR WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 30.06.2025

(Amount in Crores)

S. No	Sector	Outstanding	NPAs	NPA %age
1	Agriculture	13938.64	914.32	6.56
2	MSME	23395.00	1658.89	7.09
3	Other Priority Sector	12397.07	450.04	3.63
A	Total Priority Sector Advances (1 to 3)	**49730.71**	**3023.25**	**6.08**
B	Total Non-Priority Sector Advances.	32432.72	1041.09	3.21
C	Grand Total (A+B)	**82163.43**	**4064.34**	**4.95**

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

7.3) SECTOR-WISE NPA COMPARISON AS OF 30.06.2025 IN HIMACHAL PRADESH.

(Amount in Crores)

SI	Sector	NPA as on June, 2024	NPA as on March, 2025	NPA as on June, 2025	Variation over June, 2024	Variation over March, 2025	% Variation Y-o-Y	% Variation Q-o-Q
1	AGRI	888.27	848.47	914.32	26.05	65.85	2.93	7.76
2	MSME	1721.65	1603.71	1658.89	-62.76	55.18	-3.65	3.44
3	Other PS	473.11	359.88	450.04	-23.07	90.16	-4.88	25.05
4	NPS	1010.54	1079.5	1041.09	30.55	-38.41	3.02	-3.56
Total		**4093.57**	**3891.56**	**4064.34**	**-29.23**	**172.78**	**-0.71**	**4.44**

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

7.4) GOVT. SPONSORED SCHEME WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 30TH JUNE, 2025

(Amount in Crores)

S. No.	Sector	Outstanding	NPAs	NPA-%age
1	SGSY/NRLM	294.11	5.38	1.83
2	PMEGP	313.47	40.97	13.07
3	SJSRY/NULM	17.34	1.23	7.12
4	STAND UP INDIA	252.17	21.71	8.61
5	MUDRA	3476.83	315.84	9.08

(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 4.95%**and in absolute term, NPAs have reached to **Rs.4064.34Crore**in the quarter ended June, 2025. The NPAs in the State has increased by Rs.**172.78** Crores in comparison to that in quarter ended March, 2025 (Rs.3891.56Crore in March, 2025)

- 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 7.09%. In agriculture sector NPA Ratio has increased to 6.56%.**

- In **agency-wise position of NPAs**, Co-op Banks have the highest level of NPAs of **11.66%**. Among the Coop sector Banks, HP State Coop. Bank has NPA ratio of **6.07**%, Kangra Central Coop Bank (**21.40**%), HPARDB (**32.01**%) and Bhagat Urban Coop. Bank (**49.64**%) in June Quarter. Cooperative Banks have to strengthen the recovery drives to prevent further slippage in the NPAs.

- **COMPARATIVE POSITION OF NPA OVER MARCH, 2025 TO JUNE, 2025**
  - The NPA in PSBs increased from 3.61% to 3.69% and in absolute terms it increased from Rs.1656.13 Crore to Rs. 1709.86 Crore (Rs.53.73Cr.).
  - NPA in RRB increased from 3.00% to 3.20% and in absolute terms it increased fromRs.130.03 Cr to 139.26 Cr(Net Rs.9.23 Cr.) in June, 2025.
  - NPA in Cooperative Sector Banks increased from 10.70% to 11.66% and in absolute terms increased from Rs.1876.78Cr to Rs.1987.94Cr(Net Rs.111.16Cr.).The Baghat Urban Cooperative Bank has highest NPA 49.64%, followed by HP ARDB Bank 32.01% and Kangra Central Cooperative Bank at 21.40%.
  - NPA in Private Sector Banks decreased from 1.62% to 1.57%and in absolute terms decreased from Rs.228.62Cr to Rs.227.28 (Net Rs.1.34Cr.).
  - Total NPA has increased from 4.75% to 4.92% and in absolute terms it increased from Rs.3891.56Cr to Rs.4064.34Cr (Net Rs.172.78 Cr).

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AGENDA ITEM NO.8

8) REVIEW OF PROGRESS UNDER NON-SPONSORED PROGRAMMES (NSP) – QUARTER ENDED JUNE, 2025.

8.1FINANCING 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 THROUGHCREDIT 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 up to 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 Fifity 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 guaranteecover 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 Organizations (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 – June, 2025		**Outstanding as on 30.06.2025**	
No.	Amount in Lakh	No.	Amount in Lakh
845	2294.79	10790	18481.60

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

COMMENTS:

- The cumulative position of credit linked SHGs showing total 10790SHGs which indicate the active status of SHGs with banks as of 30.06.2025.
- 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 30TH JUNE, 2025

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 JUNE, 2025 -PROGRESS REPORT OF RSETIs IN HIMACHAL PRADESH- FOR THE QUARTER ENDED JUNE, 2025 FINANCIAL YEAR 2025-26

S. No	Name of RSETI	Training targets for FY 2025-26		Achievement (01.04.25-30.06.25)		Cumulative Training programs conducted		Settlement of trained candidates		
		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	33	1000	6	187	279	7575	2294	2377	158
2	SBI RSETI Chamba	30	1000	6	196	325	8176	3175	3236	19
3	PNB RSETI Hamirpur	34	1000	4	129	365	9649	2719	3989	355
4	PNB RSETI Kangra	34	1000	3	97	352	9443	2650	3214	970
5	PNB RSETI Kullu	36	1000	6	201	287	7610	2124	2512	772
6	PNB RSETI Mandi	30	1000	4	137	291	7454	2351	2974	30
7	UCO RSETI Shimla	32	1000	6	194	324	8153	2252	2721	214
8	UCO RSETI Sirmaur	33	1000	2	53	284	6811	2217	3702	54
9	UCO RSETI Solan	33	1000	7	221	306	7775	2445	2146	791
10	PNB RSETI Una	32	1000	7	239	365	9686	2691	3517	566
	Total	**327**	**10000**	**51**	**1654**	**3178**	**82332**	**24918**	**30388**	**3929**

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 30.06.2025.

Pending claims for reimbursement of EDP (Amount in lakhs)				
S. No.	Name of RSETI	DRDA	KVIC	Other agencies
1	UCO RSETI Bilaspur	64.42	0	0
2	SBI RSETI Chamba	88.72	0	0
3	PNB RSETI Hamirpur	115.12	0	0
4	PNB RSETI Kangra	46.82	0	0
5	PNB RSETI Kullu	54.15	0	0
6	PNB RSETI Mandi	73.13	0	0
7	UCO RSETI Shimla	113.89	0	0
8	UCO RSETI Sirmaur	99.95	0	0
9	UCO RSETI Solan	53.52	0	0
10	PNB RSETI Una	170.74	0	0.45
	Total	**880.46**	**0.0**	**0.45**

The claim of an amount of ₹8.80 Cr. is pending to release to the concerned RSETIs.

As per the communication received from State Controller RSETI, they have disbursed the claims till March 2024 to the concerned RSETIs.

<u>COMMENTS:</u>

- In the FY 2024-25 RSETI in the State have targeted to train 10000 entrepreneurs in rural areas in total 327 training programs.
- 51programs have been conducted by RSETIs during the first quarter of FY 2025-26in which 1654rural youth have been trained.

<u>POINTS FOR DELIBERATION:</u>

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 JUNE, 2025

1	2	3
S.No	**Name of RSETI**	**Latest Status**
1	**UCO RSETI Bilaspur**	RSETI functioning from own building.
2	**SBI RSETI Chamba**	Approval for mutation of forest land received from the office of Deputy Commissioner Chamba and mutation of land done on 17.06.2025. Further process will start shortly.
3	**PNB RSETI Hamirpur**	RSETI functioning from own building.
4	**PNB RSETI Kangra**	RSETI functioning from own building.
5	**PNB RSETI Kullu**	RSETI shifted to own building on 28.03.2025
6	**PNB RSETI Mandi**	Construction on RSETI premises has been allotted to CPWD and the construction will start shortly.
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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SPECIAL AGENDA: DISCUSSION REGARDING THE LOSSES OCCURRED IN THE STATE OF HIMACHAL PRADESH DUE TO HEAVY RAINS AND FLASH FLOODS DURING MONSOON 2025 (NATURAL CALAMITY)

ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR.