राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

STATELEVELBANKERS'COMMITTEE

HIMACHAL PRADESH

CONVENOR: UCO BANK

DGM Secretariat, Hotel Himland Annexure,

SHIMLA

(HIMACHAL PRADESH)

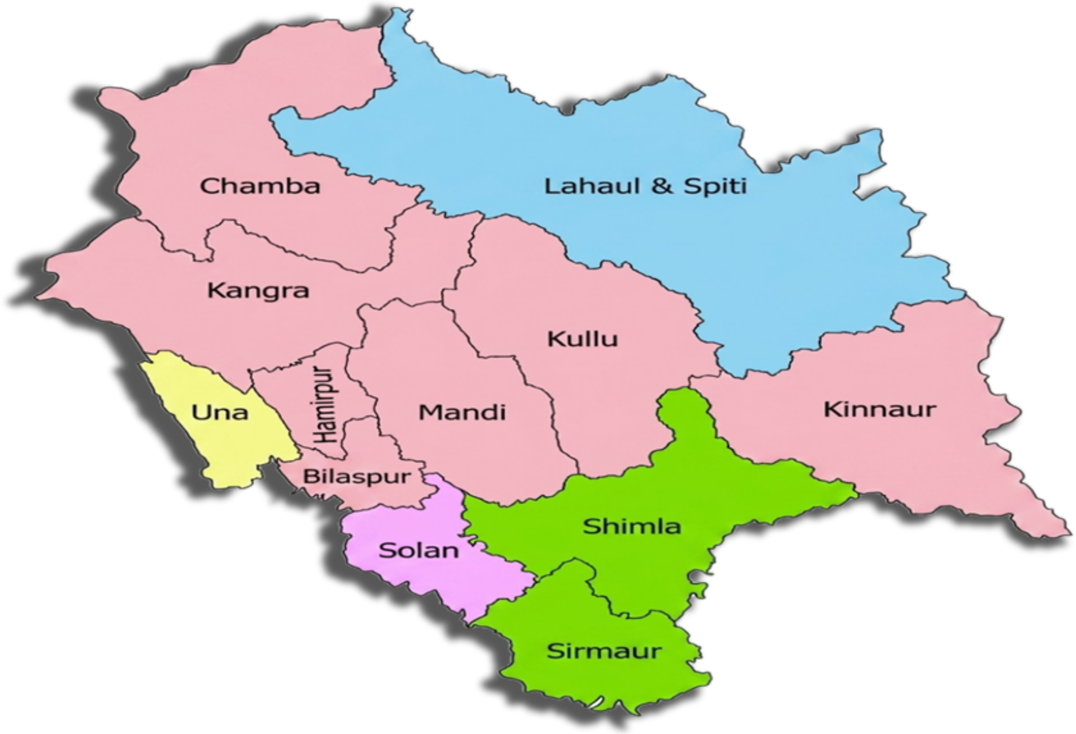
AGENDA PAPERS

FOR

180TH STATE LEVEL BANKERS' COMMITTEE

FOR

QUARTER ENDED 31ST MARCH 2026



BANKING OUTLETS IN HIMACHAL PRADESH AS ON 31ST MARCH 2026

S. No.	District	NUMBER OF BRANCHES	NUMBER OF ATMs	LEAD BANK
1	Bilaspur	141	90	UCO
2	Chamba	134	87	SBI
3	Hamirpur	179	157	PNB
4	Kangra	442	441	PNB
5	Kinnaur	56	33	PNB
6	Kullu	139	127	PNB
7	LahaulSpiti	26	15	SBI
8	Mandi	277	209	PNB
9	Shimla	391	342	UCO
10	Sirmaur	157	133	UCO
11	Solan	288	319	UCO
12	Una	160	163	PNB
	Total	**2,390**	**2,116**	

HIMACHAL PRADESH

AT A GLANCE

(Brief Profile of the State)

GENERAL:

Sl	Item	Unit	Particulars
1	Area (2011 Census)	Sq. Kms.	55,673
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.	3,615
8	Total villages(2011)	Nos.	20,690
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
	Literacy- Sep -2025	%age	99.30
15	Nos. of Agricultural operational Holdings	Nos.	9,96,809
16	Total No. of households	Nos.	14,76,581
17	Rural Households	Nos.	13,10,538
18	Urban Households	Nos.	1,66,043

POSITION AS OF 31st March, 2026

S. No.	Items		Unit	Position as of 31st March, 2026
1	Banks	PSBs	Nos.	12
		RRBs	Nos.	01
		Coop. Banks	Nos.	09
		Pvt. Sector Bks	Nos.	13
		Payment Bks	Nos.	04
		Small Finance Banks	Nos.	04
		Total	**Nos.**	**43**
2	Branch net work	PSB	Nos.	1188
		RRBs	Nos.	278
		Coop. Banks	Nos.	592
		Pvt. Sector Bks	Nos.	295
		Payment Bks	Nos.	12
		Small Fin. Bks	Nos.	25
		Total	**Nos.**	**2,390**
3	Area wise Branches	Rural	Nos.	1823
		Semi Urban	Nos.	461
		Urban	Nos.	106
		Total	**Nos.**	**2,390**
4	Per branch population as per 2011 Census	Rural	Nos.	3405
		SU/Urban	Nos.	1209
		Total	**Nos.**	**2880HH**
5	Deposits	PSBs	Rs. Crores	1,39,744
		RRB	Rs. Crores	10,053
		Coop.	Rs. Crores	36,050
		Pvt. Sector	Rs. Crores	29,969
		Payment Bks	Rs. Crores	215
		Small Fin. Bks	Rs. Crores	4,552
		Total	**Rs. Crores**	**2,20,584**
6	Advances	PSBs	Rs. Crores	51,003
		RRB	Rs. Crores	4,935
		Coop.	Rs. Crores	18,127
		Pvt. Sector	Rs. Crores	15,296
		Small Fin. Bks	Rs. Crores	1,244

(Amount in Crores)

S. No.	Item	31.03.2024	31.03.2025	31.03.2026	Variation in March, 2026 over March, 2025 (Y-o-Y)	
1	**Deposit PPD**				Absolute	%age
	Rural	1,12,061.48	1,21,078.24	1,33,105.01	12,026.77	9.93
	Urban/SU	74,944.43	81538.93	87478.57	5,939.64	7.28
	Total-Deposits	**1,87,005.91**	**20,2617.17**	**2,20,583.58**	**17,966.41**	**8.87**
2	**Advances (O/S)**					
	Rural	40,324.95	45,098.74	50,616.61	5,517.87	12.24
	Urban/SU	32,631.74	36,771.58	39,988.26	3,216.68	8.75
	Outside Credit	10,977.3	16,177.94	18,288.53	21,10.59	13.05
	Total-Advances	**83,933.99**	**98,048.26**	**1,08,893.4**	**10,845.14**	**11.06**
3	**Total Banking Business (Dep + Adv)**	**2,70,939.9**	**3,00,665.43**	**3,29,476.98**	**28,811.55**	**9.58**
4	RIDF	3,636.19	3,848.57	3,992.14	143.57	3.73
5	CD RATIO (As per RBI recommendation)	46.83	50.29	51.18	0.89	1.76
6	**Priority Sector Advances (O/S) of which under:**	**43,556.97**	**47,537.56**	**54,778.54**	**7,240.98**	**15.23**
	I) Agriculture	12,761.99	13,847.5	15,596.1	1,748.6	12.63
	ii) MSME	19,611.37	22,428.63	26,245	3,816.37	17.02
	iii) OPS	11,183.61	11,261.43	12,937.44	1,676.01	14.88
7	**Weaker Section Advs.**	13,367.32	13,898.24	16,446	2,547.76	18.33
8	**Non-Priority Sec. Adv.**	29,399.7	34,332.75	35,822.37	1,489.62	4.34
9	**No. of Branches**	2341	2366	2390	24	1.01
10	**Advances to Women**	9,160.23	10,942.26	13,080.32	2,138.06	19.54
11	**Credit to Minorities**	1,485.25	1,768.5	1,667.37	-101.13	-5.72
12	**Advances to SCs/STs**	4,140.88	4,640.18	4,925.27	285.09	6.14

POSITION OF NATIONAL PARAMETERS AS OF 31ST MARCH 2026 IN HIMACHAL PRADESH

(In terms of %age)

S. No	Sector	March, 2024	March, 2025	March, 2026	National Parameter
1	**Priority sector Advances** (of total Advances)	**59.70**	**58.06**	**60.46**	**40%**
2	**Agriculture Advances** (of total Advances)	**17.49**	**16.91**	**17.21**	**18%**
3	**Advances to Small & Marginal Farmers** (of total Advances)	**12.45**	**12.48**	**13.75**	**10%**
4	**Advances to Micro Enterprises** (of total Advances)	**15.91**	**16.38**	**18.39**	**7.5%**
5	**Advances to Weaker Sections** (of total Advances)	**18.32**	**16.98**	**18.15**	**12%**
6	**Advances to Women** (of total Advances)	**12.56**	**13.37**	**14.43**	**5%**
7	**C.D. Ratio**	**46.83**	**50.29**		**60%**
8	**MSME Advances** (of total P.S. Credit)	**45.02**	**47.18**	**47.91**	**-**
9	**Advances to SC/ST** (of total P.S. Credit)	**9.51**	**9.76**	**8.99**	**-**
10	**Advances to Minorities** (of total P.S. Credit)	**3.41**	**3.72**	**3.04**	**-**

CD RATIO ~ 31.03.2026

S. No	Components	As of 31.03.2026 (Amount in Crores)
1	Advances from Banks (within State)	90604.86
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	18,288.53
3	RIDF (Bal. outstanding at the end of Quarter-March, 2026)	3,992.14
4	Total- Credit (1+2+3)	1,12,885.53
5	Total Deposits	2,20,583.58
6	Credit Deposit ratio (%)	51.18
Credit Deposit Ratio (CDR) in Himachal Pradesh, as of 31st March, 2026 = 51.18% (As per instructions from RBI)		

AGENDA NOTE FOR 179th MEETING OF

STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

AGENDA ITEM NO.1

1.1) Confirmation of Minutes of the 179th SLBC Committee Meeting held on 23.12.2025

The 179th meeting of SLBC, Himachal Pradesh to review the progress for the quarter ended December, 2025 was held on 02.03.2026, the minutes of which were circulated to the members vide SLBC Convener Bank letter no. DGM/SLBC/2025-26/179 dated 09.03.2026.

The House is requested to confirm the minutes of 179th State Level Bankers' Committee Meeting.

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ACTION TAKEN REPORT WITH RESPECT TO 179TH SLBC MEETING

SI	ACTION POINTS	COMPLIANCE
1.2	➢ State heads of many banks are not attending the SLBC meeting, which is a cause of concern. ➢ Name of these 14 banks are: Kotak Mahindra Bank, IDFC First Bank, Bandhan Bank, South Indian Bank, Canara Bank, HDFC Bank, Punjab & Sindh Bank, IndusInd Bank, AU Small Finance Bank, Axis Bank, Bank of India, Himachal Pradesh Gramin Bank, Bank of Baroda, Kangra Central Co-operative Bank. ➢ It was deliberated in the meeting that some action must be taken against these State/Zonal Heads for non-participation in 179th SLBC meeting held on 02.03.2026 including reporting to their MDs/CEOs, RBI, Finance ministry and Hon'ble Chief Secretary, GoHP. **(Action point for SLBC, Banks and State Government Deptt).**	➢ Executive Director Sir, UCO Bank, SLBC has written the letter to respective MDs/EDs of the Bank for the absenteeism of their State/Zonal Heads. ➢ The reply from all banks (received with a positive note from banks that State/Zonal Heads will attend the meeting in future. ➢ Additionally, SLBC has also advised through its minutes of 179th SLBC meeting that only the state/zonal heads should attend the SLBC meeting in future for a meaningful discussion.
1.3	**<u>Opening of RSETI in District Kinnaur</u>** ➢ It was informed that the agenda of opening of RSETI in district Kinnaur is pending since long and requested the sponsoring bank to start the working of RSETI, Kinnaur at the earliest. **(Action: Punjab National Bank & LDM Kinnaur)**	➢ As informed by PNB, appointment of Director for RSETI has been initiated as per Bank guidelines. Further Repair and Renovation work at the premises is in progress. ➢ The institute will begin functioning as soon as minimum mandated infrastructure is ready by 30.05.26. ➢ PNB is further requested to update on the matter.
1.4	**<u>Status of pending RSETI claims</u>** ➢ State Controller RSETI informed that all the claims till March 2024 have been released by the department and remaining claims will also be settled by the end of this month. ➢ SLBC requested the department to provide the details of claim	➢ The major pendency of Rs 140.48 Lacs relates to 2019-20, which is yet to be addressed by HSRLM and Ministry of Rural Development. ➢ The total pending of Rs 489.09 Lacs (2019-20 to 2025-26) need to be addressed.

	settlement so that the sponsoring banks and RESTIs can also reconcile the amount at their end. **(Action: Department of HP State Rural Development)**	
1.5	<u>**CD Ratios in the districts**</u> ➢ It was observed that CD ratio of some districts has declined from March 2025. ➢ Hon'ble Secretary Finance, Govt. of HP asked the LDMs of these districts to apprise the reasons for decline and how they are going to improve the CD ratio in coming quarters. <u>**(LDMs- Una, Sirmaur, Hamirpur, Kangra and Lahul & Spiti)**</u>	**As submitted by LDMs, broadly following actions have been taken:** ➢ **Una:** Improvement in TAT, enhancement in CC limits and credit outreach programs were focus areas. ➢ **Sirmaur: Focus** has been given to agriculture, MSMEs for increasing credit deployment and all member banks were advised to utilize the unutilized limits of Agriculture and MSME Segments. ➢ **Hamirpur:** Focus on Financial Literacy Camps and Credit Outreach programme were conducted, Financing of SHGs, MUDRA Loans, MSME Loans etc. Participation in Gram Sabha meeting (Monthly)/ Aam Jalas (Quarterly) for better coordination between Banks and general public. ➢ **Kangra:** o Focus on tourism & MSME, Agri infra fund type schemes. o CFLs (Five clusters) organized the camps for promoting government sponsored schemes. o A separate meeting of all DCOs has been conducted on 10.04.2026 to discuss the issue. ➢ **Lahul & Spiti:** o All branches were sensitized about the low CD ratio. o Focused on disposal of applications under different schemes. o Private banks were specially focused and sensitized in DLRC meeting. o Focused on disbursement of sanctioned cases.

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AGENDA ITEM NO.2.1

REVIEW OF STATISTICAL BANKING DATA AS OF 31.03.2026

2.1.1) Y-O-Y COMPARATIVE BANKING KEY INDICATORS AS OF 31.03.2026

- The Total Banking Business has grown at the rate of **9.58 %** from Rs. 3, 00,665 Crores in 31.03.2025 to Rs.3,29,476 Crores in 31.03.2026 i.e. Rs.28,811 Crores**.**

- The Total Deposit has grown by **8.88%** from Rs.2, 02,617 Crores in 31.03.2025 to Rs. 2,20,583 Crores in 31.03.2026 i.e. Rs.17,966 Crores.

- The Total Advances has grown at the rate of **11.06%** from Rs.98, 048 Crores in 31.03.2025 to Rs. 1,08,893 Crores in 31.03.2026 i.e. Rs.10,845 Crores.

(Amt. in Crores)

S. No.	Item	31.03.2024	31.03.2025	31.03.2026	Variation in March,2026 over March, 2025 (Y-o-Y)	
1	**Deposit PPD**				Absolute	%age
	Rural	1,12,061.48	1,21,078.24	1,33,105.01	12,026.77	9.93
	Urban/SU	74,944.43	81,538.93	87,478.57	5,939.64	7.28
	Total-Deposits	**1,87,005.91**	**2,02,617.17**	**2,20,583.58**	**17,966.41**	**8.87**
2	**Advances (O/S)**					
	Rural	40,324.95	45,098.74	50,616.61	5,517.87	12.24
	Urban/SU	32,631.74	36,771.58	39,988.26	3,216.68	8.75
	Outside Credit	10,977.30	16,177.94	18,288.53	21,10.59	13.05
	Total-Advances	**83,933.99**	**98,048.26**	**1,08,893.4**	**10,845.14**	**11.06**
3	**Total Banking Business (Dep + Adv)**	**2,70,939.90**	**3,00,665.43**	**3,29,476.98**	**28,811.55**	**9.58**
4	RIDF	3,636.19	3,848.57	3,992.14	143.57	3.73
5	CD RATIO (As per RBI recommendation)	46.83	50.29	51.18	0.89	1.76
6	**Priority Sector Advances (O/S) of which under:**	**43,556.97**	**47,537.56**	**54,778.54**	**7,240.98**	**15.23**
	I) Agriculture	12,761.99	13,847.50	15,596.1	1,748.6	12.63
	ii) MSME	19,611.37	22,428.63	26,245	3,816.37	17.02

	iii) OPS	11,183.61	11,261.43	12,937.44	1,676.01	14.88
7	**Weaker Section Advs.**	13,367.32	13,898.24	16,446	2,547.76	18.33
8	**Non-Priority Sec. Adv.**	29,399.70	34,332.75	35,822.37	1,489.62	4.34
9	**No. of Branches**	2341	2366	2390	24	1.01
10	**Advances to Women**	9,160.23	10,942.26	13,080.32	2,138.06	19.54
11	**Credit to Minorities**	1,485.25	1,768.50	1,667.37	-101.13	-5.72
12	**Advances to SCs/STs**	4,140.88	4,640.18	4,925.27	285.09	6.14

2.1.2) Q-O-Q REVIEW OF BANKING SECTOR PERFORMANCE IN KEY BUSINESS PARAMETERS IN HIMACHAL PRADESH AS OF 31.03.2026.

- The Total Banking Business has grown at the rate of **2.23%** from Rs.3,22,288 Crores in 31.12.2025 to Rs. 3,29,476 Crores in 31.03.2026 i.e. Rs.7,188 Crores.
- The Total Deposit has grown by **2.11%** from Rs.2,16,017 Crores in 31.12.2025 to Rs.2,20,583 Crores in 31.03.2026 i.e. Rs.4,567 Crores.
- The Total Advances has grown at the rate of **2.47%** from Rs.1,06,272 Crores in 31.12.2025 to Rs.1,08,893.40 Crores in 31.03.2026 i.e. Rs.2,621.66 Crores.

(Amt. in Crores)

S. No.	**Item**	**30.09.2025**	**31.12.2025**	**31.03.2026**	**Variation in March, 2026 over Dec, 2025 (Q-o-Q)**	
1	**Deposit**				Absolute	%age
	Rural	1,28,990.64	1,29,554.84	1,33,105.01	35,50.17	2.74
	Urban/SU	84,833.43	86,462.13	87,478.57	1,016.44	1.18
	Total-Deposits	**2,13,824.07**	**2,16,016.97**	**2,20,583.58**	4,566.61	**2.11**
2	**Advances (O/S)**					
	Rural	46,471.33	48,423.82	50,616.61	2,192.79	4.53
	Urban/SU	37,635.52	39,174.13	39,988.26	814.13	2.08
	Outside Credit	16,981.85	18,673.79	18,288.53	-385.26	-2.06
	Total-Advances	**1,01,088.7**	**1,06,271.74**	**1,08,893.4**	2,621.66	2.47
3	**Total Banking Business (Dep + Adv)**	**3,14,912.77**	**3,22,288.71**	**3,29,476.98**	7188.27	2.23
4	RIDF	3,932.97	4,092.4	3,992.14	-100.26	-2.45

5	CD RATIO (As per RBI recommendation)	49.12	51.09	51.18	0.09	0.18
6	**Priority Sector Advances (O/S) of which under:**	**51,132.46**	**52,777.23**	**54,778.54**	2,001.31	3.79
	I) Agriculture	14,322.51	14,672.65	15,596.1	923.45	6.29
	ii) MSME	24,318.03	25,433.54	26,245	811.46	3.19
	iii) OPS	12,491.92	12,671.04	12,937.44	266.4	2.10
7	**Weaker Section Advs.**	14,552.49	14,966.87	16,446	1479.13	9.88
8	**Non-Priority Sec. Adv.**	32,794.39	34,820.71	35,822.37	1,001.66	2.88
9	**No. of Branches**	2,378	2,384	2,390	6	0.25
10	**Advances to Women**	12,101.22	12,638.06	13,080.32	442.26	3.50
11	**Credit to Minorities**	1,559.59	1,662.11	1,667.37	5.26	0.32
12	**Advances to SCs/STs**	4,435.19	4,702.2	4,925.27	223.07	4.74

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

2.3) <u>CREDIT DEPOSIT RATIO (CDR)</u>:

The overall Credit Deposit Ratio (based on instructions from RBI) in the State stood at **51.18%** as of 31.03.2026 as per details mentioned below:

S. No	Components	As of 31.03.2026 (Amount in Crores)
1	**Advances from Banks (within State)**	**90,604.87**
2	**Advances from Banks (utilized in the State but sanctioned from outside the State)**	**18,288.53**
3	**RIDF (Bal. outstanding at the end of Quarter-December, 2026)**	**3,992.14**
4	**Total- Credit (1+2+3)**	**1,12,885.54**
5	**Total Deposits**	**2,20,583.58**
6	**Credit Deposit ratio (%)**	**51.18**

Credit Deposit Ratio (CDR) IN H.P. AS OF 31.03.2026 = 51.18%

- Banks have overall CD ratio (as per instructions from RBI) of **51.18%** in Himachal Pradesh as of **March, 2026.**
- **Bank-wise position of CDR:** Based on the information received from member banks, the domestic Credit Deposit Ratio (CDR) arrived at **41.08%** in quarter ended March, 2026. (Bank-wise position mentioned at page no.**62-63**)

PUBLIC SECTOR BANKS		
SR	**NAME OF THE BANK**	**CD RATIO**
1	Bank of Baroda	84.06
2	Bank of India	47.38
3	Bank of Maharashtra	50.82
4	Canara Bank	38.47
5	Central Bank of India	46.76
6	Indian Bank	26.46
7	Indian Overseas Bank	21.68
8	Punjab and Sind Bank	55.35
9	Punjab National Bank	32.84
10	State Bank of India	35.64
11	UCO Bank	38.84
12	Union Bank of India	43.30

2.4) <u>THE DISTRICT-WISE CDR POSITION IN TWELVE DISTRICTS AS OF March, 2026, MENTIONED AS BELOW:</u>

S. No	Districts	June, 2025	September, 2025	December, 2025	March, 2026	Remarks
1	**Bilaspur**	28.38	27.97	28.62	28.29	Critically low CD ratio
2	**Chamba**	34.25	34.04	34.75	35.52	Low CD ratio
3	**Hamirpur**	24.05	23.17	23.39	23.76	Critically low CD ratio

4	**Kangra**	25.23	25.25	25.97	26.32	Critically low CD ratio
5	**Kinnaur**	46.74	47.77	46.21	48.49	
6	**Kullu**	45.87	45.07	45.70	47.32	
7	**Lahaul Spiti**	24.71	24.77	25.57	23.48	Critically low CD ratio
8	**Mandi**	30.37	29.85	30.97	31.41	Low CD ratio
9	**Shimla**	45.80	44.22	46.88	47.91	
10	**Sirmaur**	75.16	74.45	76.69	79.21	
11	**Solan**	82.91	82.26	83.55	82.49	
12	**Una**	30.69	30.21	31.03	32.08	Low CD ratio
	Dist wise	40.03	39.93	40.55	41.08#	
	State Total	After adding Outside Credit			**51.18**	

(Source: Data reported By Banks)

#Excluding Outside Credit.

Districts above state CD ratio of 51.18%: Sirmaur (79.21%), Solan(82.49%).

Observations on CD Ratiio:

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

2.5): NATIONAL PARAMETERS (NP)

POSITION OF NATIONAL PARAMETERS IN BANKING BUSINESS IN HIMACHAL PRADESH AS OF 31st March 2026:

S. No	Sector	March, 2024	March, 2025	March, 2026	National Parameter
1	**Priority sector Advances** (of total Advances)	59.70	58.06	**60.46**	**40%**
2	**Agriculture Advances** (of total Advances)	17.49	16.91	**17.21**	**18%**
3	**Advances to Small & Marginal Farmers** (of total Advances)	12.45	12.48	**13.75**	**10%**
4	**Advances to Micro Enterprises** (of total Advances)	15.91	16.38	**18.39**	**7.5%**
5	**Advances toWeaker Sections** (of total Advances)	18.32	16.98	**18.15**	**12%**
6	**Advances to Women** (of total Advances)	12.56	13.37	**14.43**	**5%**
7	**C.D. Ratio**	46.83	50.29	**51.18**	**60%**
8	**MSME Advances** (of total P.S. Credit)	45.02	47.18	**47.91**	**-**
9	**Advances to SC/ST** (of total P.S. Credit)	9.51	9.76	**8.99**	**-**
10	**Advances to Minorities** (of total P.S. Credit)	3.41	3.72	**3.04**	**-**

(*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 **60.46%** 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.**

  - State Bank of India
  - Bandhan Bank
  - IDFC First Bank
  - J & K Bank
  - RBL Bank

- **Agriculture sector lending** have a share of **17.21%** of total Advances.

- **Details of banks having less than 18% Agriculture advances:**

S. No.	NAME OF THE BANK	Agriculture Advances (%)
1	Bank of Baroda	9.38
2	Bank of India	16.71
3	Bank of Maharashtra	14.24
4	Canara Bank	7.59
5	Indian Bank	9.48
6	Indian Overseas Bank	3.86
7	Punjab and Sind Bank	15.18
8	State Bank of India	9.45
9	Union Bank of India	9.91
10	Axis Bank	3.94
11	Bandhan Bank	4.59
12	HDFC	13.15
13	ICICI	10.08
14	IDFC First Bank	0.03

15	IDBI	14.22
16	Indusind Bank	0.33
17	J&K Bank	1.96
18	RBL Bank	0.00
19	Yes Bank	2.32
20	Kangra Cooperative Bank	17.17
21	Bhagat Urban Cooperative Bank	5.09
22	Chamba Urban Cooperative Bank	0.00
23	Mandi Urban Cooperative Bank	0.00
24	Parwanoo Urban Cooperative Bank	2.50
25	Shimla Urban Cooperative Bank	0.00
26	AU Small Fin. Bank	6.39
27	Equitas Small Finance Bank	5.16

❖ Also, **advance to Small and Marginal Farmers** stands at **13.75%** of the total advances. The related information is being collected on a quarterly basis from the member Banks.

❖ **Advances to Micro Enterprises** amount to **18.39%** of the outstanding advances as of 31.03.2026 which is above the national parameter of **7.5%.**

❖ Similarly, the achievement of **18.15%** in **Lending to Weaker sections** for the period under review, is above the national parameter of **12%.**

❖ The share of **advances to Women** in total advances is **14.43%** and it is above the national parameter 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 MARCH, 2026.

- 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.50,018 Crores** under Priority Sector in Himachal Pradesh.
- As per the data submitted by member banks, **total disbursements** made by banks during the **FY 2025-26 aggregated to Rs.37,640 Crores** as against the annual targets of **Rs.50,018Crores**. Banks have recorded **achievement of 75%** of assigned targets in terms of financial outlay set up for the Financial Year 2025-26.
- In terms of physical achievements under ACP 2025-26, Banks have extended credit to **9**,13,**717 new units** as against the annual target of **12,96,576 units** and thereby having achievement of **70%** 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 MARCH, 2026 (01.04.2025 TO 31.03.2026)

(Amt. in Crores)

Sl.	Sector/ Activity	Annual Targets 2024-25	Ach, March, 2025	% Ach 2024-25	Annual Targets 2025-26	Ach. Dec, 2025	% Ach. Dec, 2025	Ach March, 2026	% Ach March, 2026	Growth (Q4 over Q3)	% Growth
1	**Total PS**	36,246	33,118	91.37	50,018	29,549	59.08	37,640	75.25	8091	27.38

3.3) FINANCIAL ACHIEVEMENT ACP-PRIORITY SECTOR (PS)

(Amt. in Crores)

Sl.	Sector/ Activity	31.03.2025			31.12.2025			31.03.2026			
		Annual Target 2024-25	Ach. March, 2025	%Ach March, 2025	Annual Targets 2025-26	Ach. Dec, 2025	% Ach. Dec, 2025	Ach. March, 2026	% Ach. March, 2026	Growth (Q4 over Q3)	% Growth
1	Agriculture	16,858	12,627	74.90	24,600	10,274	41.77	13,855	**56.32**	3,581	34.85
2	MSME	14,077	17,684	125.63	21,511	17,632	81.97	21,621	**100.51**	3,989	22.62
3	Education	693	113	16.32	422	109	25.83	146.84	**34.86**	37.84	34.71
4	Housing	2,650	1,049	39.61	1,684	846	50.26	1185	**70.36**	339	40.07
5	Others –PS	1,968	1,645	83.56	1,801	687	40.04	833	**46.25**	146	21.25
Total PS (1 to 5)		**36,246**	**33,118**	**91.37**	**50,018**	**29,549**	**59.08**	**37,640**	**75.25**	**8091**	**27.38**

(Please refer, page no-83 to 98)

3.4) PHYSICAL ACHIEVEMENT ACP- PRIORITY SECTOR (PS)

(In actual numbers)

Sl.	Sector/ Activity	31.03.2025			31.12.2025			31.03.2026			
		Annual Target 2024-25	Ach. March, 2025	%Ach March, 2025	Annual Targets 2025-26	Ach. Dec, 2025	% Ach. Dec, 2025	Ach. March, 2026	% Ach. March, 2026	Growth (Q4 over Q3)	% Growth
1	Agriculture	677498	490756	72.44	659539	539584	81.81	723600	**109.71**	184016	34.10
2	MSME	306277	138185	45.12	538135	116603	21.67	155938	**28.97**	39335	33.73
3	Education	12567	5651	44.97	11829	5965	50.43	6742	**57**	777	13.02
4	Housing	19650	13653	69.48	16622	11507	69.23	14363	**86.40**	2856	24.82
5	Others –PS	104490	11289	10.80	70451	9653	13.70	13094	**18.59**	3441	34.65
Total PS (1 to 5)		**1120482**	**659534**	**58.86**	**1296576**	**683312**	**52.70**	**913737**	**70.47**	**230425**	**33.72**

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

3.5) AGENCY-WISE DISBURSEMENT UNDER ANNUAL CREDIT PLAN 2025-26 UP TO March, 2026

3.5.1) PRIORITY SECTOR LOANS – AGENCY-WISE

(Amount in Crores)

Sl	Sector-wise performance	Agency-wise Institutional Credit provided by Banks				
		PSBs	RRBs	Coop. Banks	PVTs	TOTAL
1	**AGRICULTURE SECTOR**					
A	Annual Target 2025-26	**12,426**	**3,047**	**6,079**	**3,048**	**24,600**
B	Achievements– Up to March, 2026	6147	2931	3436	1340	13854
C	%-Achievement- Up to March, 2026	49.47	96.19	56.52	43.96	56.32
2	**MSME SECTOR**					
A	Annual Target 2025-26	**12,435**	**1,536**	**3,612**	**3,928**	**21,511**
B	Achievements– Up to March, 2026	11,936	634	2,030	7,022	21,622
C	%-Achievement- Up to March, 2026	95.99	41.28	56.20	178.77	100.52
3	**EDUCATION LOANS**					
A	Annual Target 2025-26	**230**	**48**	**90**	**54**	**422**
B	Achievements– Up to March, 2026	127	7	8	5	147
C	%-Achievement- Up to March, 2026	55.22	14.58	8.89	9.26	34.83
4	**HOUSING LOANS**					
A	Annual Target 2025-26	**892**	**175**	**432**	**185**	**1684**
B	Achievements– Up to March, 2026	683	108	359	35	1185
C	% Achievement- Up to March, 2026	76.57	61.71	83.10	18.92	70.37
5	**OPS UNDER PRIORITY SECTOR**					

A	Annual Target 2025-26	**970**	**146**	**452**	**233**	**1801**
B	Achievements– Up to March, 2026	791	17	13	11	832
C	% Achievement- Up to March, 2026	81.55	11.6	2.876	4.721	46.2
6	**TOTAL PRIORITY SECTOR**					
A	Annual Target 2025-26	**26,954**	**4,953**	**10,664**	**7,447**	**50,018**
B	Achievements– Up to March, 2026	19,684	3,697	5,846	8,413	37640
C	% Achievement- Up to March, 2026	73.03	74.64	54.82	112.97	**75.25**

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

3.6) OBSERVATIONS/ COMMENTS ON ACHIEVEMENTS UP TO MARCH,2026 UNDER ANNUAL CREDIT PLAN (ACP) 2025-26:

Sl	Area	Remarks
1	ACP	During FY 2025-26 up to March 2026, banks have disbursed fresh loans to the tune of Rs.37,640 Crore to total 9,13,717 new units under Priority Sector. The achievement till March 2026 against the ACP targets for FY 2025-26 registered at 75%.
2	Agriculture Sector	All Banks have made fresh credit disbursements of Rs.13,854 Crores up to March 2026 during FY 2025-26 against the annual target of Rs.24,600 Crores having achievement of 56% of the assigned targets.
3	MSME Sector	Banks have made fresh credit disbursements of Rs.21,622 Crores up to March 2026 against the target of Rs.21,511Crores. Banks have recorded achievement of 100%.
4	Housing loans	Achievement under Housing loans was 70% of targets and banks have disbursed fresh housing loans to the tune of Rs.1185 Crores up to March, 2026.
5	Education loans	Achievement under Education loans was 25% of targets and banks have disbursed fresh education loans to the tune of Rs. 147 Crores up to March, 2026.
6	Agency-wise (i.e.PSB/RRB/Private Banks/Coop Banks) overall achievement under Annual Credit Plan (ACP)	Public Sector banks (PSB) have overall achievement of 73%, RRB-75%, Cooperative Sector Banks- 56% and Private Banks –115% up to March, 2026.

The **overall performance of 75%** under ACP up to March 2026 is not satisfactory and 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 31.03.2026

(Amt. in Crores)

Sl.	Name of the Bank	Target 2024-25	Ach. Mar, 2025	% Ach.Mar, 2025	Target 2025-26	Ach. Mar, 2026	% Ach. Mar, 2026
1	**Bank of Baroda**	616	886	143.69	931	862	**92.62**
2	**Bank of India**	314	187	59.66	425	210	49.34
3	**Bank of Maharashtra**	128	67	52.08	172	120	70.25
4	**Canara Bank**	876	651	74.31	1096	747	68.10
5	**Central Bank of India**	876	872	99.57	1174	948	80.73
6	**Indian Bank**	317	135	42.69	402	320	79.59
7	**Indian Overseas Bank**	125	28	22.70	156	60	38.39
8	**Punjab and Sind Bank**	353	81	22.84	463	369	79.75
9	**Punjab National Bank**	6,198	6,116	98.67	8,250	7,167	**86.88**
10	**State Bank of India**	7,034	4,680	66.53	9,375	5,422	57.84
11	**UCO Bank**	3,116	2,333	74.88	3,586	2,646	73.78
12	**Union Bank of India**	737	770	104.42	923	811	**87.86**

- **Top 3 banks are:** Bank of Baroda (92.62%), Union Bank of India (87.86) and Punjab National Bank (86.88%).
- **Bottom 3 banks are:** Indian Overseas Bank (38.39%), Bank of India (49.34%) and State Bank of India (57.84%).

3.7.2) PRIVATE BANKS- ACP ACHIEVEMENT AS ON 31.03.2026

(Amt. in Crores)

Sl.	Name of the Bank	Target 2024-25	Ach. Mar, 2025	% Ach. Mar, 2025	Target 2025-26	Ach. Mar, 2026	% Ach. Mar, 2026
1	**Axis Bank**	315	669	212.31	668	1,007	**150.62**

2	**Bandhan Bank**	29	2	7.64	71	4	5.44
3	**CSB Bank Limited**	26	6	21.71	35	9	24.70
4	**HDFC Bank**	2324	3741	160.99	3719	4534	121.91
5	**ICICI Bank**	908	1277	140.59	1568	1913	122
6	**IDBI Bank**	227	79	34.68	312	123	39.42
7	**IDFC First Bank**	17	3	18.13	80	10	12.11
8	**Indusind Bank**	129	120	92.97	249	128	51.54
9	**J & K Bank**	56	29	51.82	61	30	50.25
10	**Kotak Mahindra Bank**	64	117	181.35	96	203	**210.85**
11	**RBL Bank**	32	0	0	32	0.16	0.50
12	**South Indian Bank**	4	5	126.68	3	8	**244.49**
13	**Yes Bank**	119	186	156.53	163	132	80.77

- **Top 3 banks are:** South Indian Bank (244.49%), Kotak Mahindra Bank (210.85%) and Axis Bank (150.62%).
- **Bottom 3 banks are:** RBL Bank (0.50%), Bandhan Bank (5.44%) and IDFC First Bank (12.11%).

3.7.3) OTHERS BANKS - ACHIEVEMENT UNDER ACP UP TO 31.03.2026

(Amt. in Crores)

Sl.	Name of the Bank	Target 2024-25	Ach. Mar, 2025	% Ach. Mar, 2025	Target 2025-26	Ach. Mar,2026	% Ach. Dec, 2025
1	**HP Gramin Bank**	3,501	3,582	102.31	4,953	3,697	**74.65**
2	**HP ARDB**	536	55	10.27	470	66	13.95
3	**HP State Coop. Bank**	3,917	3,385	86.42	5,373	3,195	59.46
4	**Jogindra Central Coop.**	235	562	238.99	1127	250	22.18
5	**Kangra Central Coop.**	2,824	2210	78.22	3,468	2,309	66.58
6	**Bhagat Urban Coop.**	5	0	0	17	0	0
7	**Chamba Urban Coop**	12	4	31.95	7	2	25.80

8	**Mandi Urban Coop**	7	1	10.96	7	0.45	6.53
9	**Parwanoo Urban Coop**	79	16	20.52	192	25	12.82
10	**Shimla Urban Coop**	2	0	0	3	0	**0**
11	**AU Small Fin. Bank**	154	228	148.39	273	270	**98.68**
12	**Equitas Small Fin.**	0			35	0	0
13	**Ujjivan Small Fin.**	19	12	65.77	36	37	**101.35**
14	**Utkarsh Small Fin.**	12	8	64.11	44	7	16.10

- **Top 3 banks are:**AU Small Finance Bank (98.68%),Ujjivan Small Finance Bank (101.35%) and HP Gramin Bank (74.65%).
- **Bottom 3 banks are:** Bhagat Urban Cooperative Bank(0),ShimlaUrban Cooperative Bank(0) and Mandi Urban Cooperative Bank (6.53%).

3.8) DISTRICTWISE – ACP ACHIEVEMENT UP TO 31.03.2026:

Sl.	Name of the District	Target 2024-25	Ach. March, 2025	% Ach. Mar, 2025	Target 2025-26	Ach. Mar,2026	% Ach. Mar, 2026
1	**BILASPUR**	1,243	1,164	93.62	1,648	1,338	81.18
2	**CHAMBA**	988	1,080	109.34	1,493	1,174	78.66
3	**HAMIRPUR**	1,909	1,584	82.94	2,282	1,819	79.71
4	**KANGRA**	6,523	5,116	78.43	7,993	5,808	72.66
5	**KINNAUR**	472	424	89.96	721	476	66.05
6	**KULLU**	2,176	2,145	98.57	3,253	2,342	71.99
7	**LAHAUL & SPITI**	144	143	99.32	256	246	**96.35**
8	**MANDI**	3,859	3,382	87.63	5,291	3,854	72.85
9	**SHIMLA**	8,209	6,026	73.40	11,340	6,113	53.91
10	**SIRMAUR**	3,154	3,036	96.26	4,509	3,802	**84.34**
11	**SOLAN**	5,361	6,986	**130.32**	8,250	8,244	**99.94**
12	**UNA**	2,208	2,034	92.08	2,983	2,423	81.22

- **Top 3 Districts:** Solan(99.94%), Lahaul&Spiti (96.35%) and Sirmaur(84.34%).
- **Bottom 3 Districts:** Shimla (53.91%), Kinnaur (66.05%) and Kangra (72.66%).

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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 Lakhs farmers have been registered on the PM Kisan Portal while there are 6,25,110 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 March 2026 is shared for information of the House.

Sl.	Name of Bank	Appl. Received up to			Sanctioned up to			Pending		Rejected
		Dec, 2025	March, 2026	Growth	Dec, 2025	March, 2026	Growth	Dec, 2025	March, 2026	
1	Bank of Baroda	2392	2484	92	2079	2171	106	0	0	313
2	Bank of India	2759	2891	132	2740	2872	128	0	0	19
3	Bank of Mah.	65	78	13	60	73	9	0	0	5
4	Canara Bank	5287	5667	380	5272	5652	343	0	0	15
5	CBI	3709	3716	7	3500	3507	0	4	4	205
6	HPSCB	66139	66139	0	65836	65836	0	0	0	303
7	HPGB	72718	75042	2324	72718	75042	2396	0	0	0
8	Indian Bank	541	562	21	417	438	26	0	0	124

9	**IOB**	114	120	6	114	120	1	0	0	0
10	**P & SB**	336	374	38	333	371	47	0	0	3
11	**PNB**	114129	118023	3894	111569	115463	4028	6	6	2554
12	**SBI**	94043	97969	3926	89400	93148	3785	20	24	4797
13	**UCO Bank**	32663	34303	1640	32076	33717	1827	21	20	566
14	**UBI**	989	999	10	851	861	0	0	0	138
	Total	**395884**	**408367**	**12483**	**386965**	**399271**	**12696**	**51**	**54**	**9042**

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 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.

<u>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.</u>

The district-wise position under KCC scheme up to the quarter ended March, 2026 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 Mar,2026 (01.01.2026-31.03.2026)		KCCs issued (Fresh + Renewed) up to the quarter Mar, 2026 (01.01.2026-31.03.2026)		Position of KCCs outstanding with bank Branches as of 31.03.2026	
		No.	No	Amt.	No	Amt.	No	Amt.
1	**Bilaspur**	51,714	956	20	21,323	247	41,554	493
2	**Chamba**	66,359	1,747	40	28,856	239	47,137	562
3	**Hamirpur**	50,728	926	18	18,522	193	46,860	461
4	**Kangra**	1,89,169	2,509	61	46,827	547	1,05,933	1,259
5	**Kinnaur**	9,307	262	10	7,176	213	14,209	411
6	**Kullu**	54,462	1,216	43	23,275	595	44,363	1,252
7	**LahaulSpiti**	2,693	48	2	2,242	103	5,069	139
8	**Mandi**	1,53,100	2,669	74	66,165	908	99,809	1,795
9	**Shimla**	87,017	2,357	**96**	41,862	1,609	1,05,333	3,640
10	**Sirmaur**	53,214	979	25	18,622	400	40,822	798
11	**Solan**	57,198	1,060	31	16,221	470	43,908	881
12	**Una**	72,974	778	21	13,740	199	42,215	597
	Total	**8,47,935**	**15,504**	**441**	**3,04,831**	**5,721**	**6,37,212**	**12,288**

COMMENTS:

1) Banks have issued total 3,04,831 KCCs as new KCCs as well as renewal of the existing KCC amounting to total disbursements of Rs.5,721 Crores up to March, 2026 during FY 2025-26.

2) The cumulative position indicates that banks have issued total 6,37,212 KCC and having cumulative outstanding of Rs.12,288 Crores as of 31.03.2026.

3) On comparing the information related to KCC Outstanding (No. of A/Cs and corresponding amount) for December 2025 and March 2026, it was observed that the KCC accounts and amount outstanding has increased.

4.1.3 FARMERS COVERAGE UNDER KCC AS OF March, 2026:

- In Himachal Pradesh there are total 8,47,935 farmers as reported by Department of Land Records. As of 31.03.2025, banks have covered total 6,37,212 farmers under KCC Scheme in Himachal Pradesh and thus the **average farmers' coverage under KCC Scheme reached to 75% in the State.**
- In districts like **Chamba (71%), Kangra (56%), Mandi (65%) and Una (58%)** 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 31.03.2026					
District Name	**App Received**	**App Sanctioned**	**Rejected**	**Pending**	**Pendency more than 15 days**
Bilaspur	2,807	2,387	372	48	12
Chamba	440	380	56	4	0
Hamirpur	4,712	3,797	915	0	0
Kangra	6,219	4,867	1,352	0	0
Kinnaur	733	468	245	20	14
Kullu	2,359	2,277	82	0	0
LahaulSpiti	114	76	38	0	0
Mandi	5,460	5,457	3	0	0
Shimla	838	772	51	15	0
Sirmaur	3,511	3,413	98	0	0
Solan	5,728	5,406	258	64	1
Una	897	812	85	0	0
Grand Total	**33,818**	**30,112**	**3,555**	**151**	**27**

FISHERIES PROGRESS FROM 01.04.2021 TO 31.03.2026					
District Name	**Received**	**Sanctioned**	**Rejected**	**Pendency**	**Pendency more than 15 days**
Bilaspur	854	644	210	0	0
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
LahulSpiti	0	0	0	0	0
Mandi	60	59	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	**1190**	**906**	**284**	**0**	**0**

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

ANIMAL HUSBANDRY PROGRESS FROM 01.04.2021 TO 31.03.2026					
Bank Name	**Received**	**Sanctioned**	**Rejected**	**Pending**	**Pendency > 15 days**
Bank of Baroda	77	62	14	1	1
Bank of India	171	153	18	0	0
Bank of Maharashtra	10	9	1	0	0
Canara Bank	388	346	40	2	0
Central Bank of India	433	336	93	4	0

Cooperative Bank	6,835	5,953	840	42	14
IDBI Bank Ltd.	99	85	14	0	0
Indian Bank	60	53	7	0	0
Indian Overseas Bank	7	6	1	0	0
Punjab & Sind Bank	299	266	32	1	0
Punjab National Bank	14,536	13,173	1,344	19	5
State Bank of India	7,153	6,379	722	52	4
UCO Bank	3,520	3,149	342	29	2
Union Bank of India	230	142	87	1	1
Grand Total	**33,818**	**30,112**	**3,555**	**151**	**27**

FISHERIES PROGRESS FROM 01.04.2021 TO 31.03.2026					
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	375	302	73	0	0
IDBI Bank Ltd.	2	1	1	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	465	394	71	0	0
State Bank of India	243	146	97	0	0
UCO Bank	78	47	31	0	0
Union Bank of India	11	10	1	0	0
Grand Total	**1,190**	**906**	**284**	**0**	**0**

4.2. REVIEW OF PERFORMANCE UNDER MAJOR CENTRALLY SPONSORED SCHEMES: POSITION AS OF 31st March, 2026.

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

Achievements in the Current FY: As per progress available on the Portal as of 31.03.2026, Banks disbursed Rs.263.85 Crores to 11,610 new SHGs till March, 2026 during the FY 2025-26 and total outstanding is Rs. 387.62 Crores.

Scheme	Target 2025-26		Sanctioned During Q3		Sanctioned During Q4		% Growth Q4 over Q3	Outstanding as on 31.03.2026
	Nos.	Amount (Cr)	Nos	Amount (Cr)	Nos	Amount (Cr)	Accounts	Amount (Cr)
DAY-NRLM	19,400	310	7,808	163.07	11,610	263.85	48.69	387.62

4.2.2) DAY-NRLM- BANK WISE POSITION UNDER NRLM AS ON 31.03.2026

(Amount in Crores)

S. No.	Bank Name	Targets		Achievement		Pendency
		SHGs (Nos)	Disb. Amount	SHGs (Nos)	Disb. Amount	
1	**Bank of Baroda**	1,520	12.30	16	0.48	12
2	**Bank of India**	110	1.40	21	0.44	3
3	**Bank of Maharashtra**	10	0.30	5	0.09	0
4	**Canara Bank**	160	2.60	85	20.08	21
5	**Central Bank of India**	380	3.30	262	6.36	21
6	**IDBI Bank Ltd**	10	0.30	3	0.06	1
7	**Indian Bank**	90	1.00	21	0.53	3
8	**Indian Overseas Bank**	0	0	0	0	0
9	**Punjab and Sind Bank**	70	1.00	47	1.20	2
10	**Punjab National Bank**	5,800	104.50	3588	59.03	232
11	**State Bank of India**	1,820	25.90	452	11.01	254
12	**UCO Bank**	2,820	30.90	925	25.86	194
13	**Union Bank of India**	200	2.00	49	0.76	6
14	**HP Gramin Bank**	1,500	39.00	2691	68.08	124
15	**HP State Coop. Bank**	2,200	35.00	1728	40.02	199
16	**Jogindra Coop. Bank**	310	5.50	115	3.08	47
17	**Kangra Coop. Bank**	2,400	45.00	1601	44.66	53
	Grand Total	**19,400**	**310.00**	**1,610**	**263.85**	**1,172**

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 Rozgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) Schemes.
- It is a credit-linked subsidy Scheme for generating self-employment opportunities for setting up new micro-enterprises under non-farm sector.
- Khadi and Village Industries Commission (KVIC) is the nodal agency at the national level to implement and to monitoring the Scheme.
- KVIC, KVIBs, District Industry Centres (DIC) and Coir Board are the implementing agencies at field level.
- For **manufacturing sector**, the Maximum Project Cost has now been increased from Rs.25 lakhs to Rs.50 lakhs.
- For **Service sector** the Maximum Project Cost has now been increased from Rs.10 lakhs to Rs. 20 lakhs.
- The per capita fixed investment per head on Capital expenditure has now been increased to Rs.3 lakhs from Rs. 1 lakh for plane areas and from Rs.1.5 lakhs to Rs.4.5 lakhs for Hilly reasons.
- Aspirational Districts are also included in **Special Category**.
- All Implementing Agencies are allowed to receive and process applications in all areas irrespective of rural or urban area.
- New Definition of Rural area:
- -Any area classified as Village as per the revenue record of the state/ Union Territory, irrespective of population.
- All the areas, irrespective of their population, falling under Panchayati Raj institutions will be accounted underrural 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) PMEGP- CREDIT MOBILIZATION DURING FINANCIAL YEAR 2025-26 UPTO 31.03.2026:

(Amount in Lakhs)

Sl.	Name of the Bank	Received	Sanctioned	Rejected	Pending	Margin Money pending for	
						Claim	Disb.
1	Bank of Baroda	24	10	3	11	8	16
2	Bank of India	5	2	1	2	2	13
3	Bank of Maharashtra	6	1	4	1	1	2
4	Canara Bank	56	18	15	18	12	28
5	Central Bank of India	19	13	10	1	1	25
6	HDFC Bank	19	9	6	5	3	8
7	HP Gramin Bank	275	184	41	47	80	131
8	HP State Cooperative Bank	110	61	30	22	40	46
9	IDBI Bank	26	17	1	7	10	8
10	Indian Bank	8	3	0	5	1	8
11	Indian Overseas Bank	3	2	0	1	1	1
12	J & K Bank Ltd	2	0	1	1	0	6
13	Jogindra Central Coop.	8	2	4	2	0	7
14	Kangra Central Coop.	44	34	7	5	16	61
15	Punjab and Sind Bank	37	21	3	11	16	11
16	Punjab National Bank	435	255	119	71	134	213
17	State Bank of India	251	93	114	55	70	114
18	UCO Bank	187	121	46	12	86	100
19	Union Bank of India	27	11	3	11	9	31
	Total	**1,542**	**857**	**408**	**288**	**490**	**829**

(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 (PMFME)

- The scheme aims to:
  i) Enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector and Support Farmer Producer Organizations (FPOs), Self Help Groups (SHGs) and Producers Cooperatives along their entire value chain.
- The scheme envisages an outlay of Rs. 10,000 crore over a period of five years from 2020-21 to 2024-25. The expenditure under the scheme would to be shared in 60:40 ratio between Central and State Governments, in 90:10 ratio with North Eastern and Himalayan States, 60:40 ratio with UTs with legislature and 100% by the Center for other UTs.
- Under the scheme, 2,00,000 micro food processing units will be directly assisted with credit linked subsidy. Adequate supportive common infrastructure and institutional architecture will be supported to accelerate growth of the sector.
- Individual micro food processing units would be provided credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of Rs.10.0 lakh per unit. Beneficiary contribution should be minimum of 10% of the project cost with balance being loan from Bank.Further details may be obtained from its website.

4.5.2) THE BANK WISE STATUS UNDER PMFME AS ON 31.03.2026 IS GIVEN BELOW:

S. No	Bank Name	Received	Sanction	Rejected	Pendency			
					Total	< 1 month	1-6 month	6- 12 months
1	Axis Bank	1	0	0	1	0	0	1
2	Bank of Baroda	23	9	3	11	0	2	9
3	Bank of India	10	4	5	1	0	0	1
4	Bank of Maharashtra	2	1	1	0	0	0	0
5	Canara Bank	40	23	13	4	0	0	4
6	Central Bank of India	71	51	12	8	1	2	5
7	HDFC Bank	97	28	49	20	4	5	11
8	HP Gramin Bank	245	159	48	38	9	12	17
9	HP State Coop. Bank	301	137	119	45	15	15	15
10	ICICI Bank	8	0	4	4	0	0	4
11	IDBI Bank	17	9	2	6	1	2	3
12	Indian Bank	12	4	2	6	2	0	4

13	**Indian Overseas Bank**	1	0	1	0	0	0	0
14	**J&K Bank**	5	3	0	2	0	1	1
15	**Jogindra Central Coop**	5	0	3	2	0	1	2
16	**Punjab & Sind Bank**	7	3	2	2	0	0	2
17	**Punjab National Bank**	1041	636	295	110	8	31	71
18	**State Bank of India**	1642	1016	464	162	42	25	95
19	**Kangra Central Coop.**	28	11	8	11	2	1	8
20	**UCO Bank**	882	575	211	96	15	15	66
21	**Union Bank of India**	13	8	2	3	0	2	1
Total		**4,451**	**2,677**	**1,244**	**532**	**99**	**114**	**320**

4.6.2) AIF – AGRICULTURE INFRASTRUCTURE FUND

- Convergence with all schemes of central or state government.
- The Scheme will be operational from 2020-21 to 2032-33. Loan disbursement under the scheme will complete in six years.
- Eligible Projects ~ Post Harvest Management Projects like Supply chain management, Packaging units, grading units, logistic facilities etc.
- Size of the financing facility – ₹ 1 lakh Crore.
- Credit Guarantee for loans up to ₹ 2 Crore. The fee for this coverage will be paid by the Government.
- Interest subvention of 3% p.a., limited to ₹ 2 crore per project in one location, though loan amount can be higher.
- In case of loans beyond ₹ 2 crore, then interest subvention will be limited up to ₹ 2 crore.
- Multiple lending institutions including Commercial Banks, Cooperative Banks, RRBs, Small Finance Banks, NCDC, NBFCs etc.
- Interest subvention will be available for a maximum period of 7 years.
- Moratorium for repayment under this financing facility may vary subject to minimum of 6 months and maximum of 2 years.
- Need based refinance support will be made available by NABARD to all eligible lending entities including cooperative banks and RRBs as per its policy.
- Extended to 30.09.2026

AIF - CUMULATIVE PROGRESS UP TO 31.03.2026:

(Amount in Crores)

Financial Year	During the Year		Cumulative ~ Up to Mar, 26	
	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 March, 2026)	502	301.62	1122	567.55

DISTRICT WISE PROGRESS UNDER AIF AS ON 31.03.2026

(Amount in Crores)

District Wise AIF Progress 08.07.2020 to 31.03.2026								
S No	District	Total Amount Achieved as on 31.03.2026	Cumulative up to 31.03.2026		During Financial Year 2025-26			Pending
			No.	Amount	Target Amount	Ach. Amount	% Ach.	
1	Bilaspur	8.93	53	28.49	45	19.56	43.47	0
2	Chamba	3.42	7	6.29	20	2.86	14.32	0
3	Hamirpur	5.47	34	15.35	50	9.88	19.77	0
4	Kangra	16.33	129	107.65	**70**	**91.32**	**130.46**	0
5	Kinnaur	1.74	47	8.04	15	6.30	42.02	0
6	Kullu	7.47	159	18.35	50	10.89	21.77	0
7	LahaulSpiti	0.00	2	0.11	10	0.11	1.08	0
8	Mandi	25.88	155	39.39	75	13.51	18.01	0
9	Shimla	**109.01**	328	137.02	120	28.01	23.34	0

10	Sirmour	25.52	40	45.70	70	20.18	28.83	0
11	Solan	38.13	61	57.32	75	19.18	25.58	0
12	Una	24.04	107	103.85	**60**	**79.81**	**133.02**	0
	Total	**265.93**	**1,122**	**567.55**	**660**	**301.62**	**45.70**	**0**

4.6.3) <u>BANK WISE PROGRESS UNDER AIF AS ON 31.03.2026</u>

(Amount in Crores)

Bank Wise AIF Progress 08.07.2020 to 31.03.2026								Pending
S No	**BANK**	**Total Amount Achieved as on 31.03.2025**	**Cumulative up to 31.03.2026**		**During Financial Year 2025-2026**			
			No.	**Amount**	**Target Amount**	**Ach. Amount**	**% Ach.**	
1	Axis Bank	0.00	0	0.00	20	0.00	0.00	0
2	Bank of Baroda	7.20	11	11.18	30	3.98	13.26	0
3	Bank of India	2.52	12	3.39	30	0.87	2.92	0
4	Bank of Maharashtra	2.85	4	4.10	20	1.25	6.23	0
5	Canara Bank	41.15	9	44.44	30	3.29	10.96	0
6	Central Bank of India	28.94	41	71.90	60	42.96	71.60	0
7	Federal Bank	11.80	37	20.42	30	8.62	28.73	0
8	HDFC Bank	6.33	56	23.48	20	17.15	85.73	0
9	HP Gramin Bank	5.68	23	6.71	30	1.03	3.42	0
10	HP State Coop. Bank	0.00	0	0.00	20	0.00	0.00	0
11	ICICI Bank	1.85	10	5.72	20	3.87	19.33	0
12	IDBI Bank	2.00	3	8.89	20	6.89	34.45	0
13	Indian Bank	0.00	0	0.00	20	0.00	0.00	0
14	Indian Overseas Bank	0.12	2	0.12	20	0.00	0.02	0

15	Jammu Kashmir Bank	0.91	2	0.91	20	0.00	0.00	0
16	Jogindra Coop. Bank	0.00	0	0.00	10	0.00	0.00	0
17	Kangra Coop. Bank	75.94	201	173.89	75	97.95	130.60	0
18	Kotak Mahindra Bank	3.68	9	14.92	20	11.24	56.21	0
19	Punjab National Bank	56.09	547	128.87	75	72.78	97.05	0
20	Punjab and Sind Bank	18.36	146	43.88	50	25.52	51.04	0
21	State Bank of India	0.51	6	2.36	20	1.85	9.23	0
22	UCO Bank	0.00	1	0.16	0	0.16	0.00	0
23	Union Bank of India	0.00	0	0.00	20	0.00	0.00	0
24	NCDC	0.00	1	1.80	0	1.80	0.00	0
25	Yes Bank	0.00	1	0.43	0	0.43	0.00	0
	Total	**265.93**	**1,122**	**567.55**	**660**	**301.62**	**45.70**	**0**

4.7) NATIONAL AGRICULTURE INFRASTRUCTURE DEVELOPMENT FUND FINANCING FACILITY

- **The Scheme**: To mobilize a medium – long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through incentives and financial support in order to improve agriculture infrastructure in the country.
- **It will be operational for 12 years from 2020-21 to 2032-33.** The Loan disbursement shall complete in 6 years i.e. by the end of 2025-26. Repayment period covered under the financing facility will be for a maximum period of 7 years including the moratorium period of up to 2 years.
- Banking eco-system will support with Credit Guarantee, convergence and interest subvention to lending institutions thereby able to lend with a lower risk. This scheme will help to enlarge their customer base and diversification of portfolio. The refinance facility will enable larger role for cooperative banks and RRBs.

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

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 31.03.2026					
S. No.	**Bank Name**	**Received**	**Sanctioned**	**Rejected**	**Pending Cases**
1	Axis Bank	2	0	2	0
2	Bank of Baroda	43	19	24	0
3	Bank of India	9	4	2	3
4	Bank of Maharashtra	2	0	2	0
5	Canara Bank	42	9	32	1
6	Central Bank of India	167	46	117	4
7	HDFC Bank	48	1	38	9
8	HP Gramin Bank	119	31	70	18
9	HP State Cooperative Bank	370	61	272	37
10	IDBI Bank	2	1	0	1
11	Indian Bank	15	2	13	0
12	Indian Overseas Bank	4	1	3	0
13	Jogindra Cooperative Bank	17	1	14	2
14	Kangra Cooperative Bank	134	19	87	28
15	Punjab & Sind Bank	22	14	7	1
16	Punjab National Bank	2241	925	1232	84
17	State Bank of India	1731	737	956	38
18	UCO Bank	633	263	317	53

19	Union Bank of India	27	14	9	4
	Total	**5,629**	**2,148**	**3,198**	**283**

DISTRICT WISE PROGRESS UNDER PM VISHWAKARMA AS ON 31.03.2026					
S. No.	**District**	**Received**	**Sanctioned**	**Rejected**	**Pending Cases**
1	Bilaspur	211	98	98	15
2	Chamba	182	45	125	12
3	Hamirpur	275	114	148	13
4	Kangra	377	119	232	26
5	Kinnaur	95	37	57	1
6	Kullu	538	190	313	35
7	LahaulSpiti	1	0	1	0
8	Mandi	2279	868	1339	72
9	Shimla	638	283	316	41
10	Sirmour	544	187	328	29
11	Solan	324	136	165	23
12	Una	165	73	76	16
	Total	**5,629**	**2,148**	**3,198**	**283**

4.9) RESTRUCTURED PM STREET VENDORS ATMA NIRBHAR NIDHI (PM SVANIDHI):

Ministry of Housing and Urban Affairs has launched the second phase of PM SVANidhi Scheme with following objectives:

•Extend working capital term loans to SVs, helping them restart, sustain, and grow their businesses.
• Offer interest subsidies as an incentive for repayment.
• Promote financial self-reliance among SVs by strengthening their long-term livelihood security and facilitating their transition to formal credit systems through structured loan access and credit discipline.

Under the restructured PM SVANidhi Scheme dated 10.09.2025, a City-Region approach has been adopted to position cities as "growth hubs." This approach expands the scheme's coverage to progressively include census towns, peri-urban areas etc., in a graded manner.

The scheme is intended for SVs vending in ULBs, census towns and peri-urban areas etc. across all States and Union Territories. Eligible SVs will be identified based on the following criteria:

a. SVs who possess a valid Letter of Recommendation (LoR) or Certificate of Vending (CoV) or Identity Card (ID Card) issued by the Urban Local Bodies (ULBs)/ Town Vending Committees (TVCs); or
b. SVs operating in census towns, peri-urban areas etc., who have received an LoR approved by their Block Development Officer (BDO)

The loan facility will be extended in **three tranches**, with each subsequent tranche being disbursed only upon full repayment of the preceding one. All loans will be collateral-free, offered for a defined tenure, and repayable through monthly installments.

S. No.	Loan Tranche	Amount	Tenure
1.	1st Tranche	Up to Rs. 15,000	12 Months
2.	2nd Tranche	Up to Rs. 25,000	18 Months
3.	3rd Tranche	Up to Rs. 50,000	36 Months

SVs availing loans under the scheme will be eligible for an interest subsidy at the rate of 7% per annum. The subsidy will be credited directly to the borrower's account on a quarterly basis. All loans disbursed till March 31, 2030 would be eligible for interest subsidy and LIs should claim interest subsidy for a quarter in the subsequent quarter itself. However, all claims for interest subsidy benefit to be claimed by the LIs well before March 31, 2033.

CGTMSE guarantee is being provided to Lending Institutions for covering the credit risk under the PM SVANidhi Scheme, thereby encouraging them to extend collateral-free loans to street vendors with greater confidence and financial security.

Promoting Digital transactions: Cashback incentives:

1)Cashback of up to Rs. 100/– per month, for 12 months (maximum Rs. 1,200/year), on retail digital transactions, across each loan tranche.
2) Cashback of up to Rs. 100/- per quarter, for 4 quarters (maximum Rs.400), on merchant digital transactions for wholesale purchase amounting to Rs. 2,000/- or more.

Enhancing digital onboarding of street vendors with support from: Digi Saathi/Sakhi Banks, DPAs, NGOs and Street Vendor Associations etc.

Bank wise Pending cases under PM SVANidhi as on 31.03.2026				
Bank Name	**1st Tranche**	**2nd Tranche**	**3rd Tranche**	**Total**
Axis Bank	3	0	1	4
Bank of Baroda	1	1	2	4
Bank of India	0	1	0	1
Bank of Maharashtra	0	0	2	2
Canara Bank	2	0	4	6
Central Bank of India	0	1	1	2
HP Gramin Bank	1	0	0	1
HP State Coop. Bank	5	5	1	11
Indian Bank	0	0	12	12
Indian Overseas Bank	0	2	0	2
Jogindra Coop. Bank	1	0	0	1
Kangra Coop. Bank	0	1	0	1
Punjab & Sind Bank	0	1	0	1
Punjab National Bank	3	72	54	129
State Bank of India	6	7	14	27
UCO Bank	2	0	2	4
Union Bank of India	2	0	2	4
Total	**26**	**91**	**95**	**212**

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AGENDA ITEM NO -5

5.1) FINANCIAL INCLUSION CAMPAIGN- HIMACHAL PRADESH:

5.1.1)<u>PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)</u>: Pradhan Mantri Jan DhanYojana (PMJDY) as a National Mission on Financial Inclusion was implemented throughout the country on 28th August, 2014 to provide all households in the country with financial services with particular focus to empower the weaker sections of our society.

Since the Pradhan Mantri Jan Dhan yojana was launched in 2014, the objective of universal access and coverage of banking services is widely achieved and now the focus has shifted to enable usage of banking services by the excluded section of our society.

As of 31.12.2026, 57.64 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) <u>PRADHAN MANTRI JAN DHAN YOJANA (PMJDY) – POSITION AS A WHOLE IN THE COUNTRY AS ON 31st March, 2026</u>

(Figures in Crores)

Bank Name	RURAL/ SU	URBAN	TOTAL	NO OF RUPAY CARDS	BALANCE IN ACCOUNTS
Public Sector Bank	34.93	10.02	44.95	34.74	236723
Regional Rural Bank	9.42	1.52	10.94	4.02	56282
Private Banks	0.89	1.19	2.08	1.70	9353
Rural Cooperative Banks	0.19	0.00	0.19	0.00	0
Total	**45.43**	**12.73**	**58.16**	**40.46**	**3,02,359**

(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)			
	31.03.2023	31.03.2024	31.03.2025	**31.03.2026**
PMJDY	18.40	19.11	19.20	19.35
PMJJBY	10.32	11.63	14.28	17.21
PMSBY	31.10	33.08	38.29	43.57
APY	3.98	4.90	5.76	6.86

Q-O-Q POSITION DURING FY 2025-26

(No. in lakhs)

Scheme	No. of accounts opened during FY 2025-26				Total no. of accounts opened/Fresh enrollment during FY 2025-26
	Q1	**Q2**	**Q3**	**Q4**	
PMJDY	0.12	0.10	0.05	0.07	0.34
PMJJBY	0.56	0.81	0.82	0.74	2.93
PMSBY	1.02	1.66	1.48	1.12	5.28
APY	0.17	0.28	0.25	0.40	1.10

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

Performance under Social Security Insurance Schemes i.e. PMSBY and PMJJBY as of 31.03.2026 for HP State is given below:

Name of Scheme	No. of enrollments (in lakhs)
A) Pradhan Mantri Suraksha Bima Yojana **(PMSBY)**	**43.57**
B) Pradhan Mantri Jeevan Jyotibima Yojana-**(PMJJBY)**	**17.21**

(Source: pmjdy.gov.in portal)

1) PMSBY: The Accidental insurance coverage of Rs.2.00 lakhs 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 on1st June every year. Banks have total **enrollments of 43.57 lakh account holders** under Accidental Insurance Scheme i.e. PMSBY as of 31.03.2026**.**

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 **17.21 lakh enrollments** under PMJJBY in the State as of period ended 31.03.2026.

5.2.3) MICRO PENSION SCHEME – ATAL PENSION YOJANA:

The Bank-wise (Agency) achievements under Atal Pension Yojana (APY) in Himachal Pradesh as of 31.03.2026 mentioned as below:

S No	Category	Target per branch (p.a.)	No of Branches Regd. In HP	Targets 2025-26	Achievement up to 31.03.2026	Cumulative up to 31.03.2026
1	**PSBs**	100	1187	1,18,700	67873	4,88,037
2	**RRBs**	100	274	27,400	29890	1,44,001
3	**Major Pvt. Banks (Axis, HDFC, ICICI & IDBI)**	70	174	12,180	10,095	39,800
4	**Pvt Banks (Excluding those mentioned above)**	40	25	1000	301	1017
5	**Small Finance Banks**	65	10	650	447	1,617
6	**Coop Banks (including Urban Coop. Banks)**	20	512	10,240	439	11,497
	Total	**XXXX**	**2182**	**1,70,170**	**1,09,045**	**6,85,969**

For the quarter ended March 2026- • Top Performers under APY: IDBI Bank(153%), Bank of Maharashtra (150%) and Axis Bank (128%). • Top Performers under APY (abs. numbers): HP Gramin Bank (29890),UCO Bank (17,483) and State Bank of India (16,866).
• Dismal Performance under APY: Jogindra Cooperative Bank (1%), YES Bank (2%) and KCCB Bank (3%).

(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)	10	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	HP Gramin Bank	0	
	Total	16	

***FLC position is vacant at 2 districts: Lahaul Spiti and Shimla.**

It is reported that the bank has given advertisement for appointment of FLC at Shimla**.**

Points for deliberation:

A) All member banks are requested to adhere to the guidelines of Reserve Bank of India issued vide their communication RBI/2016-17/236FIDD.FLC.BC. No. 22/12.01.018/2016-17 March 02, 2017.

Each Bank Branch in Rural area to conduct at least one camp per month (**on the Third Friday of each month (after branch business hours**), **focusing on digital payments with target groups** viz. farmers, small entrepreneurs, school children, senior citizens and SHGs.

The FLCs have to conduct 15 Target Group Camp and 6 Special Camps (Digital) during a quarter.

B) Quarterly progress report on Financial Literacy Campaign by FLCs and Banks during the quarter ended December, 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 March, 2026.

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	0	0	0	0	0	0	0	0	0
HAMIRPUR	48201	38	1113	10	7	3	38	38	2	38
KANGRA	47001	30	959	0	0	0	9	8	7	27
KINNAUR	47601	0	0	0	0	0	0	0	0	0
KULLU	46801	13	355	12	3	0	0	0	0	12
LAHAUL SPITI	47401	NIL								
MANDI	46401	6	213	0	0	1	0	0		6
SHIMLA	46001	NIL								
SIRMAUR	48001	NIL								
SOLAN	46801	NIL								
UNA	48401	23	1137	3	0	0	8	1	4	12
Total		**110**	**3777**	**25**	**10**	**3**	**55**	**47**	**13**	**95**

(Position as per reporting to RBI on quarterly basis- March, 2026- 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 March, 2026 (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	45	2053	18	5	2	14	2	1	12
CHAMBA	47201	0	0	0	0	0	0			0

HAMIRPUR	48201	38	1113	10	7	2	38	38	2	38
KANGRA	47001	30	959	0	0	0	9	8	7	27
KINNAUR	47601	16	423	2	1	3	2	9	7	6
KULLU	46801	21	560	8	0	4	16	12	0	21
LAHAUL & SPITI	47401									
MANDI	46401	28	824	3	0	1	1	0	0	28
SHIMLA	46001									
SIRMAUR	48001	25	357	6	1	1	0	0	0	2
SOLAN	46801	45	1061	6	0	0	0	0	0	17
UNA	48401	23	1137	3	0	1	8	1	4	12
Total		**271**	**8487**	**56**	**14**	**14**	**88**	**70**	**21**	**163**

(Position as per reporting to RBI on quarterly basis- March, 2026- Annexure –II- Part-B)

District	No of rural branches in district	No of camps conducted during the quarter	Target Group Addressed
Bilaspur	114	370	Farmers, Small entrepreneurs, School students, SHGs
Chamba	101	303	Farmers, Small entrepreneurs, School students, SHGs
Hamirpur	141	428	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Kangra	390	835	Farmers, Small entrepreneurs, School students, SHGs
Kinnaur	56	16	Jan Sampark Abhiyan
Kullu	103	328	Farmers, Small entrepreneurs, School students, SHGs
LahaulSpiti	25	67	Farmers, Small entrepreneurs, Senior citizens
Mandi	207	621	Farmers, SHGs
Shimla	271	762	School students, SHGs,
Sirmaur	112	339	Farmers, SHGs
Solan	180	540	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Una	117	351	Farmers, Small entrepreneurs, School students
Total	**1,817**	**4,960**	

<u>FINANCIAL LITERACY CAMPS</u> organized by **<u>Rural Branches</u>** during the Quarter ended March, 2026 (Annexure –III)

(Position as per reporting to RBI on quarterly basis- March, 2026- Annexure –III)

FINANCIAL LITERACY CAMPS~ BY COOPERATIVE BANKS:

Bank Name	Camp Details	No. of Camps	No. of Participants
HPState Cooperative Bank	Special Camps	18	926
	Target Specific Camps	45	2,643

<u>Financial Assistance by NABARD:</u>

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.6,000/- per camp is provided by NABARD.

5.6) <u>BANK MITRAS (BUSINESS CORRESPONDENT AGENTS-BCs):</u>

- ♦ Banks have been allocated **3,615 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 **11,339 Bank Mitras** as of 31st March, 2026.

(Bank wise Detail on Page no.60)

5.7.1) <u>PRADHAN MANTRI MUDRA YOJANA (PMMY):</u>

- 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.
- Recently, Tarun Plus product has been added in PMMY, amounting Rs 20 Lakhs for those beneficiaries who has closed Tarun accounts satisfactory.
- 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.

<u>PROGRESS UNDER PMMY IN H.P.</u>:

- Banks have made **<u>fresh disbursements</u>** under Mudra loan to **54,806** new entrepreneurs with fresh disbursement to the tune of **Rs.1,559 Crores** up to March 2026 during the financial year 2025-26. <u>Private sector banks have low performance under PMMY</u> and they are requested to increase their lending under the scheme.
- **<u>Cumulative position</u>** of Mudra loans mentioned at Annexure-63 (page no-98) reveals that banks have outstanding Mudra loan under PMMY **Rs. 3666.29 Crores** with coverage of **1,64,075 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) Himachal Pradesh- CUMULATIVE PROGRESS UNDER PMMY UP TO PERIOD ENDED March, 2026

(Amt. in Crores)

S. No.	Category	Disbursement up to 31.03.2026		Outstanding as on 31.03.2026	
		No.	Amt.	No.	Amt.
1	**Shishu** (Loan up to Rs.50000)	8,863	48.60	29,463	101.48
2	**Kishor** (Loan above Rs.50000-Rs.5 lakh)	42,279	798.93	1,00,978	1629.22
3	**Tarun** (Loan above Rs.5 Lakh-Rs. 10 Lakh)	13,482	951.07	33,634	1,935.58
4.	**Tarun Plus** (Loan above Rs.10 Lakh- Rs. 20 Lakh)	425	54.52	720	87.00
	Total	**64,624**	**1,798.61**	**1,64,075**	**3,666.29**

(Bank wise position loans under PMMY up to March, 2026 mentioned **at page no-110-111)**

District WISE PMMY –

Dist	No.	Amount (In Crs)
KANGRA	32,636	681.04
SHIMLA	19,743	534.91
MANDI	19,320	448.18
SOLAN	15,952	419.96
KULLU	12,241	309.91
UNA	19,060	287.71
HAMIRPUR	12,862	264.49
CHAMBA	8,846	217.96
BILASPUR	8,477	207.64
SIRMAUR	11,342	199.03
KINNAUR	3,012	79.96
LAHAUL AND SPITI	584	15.49
Total	**1,64,075**	**3,666.29**

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.
- Increasing no. of NPA under PMMY @8.87% is a concern and need special attention for recovery by Banks, including settlement of accounts through regular process and lodgement of guarantee claim in time.

5.8.1): <u>STAND UP INDIA SCHEME (SUI)</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 March,2026

(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**	335	57.51	90	11.61	425	69.12
2	**H. P. Gramin Bank (RRB)**	26	4.38	8	1.31	34	5.69
3	**Private Sector Banks**	23	5.04	1	0.15	24	5.20
	Total	**384**	**66.94**	**99**	**13.08**	**483**	**80.03**

(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 31.03.2026

(Amount in Crores)

S. No.	Banks	Total Achievement	
		A/c	Amount
1	**Public sector Banks**	1,277	178.52
2	**H.P. Gramin Bank (RRB)**	334	49.16
3	**Private Sector banks**	115	20.48
	Total	**1726**	**248.16**

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

POINTS FOR DELIBERATIONS:

- Banks have sanctioned loans to 384 new women entrepreneurs amounting to Rs.67Crores up to the quarter ended March, 2026.
- Banks have sanctioned 99 new SC/ST entrepreneurs amounting to Rs.14 Crores up to the quarter ended March, 2026.
- The cumulative position reveals that Banks have outstanding loans amounting to **Rs. 249Crores to total 1726 entrepreneurs**.
- Private Sector banks have negligible performance under the Scheme.
- 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.

- o 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.
- o 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.

National Strategy for Financial Inclusion - 2025-30

NSFI: 2025-30 puts forward the following five strategic objectives **(Panch-Jyoti)** towards elevating the state of financial inclusion in the country.

1. Improving the availability and use of **Equitable, Responsible, Suitable, and Affordable Bouquet** of Financial Services to achieve Financial Safety and Financial Security for households and micro enterprises.
2. **Adopting Gender-Sensitive Approach** for Women-led Financial Inclusion and Differentiated Strategies for Improving Financial Resilience of Households, especially for the Underserved and Vulnerable segments.
3. Synergizing **Livelihood, Skill Development** and Support Ecosystem and its linkages with Financial Inclusion.
4. Leveraging **Financial Education** as a tool for Promoting Financial Discipline.
5. Strengthening the **Quality and Reliability of** Customer Protection and Grievance Redressal Measures.

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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 31.03.2026 in the State is appended below:

Himachal Pradesh- Dashboard 31.03.2026

Sr No	District	0 to 5 years			5 to 18 years			Above 18 years			All Ages		
		Population	Aadhaar Generation	% Aadhaar Generation	Population	Aadhaar Generation	% Aadhaar Generation	Population	Aadhaar Generation	% Aadhaar Generation	Population	Aadhaar Generation	% Aadhaar Generation
1	Bilaspur	31424	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. 15,197 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%

6.7) RELIEF MEASURES EXTENDED UNDER NATURAL CALAMITY

Himachal Pradesh has been badly affected by incessant rains leading to floods, cloud bursts, landslides taking toll of lives, property, unprecedented loss of crops, agriculture land, infrastructure, national highways. State, district as well as local roads were severely damaged.

In view of the calamity, Disaster Management Cell (DMC), Department of Revenue, Himachal Pradesh Govt. vide its Order dated 1st Sep, 2025 (Letter no. Rev (DMC) (F)11-1/2023) declared that the Himachal Pradesh state has experienced large-scale damage and losses during the current Monsoon season FY 2025-26. The agenda of Restructuring/Rescheduling of loan accounts affected due to Natural Calamity occurred in the state was discussed during the 177th SLBC meeting held on 26.09.2025. It was concluded that banks can provide the relief measures as per RBI circular dated 17.10.2018.

Data regarding relief measures extended by banks on account of Natural Calamity				
Bank Name	**Accounts Eligible for Relief Measures**		**Accounts Restructured/ Rescheduled**	
	A/cs	**Amount (In Cr.)**	**A/cs**	**Amount (In Cr.)**
Bank of India	6,208	357	1	0.21
Central Bank of India	14,249	1,119	5,427	729.81
Punjab National Bank	1,18,890	9,513	70	213.93
State Bank of India	1,66,961	10,947	765	201.17
UCO Bank	1,03,035	4,551	25	29.11
HP Gramin Bank	1,17,697	3,010	79	26.18
HP State Coop. Bank	1,83,086	10,319	2	0.79
HDFC Bank	84,770	2586.65	6	7.96
All Bank (Total)	**16,72,472**	**74,905**	**6,375**	**1209.16**

- Crop loss more than 33% declared by State govt for Agriculture and allied activities- - In all districts, other than Bilaspur, Solan and Kinnaur.
- Date of Implementation extended to 28.02.2026, after RBI approval.

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AGENDA ITEM NO. 7

REVIEW OF RECOVERY PERFORMANCE OF BANKS IN HIMACHAL PRADESH.

7.1)AGENCY-WISE RECOVERY POSITION AS OF 31ST March, 2026.

(Amount in Crores)

S. No	Agency	Outstanding	NPAs	NPA-%age
1	Public Sector Banks	50,999.24	2194.33	4.30
2	RRBs	4,934.54	119.40	2.41
3	Cooperative Banks	18,126.55	1524.25	8.40
4	Private Banks	16,540.57	247.37	1.49
	TOTAL	**90,600.90**	**4,085.35**	**4.50**

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

7.2) BROAD SECTOR WISE RECOVERY/ OVERDUES/NPA POSITION AS OF31.03.2026

(Amount in Crores)

S. No	Sector	Outstanding	NPAs	NPA %age
1	**Agriculture**	15,596.10	973.77	6.24
2	**MSME**	26,244.99	1,642.65	6.25
3	**Other Priority Sector**	12,937.45	462.57	3.57
A	**Total Priority Sector Advances (1 to 3)**	**54,778.54**	**3,078.99**	**5.62**
B	**Total Non-Priority Sector Advances.**	35,822.36	1006.38	2.80
C	**Grand Total (A+B)**	**90,600.90**	**4,085.35**	**4.50**

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

7.3)SECTOR-WISE NPA COMPARISON AS OF 31.03.2026 IN HIMACHAL PRADESH

(Amount in Crores)

Sl	Sector	NPA as on Mar, 2025	NPA as on Dec, 2025	NPA as on Mar, 2026	Variation over Mar, 2025	Variation over Dec, 2025	% Variation Y-o-Y	% Variation Q-o-Q
1	**AGRI**	848.47	881.24	**973.77**	125.3	92.53	14.76	10.49
2	**MSME**	1603.71	1569.44	**1642.65**	38.94	73.21	2.42	4.66
3	**Other PS**	359.88	421.51	**462.57**	102.69	41.06	2.85	9.74
4	**NPS**	1079.50	798.83	1006.38	-73.12	207.55	-6.77	2.59
Total		**3891.56**	**3671.02**	**4085.35**	**193.79**	**414.33**	**4.97**	**11.28**

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

7.4) GOVT. SPONSORED SCHEME WISE RECOVERY/ OVERDUES/NPA POSITION AS OF31st March, 2026

(Amount in Crores)

S. No.	Sector	Outstanding	NPAs	NPA-%age
1	**SGSY/NRLM**	297.61	5.37	1.81
2	**PMEGP**	309.57	35.47	11.46
3	**SJSRY/NULM**	16.77	1.27	7.58
4	**STAND UP INDIA**	248.16	23.65	9.53
5	**MUDRA**	3,666.29	287.31	**7.84**

(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 4.50%** and in absolute term, NPAs have reached to **Rs. 4,085.35 Crore** as on Mar 26. The NPAs in the State has increased by **Rs.414.33 Crores** in comparison to that in quarter ended December, 2025 (Rs. 3671.02 Crore in December, 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 the highest NPA ratio of 6.25%. In agriculture sector NPA Ratio has been increased to 6.24%.**

- In **agency-wise position of NPAs**, Co-op Banks have the highest level of NPAs of **8.40%**. Among the Coop sector Banks, HP State Coop. Bank has NPA ratio of **3.20%**, Kangra Central Coop Bank (**17.95%**), HPARDB (**31.82%**) and Bhagat Urban Coop. Bank (**45.61%**) as on quarter ended March, 2026. Cooperative Banks have to strengthen the recovery drives to prevent further slippage in the NPAs.

- **COMPARATIVE POSITION OF NPA OVER December, 2025 TO MARCH, 2026**

  - The NPA in PSBs increased to 4.50% and in absolute terms it has been increased from Rs **3671.02 Crs to 4085.35 Crs, thereby an increase of Rs 414.33 Crs** as on Mar 26 over Mar 25.

  - NPA in RRB decreased from 2.70% to 2.41% and in absolute terms it decreased from Rs.125.86 Cr to Rs.119.40 Cr (Net Rs.6.46 Cr.) in March, 2026.

  - NPA in Cooperative Sector Banks decreased from 9.11% to 8.40% and in absolute terms decreased from Rs.1614.18Cr to Rs. 1524.25Cr(Net Rs. 306.46Cr).The Baghat Urban Cooperative Bank has highest NPA 45.61%, followed by HP ARDB Bank 31.82% and Kangra Central Cooperative Bank at 17.95%.

  - NPA in Private Sector Banks decreased from 1.61% to 1.49%and in absolute terms increased from Rs. 253.68to Rs. 247.37 Cr (Net Rs.6.31Cr).

  - Total NPA has reached to 4.50% and in absolute terms it increased from Rs.3671.02 Cr to Rs. 4085.35 Cr (Net Rs.414.33 Cr) in Mar 26 over Mar 25.

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AGENDA ITEM NO.8

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

8.1 FINANCING OF FPOS

The FPOs are not able to access Credit Facility from majority of Banks due to absence of specific Circular pertaining to the financing of FPOs. For instance, only 36 out of 125 FPOs under NABARD has been credit linked. All Banks should formulate the Policy for financing the FPOs at the earliest.

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

8.1.1) ENHANCING CREDIT FLOW TO AGRICULTURE AND ALLIED SECTOR 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 15,000 crore has been approved for incentivising investments. Credit Guarantee Fund Trust for Animal Husbandry and Dairying of Rs.750 crore (Rupees Seven Hundred and Fifty Crore) has been established with GoI as the Settlor and NABSanrakshan as the Trustee for providing Credit Guarantees to Scheduled Banks assisted under AHIDF. The maximum credit 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 7,522.48 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 povertyalleviation 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 – March, 2026		**Outstanding as on 31.03.2026**	
No.	Amount in Lakh	No.	Amount in Lakh
2992	9,415.11	11,462	19,917.16

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

COMMENTS:

- The cumulative position of credit linked SHGs showing total 11,462 SHGs which indicate the active status of SHGs with banks as of 31.03.2026.
- 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 AtmaNirbhar Bharat package, limit of collateral-free lending has been increased from Rs.10 lakhs to 20 lakhs for Women Self Help Groups.
- NABARD provides a grant assistance of Rs.2000/- each for conduct of Village Level Camps (VLCs) for SHGs. Banks are requested to submit the proposals for conduct of VLPs to NABARD.

8.3) REVIEW OF PERFORMANCE OF RSETIS (RURAL SELF EMPLOYMENT TRAINING INSTITUTE): POSITION AS OF 31st March, 2026

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 MARCH, 2026 -PROGRESS REPORT OF RSETIs IN HIMACHAL PRADESH- FOR THE QUARTER ENDED MARCH, 2026 ~ FINANCIAL YEAR 2025-26

S. No	Name of RSETI	Training targets for FY 2025-26		Achievement (01.04.25-31.03.26)		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	38	1150	31	903	304	8291	2724	2563	158
2	SBI RSETI Chamba	35	1150	28	866	349	8891	3744	3505	20
3	PNB RSETI Hamirpur	36	1150	35	980	396	10500	490	301	11
4	PNB RSETI Kangra	39	1150	30	838	379	10184	3133	3174	976
5	PNB RSETI Kullu	39	1150	14	368	316	8413	2637	2654	802
6	PNB RSETI Mandi	35	1150	33	986	321	8320	2805	5950	30
7	UCO RSETI Shimla	37	1150	35	1020	347	8775	2689	2880	214
8	UCO RSETI Sirmaur	38	1150	29	871	310	7629	2577	3907	54
9	UCO RSETI Solan	38	1150	38	1045	335	8529	2987	2197	804
10	PNB RSETI Una	37	1150	24	738	383	7303	3106	3627	570
	Total	**372**	**11500**	**297**	**8615**	**3440**	**86835**	**26892**	**30758**	**3639**

8.3.2) PENDING TRAINING EXPENSES REIMBURSEMENT CLAIMS WITH DRDA/SRLM/ KVIC:

RSETIs have submitted the position of pending Claims due from Government agencies as of 31.03.2026.

The claim of an amount **of ₹4.89 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.

Bank Name	RSETI	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26 (From LDMs)	Total
UCO Bank	Bilaspur	14,89,118	1,17,696	75,136	9,392	15,937	-	24,31,000	41,38,279
	Shimla	16,95,497	-	-	-	-	462	37,79,000	54,74,959
	Sirmour	11,28,097	-	-	19,00,931	-	-	32,94,000	63,23,028
	Solan	11,21,693	-	-	-	-	-	24,59,000	35,80,693
Punjab National Bank	Hamirpur	10,32,995	8,84,762	19,24,814	12,46,600	17,89,244	-	35,11,000	1,03,89,415
	Kangra	8,31,585	1,16,485	14,088	94,599	31,002	-	20,22,000	31,09,759
	Kullu	14,77,274	-	-	-	-	-	24,22,000	38,99,274
	Mandi	13,15,872	-	-	-	-	-	3,08,000	16,23,872
	Una	14,28,821	-	-	-	-	-	27,76,000	42,04,821
State Bank of India	Chamba	25,27,625	52,750	1,47,850	2,07,900	2,42,100	-	29,87,000	61,65,225
	Total	**1,40,48,577**	**11,71,693**	**21,61,888**	**34,59,422**	**20,78,283**	**462**	2,59,89,000	4,89,09,325

COMMENTS:

- In the FY 2025-26, RSETI in the State have targeted to train 11,500 entrepreneurs in rural areas in total 372 training programs.
- 297 programs have been conducted by RSETIs till March, 2026 in which 8,615 rural youth have been trained.

POINTS FOR DELIBERATION:

Latest Status of construction of RSETI own buildings: The RSETIs are in the process of construction of RSETI building on Land allotted by the State Government and current status mentioned as below;

STATUS OF CONSTRUCTION OF RSETI BUILDING IN RSETIS – POSITION AS OF QUARTER ENDED March, 2026

1	**2**	**3**
S.No	**Name of RSETI**	**Latest Status**
1	**UCO RSETI Bilaspur**	RSETI functioning from own building.
2	**SBI RSETI Chamba**	Land has been allotted by the district authority and survey has been completed. Layout plan is being finalized by the architect.
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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ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR.