



### BANKING OUTLETS IN HP AS OF JUNE, 2013

S.No.	Distt.	PSBs	RRBs	Pvt.Bks	Coop.Bks	Total	Lead Bank
1	Bilaspur	57	7	3	30	97	UCO
2	Chamba	33	35	3	20	91	SBI
3	Hamirpur	74	7	3	41	125	PNB
4	Kangra	176	46	13	102	337	PNB
5	Kinnour	24	1	0	15	40	PNB
6	Kullu	59	18	7	23	107	PNB
7	L&S	10	1	0	6	17	SBI
8	Mandi	98	50	5	49	202	PNB
9	Shimla	169	4	15	68	256	UCO
10	Sirmour	66	4	6	29	105	UCO
11	Solan	135	9	13	26	183	UCO
12	Una	75	6	7	30	118	PNB
	Total	976	188	75	439	1678	

# HIMACHAL PRADESH AT A GLANCE

## CONVENOR – UCO BANK

(Brief Profile of the State)

### GENERAL :

S.No	Item	Unit	Particulars
1	Area(2011 Census)	Sq. Kms.	55673
2	Districts	Nos.	12
3	Sub Divisions	Nos.	53
4	Tehsils	Nos.	83
5	Sub-Tehsils	Nos.	34
6	Blocks	Nos.	77
7	Gram,Panchayats	Nos.	3243
8	Total villages(2001)	Nos.	20118
9	Inhabited Villages	Nos.	17495
10	Un-habited villages	Nos.	2623
11	Population (2011)	lakh	68.57
12	Rural Population	Lakh	61.68
13	Urban Population	lakh	6.89
14	Male population	Lakh	34.74
15	Female population	Lakh	33.83
16	Literacy (2011)	%age	83.78
17	Nos. of Agricultural operational Holdings	Nos.	933383
18	No. of households Total	Nos.	1476581
19	Rural Households	Nos.	1310538
20	Urban Households	Nos.	166043

**POSITION AS OF JUNE, 2013**

	Items		Unit	Position as of June, 2013
1	Banks	PSBs	Nos.	22
		RRBs	Nos.	1
		Coop. Banks	Nos.	4
		Pvt.Sector Bks	Nos.	7
		<b>Total</b>	<b>Nos.</b>	<b>34</b>
2	Branch net work	PSB	Nos.	976
		RRBs	Nos.	188
		Coop. Banks	Nos.	439
		Pvt.Sector Bks	Nos.	75
		<b>Total</b>	<b>Nos.</b>	<b>1678</b>
3	Area wise Branches	Rural	Nos.	1337
		Semi Urban	Nos.	254
		Urban	Nos.	87
		<b>Total</b>	<b>Nos.</b>	<b>1678</b>
4	Per branch population	Rural	Nos.	4613
		Urban	Nos.	2020
		<b>Total</b>	<b>Nos.</b>	<b>4086</b>
5	Deposits	PSBs	Rs. Crores	41937
		RRB	Rs. Crores	2206
		Coop.	Rs. Crores	12026
		Pvt Sector	Rs. Crores	2529
		<b>Total</b>	<b>Rs. Crores</b>	<b>58698</b>
6	Advances	PSBs	Rs. Crores	15991
		RRB	Rs. Crores	907
		Coop.	Rs. Crores	6330
		Pvt Sector	Rs. Crores	1656
		<b>Total</b>	<b>Rs. Crores</b>	<b>24884</b>
7	Business Vol	PSBs	Rs. Crores	57928
		RRB	Rs. Crores	3113
		Coop.	Rs. Crores	18356
		Pvt Sector	Rs. Crores	4185
		<b>Total</b>	<b>Rs. Crores</b>	<b>83582</b>
8	Mkt.share	PSBs	Percentage	69.31
		RRB	Percentage	4.72
		Coop.	Percentage	21.96
		Pvt Sector	Percentage	4.01
		<b>Total</b>	<b>Percentage</b>	<b>100</b>
9	ATMs	PSB	Nos.	778
		RRBs	Nos.	0
		Coop. Banks	Nos.	105
		Pvt.Sector Bks	Nos.	137
		<b>Total</b>	<b>Nos.</b>	<b>1020</b>

# STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

COMPARATIVE BANKING KEY INDICATORS AS OF JUNE, 2013

(Amount in Crores)

S.No.	Item	30.6.2011	30.6.2012	30.6.2013	Variation & %age of growth over JUNE, 12	
					ABSOLUTE	%AGE
1	<b>Deposit PPD</b>					
	Rural	22752.34	29452.07	35401.80	5949.73	20.20
	Urban/SU	19100.73	21394.32	23296.56	1902.24	8.89
	<b>Total</b>	<b>41853.07</b>	<b>50846.39</b>	<b>58698.36</b>	<b>7851.97</b>	<b>15.44</b>
2	<b>Advances (O/S)</b>					
	Rural	9788.61	11320.79	13263.06	1942.27	17.16
	Urban/SU	8704.2	10143.99	11621.35	1477.36	14.56
	<b>Total</b>	<b>18492.81</b>	<b>21464.78</b>	<b>24884.41</b>	<b>3419.63</b>	<b>15.93</b>
3	Investment made by Banks in State Govt. Securities/Bonds.	357.7	1297.03	3349.17	2052.14	158.22
4	CD RATIO as per Thorat Committee	66.7	62.86	65.16	2.30	3.66
5	<b>Priority Sector Advances (O/S) of which under:</b>	<b>13029.77</b>	<b>15382.16</b>	<b>17362.01</b>	<b>1979.85</b>	<b>12.87</b>
	<b>I) Agriculture</b>	3832.45	4657.68	<b>4485.08</b>	<b>-172.60</b>	<b>-3.71</b>
	<b>ii) MSE</b>	5821.68	7717.6	<b>8385.83</b>	<b>668.23</b>	<b>8.66</b>
	<b>iii) OPS</b>	3375.64	3006.88	<b>4491.10</b>	<b>1484.22</b>	<b>49.36</b>
6	Weaker Section Adv.	3547.32	4270.33	4761.98	491.65	11.51
7	DRI Advances	10.73	8.7	11.18	2.48	28.51
8	Non Priority Sec. Adv.	5451.69	6082.62	7522.4	1439.78	23.67
9	No. of Branches	1500	1570	1678	108	6.88
10	Advances to Women	1300.82	1767.83	1773.79	5.96	0.34
11	Credit to Minorities	434.52	550.31	617.05	66.74	12.13
12	Advances to SCs	1712.56	2752.23	2404.48	-347.75	-12.64
13	Advances to STs	565.73	1593.6	806.88	-786.72	-49.37
14	Advances under Govt. sponsored programme	<b>880.22</b>	<b>1059.07</b>	<b>906.10</b>	<b>-152.97</b>	<b>-14.44</b>

## STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

### POSITION OF NATIONAL PARAMETERS AS OF JUNE, 2013 IN HIMACHAL PRADESH

Sr No.	Sector	%age of advances as on 30.6.2011	%age of advances as on 30.6.2012	%age of advances as on 30.6.2013	National Parameter
1	Priority sector advances	70.46%	71.66%	69.77%	40%
2.	Agriculture advances	20.72%	21.70%	18.02%	18%
3.	MSME Advances(PSC)	44.68%	50.17%	48.30%	
4.	Other Priority Sectors(PSC)	25.91%	19.55%	25.87%	
5.	Advances to weaker sections	19.18%	19.89%	19.14%	10%
6.	DRI advances	0.08%	0.06%	0.04%	1%
7	Advances to women	7.03%	8.24%	7.13%	5%
8	C.D. Ratio	66.70%	62.86%*	65.16%	60%
9	Advances to S/Cs (PSC)	13.14%	24.39%	13.85%	
10	Advances to S/Ts (PSC)	4.34%	10.36%	4.65%	
11	Advances to Minorities(PSC)	3.33%	3.58%	3.55%	

**Credit Deposit Ratio of the State of HP as of JUNE, 2013 = 65.16%**

Components taken for calculation of Credit Deposit Ratio (CDR) as per Thorat Committee Recommendations as of June, 2013 (Amount in Crores)

i)	Advances from Banks (within State)	-	24884.41
ii)	Advances from Banks (outside the State)	-	8479.54
iii)	RIDF (Bal. outstanding as of June, 2013)	-	1534.18
iv)	Investment made by Banks in Govt loans/Bonds Securities.	-	3349.17
	<b>TOTAL (Credit Component)</b>	-	<b>Rs.38247.30</b>

# STATE LEVEL BANKERS' COMMITTEE

HIMACHAL PRADESH

CONVENOR – UCO BANK

## 129<sup>th</sup> MEETING

(REVIEW - JUNE, 2013 QUARTER)

<b>DATE:</b> 28 <sup>TH</sup> September, 2013 <b>TIME :</b> 11.15 AM	<b>VENUE:</b> HOTEL HOLIDAY HOME SHIMLA - 171001
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AGENDA NO.	LIST OF ITEMS	PAGE NO.
1	Confirmation of Minutes of Last SLBC	1
2	Action Taken Report on the Issues raised in 128 <sup>h</sup> SLBC Meeting held on 15.7.2013	2-4
3	Review of Financial Inclusion initiatives of GOI - Extension of Banking Services ,DBT, DBTL in HP	5-10
4	Roll Out Issues of last SLBC meetings - Non formal Clearing House, Cash Dispenser and Equitable Mortgage.	11-13
5	Review of performance under Annual Credit Plan 2013-14 for the quarter ended June,2013.	14-33
6	Review of Banking Statistical Data and Position of National Parameters as of June,2013	34-50
7	Review of Performance under major Centrally Sponsored Schemes viz., NRLM, SGSY, PMEGP, IAY/RAY, & SJSRY as of June,2013	51-64
8	Review of Recovery Performance as of June,2013	65-71
9	Review of Performance under Non-Sponsored Programme i.e. KCC, SHG, Education loan, Housing Finance etc. as of June,2013	72-77
10	Review of performance under FLCC/RSETIs in HP	78-79

### ANNEXURES

<b>A</b>	<b>RBI Circular on National Rural Livelihood Mission (NRLM) AAJEEVIKA</b>
<b>B</b>	<b>Districtwise Revised RBI Roadmap (2013-16) for HP</b>

## INDEX LIST OF TABLES FOR JUNE, 2013 QUARTER

S.No.	Agenda item No.	Subject	Particulars	Table No.	Page No.
<b>1</b>	<b>5</b>	<b>ACP</b>	Purposewise Tgt/Ach. at a glance	ACP-I	18-19
			Distt./Schemewise ach.	ACP-II	20-23
			Distt./Bank/Sectorwise Performance	ACP-III	24-27
			Bankwise/Sectorwise performance	ACP-IV	28
			Bankwise/Sectorwise Performance	ACP-V	29-31
			Distt.Wise Performance	ACP-VI	32
			Bankwise Dis. Of Crop Loan	ACP-VII	33
<b>2</b>	<b>6</b>	<b>Banking Statistics</b>	Distt. Wise Branch network	NP-1	39
			Banking outreach in HP	NP-2	40
			Distt. Wise Deposits	NP-3	41
			Deposit Mix	NP-4	42
			Distt.wise Advances	NP-5	43
			Advances Mix	NP-6	44
			PS Advances - details	NP-7	45-46
			Bankwise National parameters	NP-9	48
			Bank/Distt. Wise CD Ratio	NP-10	49
			Investment Portfolio of Banks	NP-11	50
			<b>3</b>	<b>7</b>	<b>Govt. sponsored</b>
Credit Mobilization Tgt. Incentive Blocks	GSP-2	58-59			
Progress under SGSY	GSP-3	60			
Progress under PMEGP	GSP-4	61-62			
Progress under IAY/RAY	GSP-5	63			
Progress under SJSRY	GSP-6	64			
<b>4</b>	<b>8</b>	<b>Recovery</b>	Sectorwise Recovery Performance	REC-1	68
			Recovery Govt. sponsored programmes	REC-2	69
			Position of Certificate Cases	REC-3	70
			NPAs of Banks	REC-4	71
<b>5</b>	<b>9</b>	<b>Non Sponsored</b>	Progress under KCC/SHG/GCC	NSP-1	75
			Progress under JLG/Basic Accounts/Migrate/Street Vendors	NSP-2	76
			Progress under Housing/Education loans/WCC	NSP-3	77

# **A**genda papers

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AGENDA NOTE FOR 129th STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH TO BE HELD ON 28<sup>th</sup> SEPTEMBER 2013 AT HOTEL HOLIDAY HOME, SHIMLA.

## **AGENDA ITEM NO.1**

Confirmation of Minutes of the last 128<sup>TH</sup> SLBC meeting held on 15.7.2013

The minutes of the 128<sup>th</sup> meeting of State Level Bankers' Committee, Himachal Pradesh held on 15.7.2013 has been circulated to the members vide Convenor Bank letter No. CHC/SLBC/128M/2013-14/2067 Dated 24.7.2013.

Since no adverse comments received by the Convenor Bank from any quarter, the House is requested to approve the same.

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AGENDA ITEM NO.2

**Action Taken Report (ATR) on the action points emerged during the 128<sup>th</sup> HP SLBC meeting held on 15.7.2013**

Action Point No.	Action Point Emerged	Action To Be Taken By	Action Taken up to Date												
1	Implementation of EBT for distribution of Social Security Pension by banks in Pilot District Bilaspur through BC model and selection of more schemes under 32 Centrally sponsored schemes of Govt. of India.	Convener-SLBC/all Participating Banks/ Director SC, OBC & Minorities /RDD/IT and PNB	<p>The House has been informed about the successful trial test took place for 13526 transactions under National Social Assistance Programme of Directorate of SC, OBC and Minority Affairs, Govt. of HP has been successfully completed through Central Plan Scheme Monitoring System (CPSMS) by UCO Bank out of which only 37 transactions were rejected by NPCI.</p> <p>The Director of SOMA is requested to appraise the next course of action for enlarging the transactions under the scheme for distribution of quarterly National Social Assistance to eligible beneficiaries in the State.</p> <p>The Department of IT is requested to ascertain the reasons of rejections took place for 37 transactions quoting the discrepancies to enable the bank to make an another attempt in this regard.</p> <p>The Department of Rural Development also had a discussion on 27.7.2013 with sponsored bank about implementation of MNREGA software for online disbursement of wages by banks in the State. The Director RDD is requested to apprise about coverage of beneficiaries and constraints observed during implementation so that necessary corrections should be made.</p>												
2	Holding of sub committee meetings of DCC constituted for the purpose of improvement in CD Ratio above	Convenor Bank/ LDMS of 8 districts and LDM Una for	<p>The position of District-wise Credit Deposit Ratio (CDR) as of June, 2013 based on the Deposit and Advances data reported by Banks is as under:</p> <table border="1" data-bbox="760 1975 1404 2104"> <tr> <td>Bilaspur</td> <td>(28.27%)</td> <td>L&amp;S</td> <td>(29.30%)</td> </tr> <tr> <td>Chamba</td> <td>(38.91%)</td> <td>Mandi</td> <td>(29.32%)</td> </tr> <tr> <td>Hamirpur</td> <td>(21.33%)</td> <td>Shimla</td> <td>(38.34%)</td> </tr> </table>	Bilaspur	(28.27%)	L&S	(29.30%)	Chamba	(38.91%)	Mandi	(29.32%)	Hamirpur	(21.33%)	Shimla	(38.34%)
Bilaspur	(28.27%)	L&S	(29.30%)												
Chamba	(38.91%)	Mandi	(29.32%)												
Hamirpur	(21.33%)	Shimla	(38.34%)												

	40% minimum level prescribed by RBI and preparation of special plan thereof.	presentation in the next SLBC	<table border="1"> <tr> <td>Kangra</td> <td>(31.09%)</td> <td>Sirmour</td> <td>(77.67%)</td> </tr> <tr> <td>Kinnour</td> <td>(178.17%),</td> <td>Solan</td> <td>(91.37%)</td> </tr> <tr> <td>Kullu</td> <td>(50.22%)</td> <td>Una</td> <td>(35.48%)</td> </tr> </table> <p>Sharp increase of CDR in district Kinnour took place due to outside credit flow of ICICI Bank reported during the quarter.</p> <p>As decided in the last meeting the LDM Una to present a Power-point presentation on reasons of consistent low CD Ratio in their district. The LDM can also highlight the areas to fillip the CD Ratio.</p>	Kangra	(31.09%)	Sirmour	(77.67%)	Kinnour	(178.17%),	Solan	(91.37%)	Kullu	(50.22%)	Una	(35.48%)
Kangra	(31.09%)	Sirmour	(77.67%)												
Kinnour	(178.17%),	Solan	(91.37%)												
Kullu	(50.22%)	Una	(35.48%)												
3	Sub committee of SLBC on SHG Bank linkage in HP	Convenor Bank/Banks	<p>The Executive Committee meeting of HPSRLM under the Chairmanship of Spl. Secretary cum Director, Rural Development was held on 17.8.2013 on implementation of NRLM in the State. In the meanwhile a detailed operational guidelines for banks under National Rural Livelihood Mission "AAJEEVIKA" was issued by RBI vide their circular dated 27.6.2013 which was circulated to all concerned.</p> <p>The progress under NRLM is to be discussed in the regular Agenda and this point may be shifted from ATR.</p>												
4	On-line access of Land Records to Banks	IT Deptt /Revenue Deptt/ NABARD Convenor Bank	<p>The Convenor Bank as per the decision arrived in the last SLBC has taken up the matter with Secretary Finance to the Govt. of HP about holding of one day workshop on Bhoomi Bank Integrated Model aiming to know the steps to be initiated by various departments/banks for adoption of model in the State.</p> <p>The Department of Revenue to the Govt. of HP vide communication dated 31.8.2013 has taken up the matter with IT/NIC as well as Deptt. of Land Records requesting to hold a workshop as recommended by SLBC. However, the date has not been communicated so far.</p> <p>Since the model is successfully launched in the State of Karnataka the Convenor Bank also received a communication from the Convenor SLBC Karnataka and has reported that "Under the said Project Banks can directly download the Agricultural land records from Bhoomi Website and they can create/modify/cancel charges online. Banks have to remit Rs. 35/- for each such</p>												

		<p>transaction to the State Exchequer. We have facilitated in arranging training to the Banks Nodal Officers on Bhoomi-Bank Integration by the Bhoomi Monitoring Cell, Revenue Department, Govt. of Karnataka.</p> <p>In the above backdrop the Convenor Bank also persuading the matter with SLBC Karnataka to make available the soft copy of Bhoomi Bank Integration from the Secretary Bhoomi and Urban Property Ownership Rights office of Revenue Department of the Govt. of Karnataka, Bangalore. This project is successfully implemented in the State w.e.f 1.6.2012.</p> <p>The Convenor Bank also taken up the matter with Ministry of Finance, Deptt. of Financial Services to make available the related material of Bhoomi Project to circulate the same amongst Banks in Himachal Pradesh.</p> <p>The Department of Information &amp; Technology/ Land Records/Revenue is requested to apprise the latest development on the subject and convenient date for holding of proposed workshop.</p> <p>The Convenor Bank on the advice of SLBC Karnataka has taken up the matter with concerned State Government authority for supply of Bhoomi Integration Project software Gazette notification, procedure for enrollment etc. being successfully implemented in the State of Karnataka. The reply is awaited.</p>
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## AGENDA ITEM NO.-3

### **Review of Progress under Extension of Banking Services in the State under RBI Roadmap 2013-16**

The member banks are aware that revised roadmap for Extension of Banking services in all unbanked villages with population below 2000 has been approved in the last SLBC meeting, amending the increase of number of Brick and Mortar/USB to the extent of 800 in place of 162 villages proposed in the original plan. As per the decision the number of uninhabited villages numbering 2623 has been excluded from overall 20016 unbanked villages and plan period has extended upto 2016.

The Convener Bank in order to assess the exact number of rural branches in the State has made an exercise and it has observed that only 1057 number of villages are covered by various banks in the State as of 31.3.2013 and there are 245 villages where number of bank branches are multiple in number. Accordingly the figure of 20016 unbanked villages has reduced to 16640 as per detail given below:

Total number of villages in HP as per 2011 census	=	20320
Out of above no. of uninhabited villages	=	2623
No. of existing rural branches	=	1057
<b>Total unbanked villages under the roadmap 2013-16</b>	<b>=</b>	<b>16640</b>
a) Villages proposed for B&M/USB	=	800
b) Villages proposed for BC Model	=	15840

Districtwise Revised Roadmap 2013-16 finalized after exclusion of uninhabited villages is given in Annexure B reproduced in the list of Annexures at the end of the booklet.

The Convenor Bank also circulated the soft copy of HP Census, 2011 records to all LDMS in the State and requested to identify a fresh bankwise list of villages proposed for B&M/USB as well as by covering of BC Model alongwith year of establishment during 2013-16. They are also requested to make available the selected list to all Controlling Heads of Banks in their districts and a copy to Convenor Bank for uploading in the SLBC website. So far the Convenor Bank do not receive response from any of LDMS.

### **Progress under RBI roadmap (2012-16) as of June, 2013 reported by Banks:**

As per the feed back reported by banks in terms of RBI quarterly Annexure-B, total 895 villages has been covered by banks out of which five villages has been established new bank branches, 883 villages were covered by BC Model and 7 villages were covered by other mode upto June, 2013. Districtwise/Bankwise position is given below:

Distt	Banks	No. of villages covered by			
		BC	Branch	Other	Total
Bilaspur	OBC	1	0	0	1
	PNB	7	0	0	7
	SBI	6	0	0	6
	UCO	302	0	0	302
	Total	316	0	0	316
Chamba	SBI	10	0	0	10
	PNB	8	0	0	8
	Total	18	0	0	18
Hamirpur	OBC	1	0	0	1
	PNB	80	0	0	80
	UCO	63	0	0	63
	SBI	1	0	0	1
	AB	0	0	3	3
	Total	145	0	3	148
Kangra	OBC	2	1	0	3
	PNB	84	0	0	84
	SBI	31	0	0	31
	Total	117	1	0	118
Kullu	CBI	0	0	1	1
	OBC	1	0	0	1
	SBI	9	0	0	9
	Total	10	0	1	11
Mandi	BOI	0	1	0	1
	CBI	0	0	1	1
	IOB	4	0	0	4
	OBC	2	0	0	2
	SBI	3	0	0	3
	Total	9	1	1	11
Shimla	SBI	6	0	0	6
Sirmour	UCO	8	1	0	9
	SBI	16	0	0	16
	CBI	0	0	1	1
	OBC	3	0	0	3
	Total	27	1	1	29
Solan	OBC	2	0	0	2
	PNB	39	0	0	39
	UCO	6	1	0	7
	Total	47	1	0	48
Una	CBI	0	1	1	2
	IB	2	0	0	2
	PNB	66	0	0	66
	SBI	5	0	0	5
	UCO	115	0	0	115
	Total	188	1	1	190
	<b>GRAND TOTAL</b>	<b>883</b>	<b>5</b>	<b>7</b>	<b>895</b>

In the last SLBC the member banks were requested to give the feed back on the following parameters as the same are also required to be furnished to RBI while submitting prescribed Annexure-B on quarterly basis.

- BCAs engaged by banks at fixed locations.
- Visit of BCAs on allocated villages every week.
- Visit of BCAs on allocated villages once in a fortnight.
- Visit of BCAs on allocated villages more than once in a fortnight.
- Banks has to specify the other mode adopted by them for extension of banking services. It includes mobile banking, ATMs etc.

**THE HOUSE IS REQUESTED TO REVIEW THE POSITION AND GIVE SUGGESTIONS TO INTENSIFY THE EFFORTS FOR COVERAGE OF MORE UNBANKED VILLAGES UNDER THE ROADMAP FOR THE YEAR 2013.**

**ALL THE MEMBER BANKS ARE REQUESTED TO SUBMIT THE QUATERLY PROGRESS REPORT TO CONVENOR BANK IN THE PRESCRIBED FORMAT "Annexure-B" WITH IN 10 OF THE FOLLOWING MONTH.**

### **3.2. Review of Direct Benefit Transfer (DBT) & Direct Benefit Transfer on LPG (DBTL)in the State of Himachal Pradesh.**

The work relating to DBT transactions has been well stabilized in four identified districts namely Bilaspur, Hamirpur, Mandi & Una in the State of Himachal Pradesh with the active involvement of State IT Department, UIDIA and Banks. Another attempt has successfully made for transfer of benefits to 13526 beneficiaries by using CPSMS for transfer of benefits under National Social Assistance Programme (NSAP) in six priority districts on 1.7.2013 by the sponsored UCO Bank on a trial basis out of which only 37 transactions reported rejected by NPCI.

#### **DBT**

IT Department/UIDIA with the help of nodal departments implementing various DBT schemes are following the Government of India guidelines by providing digitalized list of beneficiaries to banks giving details which includes beneficiary banks account and Aadhaar. Some of banks has introduced bulk seeding of Aadhaar which facilitate quick seeding at a central place for various branches. As per the latest report dated 28.8.2013 received from UIDIA indicates that as much as 18517 number of DBT transactions amounting to Rs. 12.95 Crores materialized in the State by various banks upto 28.8.2013. The schemewise progress is as under:

Scheme-wise Total	DBT Transactions	Amount	Sponsor bank
SVUCY	806	8060000.00	State Bank of Patiala
JSY	4	2800	Punjab National Bank
IGMSY	4436	5998220.00	Union Bank
Post Matric OBC	1587	12421274.00	State Bank of Patiala
Post Matric SC	3333	61817708.00	State Bank of Patiala
Post Matric ST	320	18362318.00	State Bank of Patiala
Pre Matric Minority	726	1819935.00	Bank of Baroda
Top Class Education	26	1573341.00	State Bank of India
Dr. Ambedkar Scholarship Scheme	636	6360000.00	State Bank of Patiala
MARIT CUM MINE	21	539333	UCO Bank
NSAP	6251	11875500	UCO Bank
POST MATRIC MINORITY	13	58965	UCO Bank
Unclean Occupation	358	662300	Bank of Baroda
<b>Total</b>	<b>18517</b>	<b>129551694.00</b>	

(Source: Deptt of IT, HP Govt. / UIDIA)

#### **Participation of JCCB under DBT**

In the last meeting the House has suggested the Jogindra Central Cooperative Bank having 22 branches in district Solan to place a proposal with their Board for implementation of DBT in line with two other Cooperative Banks in the State having authorized by Ministry of Finance to participate as a Special Case since their branches are under CBS network. The representative from JCCB is requested to apprise the House about any decision taken by the Bank in this regard.

#### **DBTL**

Govt. of India, Ministry of Finance vide notification dated 16<sup>th</sup> August, 2013 has taken a decision to extend the DBTL Scheme in seven more districts in the State namely Kangra, Chamba, Kullu, Solan, Sirmour, Shimla & L&S w.e.f. 1.9.2013 in addition to four priority districts of the State namely Bilaspur, Mandi, Hamirpur & Una where DBTL has already in operation w.e.f 1.6.2013. By now only district Kinnaur in the State has been left under coverage of DBTL. The detailed operational guidelines with regard to receiving of Aadhaar seeding request/collection of seeding request by Oil Marketing companies (from their LPG consumer) had been issued vide Ministry letter dated 17.5.2013.

The guidelines are clear for LPG dealers as well as Banks to perform a specific action for successful implementation of DBTL where LPG subsidy has directly been transferred to beneficiary's bank account for 9 Gas cylinders to domestic users in a year. As per the mechanism the subsidy on LPG is being released by NPCI on Aadhaar platform immediately on booking of LPG Cylinder by their customer and in tune the customer will pay full amount of LPG at the time of delivery.

For smooth implementation of DBTL the Banks in the State has taken various measures to popularize the scheme through various modes such as use of Loud Speakers, putting banners at prominent places and for the convenience of the customer Bank branches are kept open on Sundays especially to receive the request letter for Aadhaar seeding.

The entire exercise for the quick switch over of scheme is required a joint action and close coordination between LPG dealers and LDMs nominated as nodal Officers for the implementation of the scheme in the districts. Instructions has already been issued for holding of weekly review meeting by LDMs with respective Deputy Commissioners to review the progress and constraints being observed at various stages. The Govt. of India, is closely monitoring the progress directly from the Head Offices of the banks by holding regular Video Conferences. The Ministry of Petroleum is also prepared a data base of their consumers at the district level to match the progress with seeding of Aadhaar in the bank accounts likely to be done by various banks.

The feedback received from 7 districts reveals that a lot more is required to be done especially by LPG dealers to collect sufficient number of forms (Form No.1 - banking linking form, Form No.2 - LPG linking form) from their customers and quickly hand over these forms to concerned LDMs who are supposed to send these forms to District coordinators of banks with a request to send the same among their branches operation in the district. The process for collection of request forms by LPG distributors is not upto the mark as a result the seeding of Aadhaar is hampered. It has also noticed that LPG distributors are not showing a satisfactory response on the role and responsibilities entrusted to banks as per GOI, guidelines.

The Director Food & Supplies and Consumer Affairs, Govt of HP is requested to issue suitable instructions to all LPG distributors i.e. Indane, HP, & Bharat Petroleum having a vast net work of LPG outlets in the State to cooperate in the mission.

The LDM are requested to hold regular meetings under the Chairmanship of concerned Deputy Commissionees/DFSCs to monitor the progress on the suggested points conveyed to Department of Financial Inclusion, MOF, GOI, as under:

- Holding of a weekly meeting by LDMs with District Coordinators of Banks in the district to resolve pending issues.
- Obtain digitized list of beneficiaries from District Administration and new Bank account to be opened in case the beneficiaries having an account in Post Office/Coop. Bank Branches without CBS.
- Make necessary arrangements for transfer of benefit by using ECS/ NEFT mode where the beneficiary do not have Aadhaar number.
- Daily follow up action to review the status of Aadhaar seeding with NPCI mapper.
- Bankwise review of Branch expansion/ATM as per approved target.
- Collect grievances related issues from public under DBT/DBTL.
- Explore alternate mode for Aadhaar seeding by using local aids/drum beating.



PROGRESS UNDER DBTL IN HP AS OF 9.9.2013

District Name	No. of Distributors	Active LPG Consumers	LPG Aadhaar Seeding as on 9th Sept, 2013	% LPG Aadhaar Seeding as on 9th Sept, 2013	Bank Aadhaar Seeding as on 9th Sept, 2013	% Bank Aadhaar Seeding as on 9th Sept, 2013	Aadhaar Generated
Bilaspur	5	56391	37855	67%	28622	51%	98
Hamirpur	5	95048	68814	72%	48518	51%	105
Mandi	14	157011	98111	62%	68005	43%	96
Una	8	95308	68340	72%	54158	57%	100
Chamba	7	37511	12622	34%	5512	15%	83
Kangra	30	292844	55542	19%	20547	7%	88
Kullu	7	76557	36642	48%	23131	30%	84
Shimla	23	197014	13382	7%	4390	2%	74
Sirmaur	10	61073	8207	13%	4170	7%	75
Solan	18	123389	50350	41%	23152	19%	76
L&S	2	6452	NA	NA	NA	NA	73
Kinnaur	4	27221	NA	NA	NA	NA	66
<b>Total</b>	<b>133</b>	<b>1225819</b>	<b>449865</b>	<b>37</b>	<b>280205</b>	<b>23</b>	

(Source: Deptt of IT, HP Govt. / UIDIA)

Note: As per MOF letter dated 16.8.2013, the Lahaul & Spiti district of Himachal Pradesh has been covered in the list of 35 districts for second phase of DBTL implementation. However, the district has been excluded in the week to week monitoring reducing to 34 districts.

The Controlling Heads of branches are requested to issue suitable guidelines for undertaking local publicity and seeding of Aadhaar on priority ensuring that the seeded Aadhaar number should be mapped with NPCI.

The Controlling Heads of Banks are requested to nominate districtwise nodal Officers to redress the grievances related to seeding of Aadhaar numbers in the Bank accounts in addition each bank have to nominate a State Nodal officer for monitoring of DBT and DBTL which are required to be uploaded in the SLBC website.

The LDMS are requested to interact on the discussions and point out the grey area so that a corrective step can be taken jointly by all concerned.

## AGENDA ITEM NO.-4

### Roll out issues of last SLBC meeting:

#### 4.1 Opening of Clearing Houses facility by Banks in the State of Himachal Pradesh

As per the decision taken in the 128<sup>th</sup> SLBC meeting, the House has consented to establish Clearing House Facilities in 19 locations having 5 or more branches operating and advised the concerned banks to expedite establishment of non formal Clearing Houses which facilitate bilateral exchange/counter presentation of instruments for Debit to Customer account and thereafter settlement of funds among themselves through various means in accordance with the liberalized guidelines dated 11.5.2012 issued by RBI. The details of 19 locations are as under:

S.No.	District	Block	Place having 5 or more branches	Clearing House proposed to establish by bank
1	Bilaspur	Ghumarwin	Ghumarwin	SBOP
2	Chamba	Dalhousie	Dalhousie	PNB
3	Hamirpur	Nadaun	Nadaun	CBI
4	Kangra	Nagrota	Nagrota Bagwan	SBOP
5		Nurpur	Nurpur	PNB
6		Dehra	Baijnath	SBI
7	Kullu	Kullu	Bhuntar	PNB
8	Mandi	Chauntra	Jogindernagar	PNB
9		Karsog	Karsog	SBOP
10		Sarkaghat	Sarkaghat	SBOP
11	Shimla	Rohru	Rohru	SBI
12		Theog	Theog	UCO
13	Sirmour	Rajgarh	Rajgarh	BOB
14		Nahan	Kala Amb	UCO
15	Solan	Dharmpur	Parwanoo	PNB
16		Nalagarh	Nalagarh	SBI
17		Nalagarh	Baddi	SBI
18	Una	Gagret	Gagret	PNB
19		Bangana	Bangana	CBI

The Convenor Bank requested the concerned member banks as indicated above to submit the proposal alongwith requisite formats directly to RBI, Chandigarh for seeking their prior permission. So far UCO Bank has submitted the same in respect of Theog & Kala Amb and awaiting a favourable response. However, PNB vide their communication dated 21.8.2013 informed the Convenor Bank operationalization of Clearing House at Parwanoo on manual basis is not a viable decision in view of adoption of CTS system. A

Banker meeting to this effect was held on 18.3.2013 and unanimously decided that the present system of availing Clearing House facility from Chandigarh going on well and there is no need to start a separate Clearing House at Parwanoo. A similar communication also received from Bank of Baroda stating that volume/value of instruments is on lower side at Rajgarh district Sirmour to establish non formal Clearing House. However they have requested the RBI to guide in the matter.

The feedback from other banks is awaited. The representative from SBOP, CBI, SBI are requested to apprise the House about the latest position in this regard.

#### 4.2 Installation and Managed Services of Cash Dispensers (CDs) in the State of Himachal Pradesh.

The Convenor Bank collected the feed back from concerned banks about installation of ATMs in the remaining 22 locations where branches are dealing with Govt. Treasury Business. During the period under review Five new ATMs were installed of which four ATMs at Chirgaon, Sangrah, Nerwa & Ramshahr by UCO Bank and Baldwara by SBI. Most of the banks have already placed work order for installation of ATMs in remaining 17 locations.

#### LIST OF NON ATM CENTRES HAVING STATE TREASURY BUSINESS WITH BANKS IN HP

District	S.No.	Stationery/ Treasury	Latest position of ATMs
Shimla	1	Tikkar	ATM to be installed by UCO Bank (Order placed)
	2	Kupvi	ATM to be installed by UCO Bank (work in process)
	3	Chirgaon	<b>ATM INSTALLED BY UCO BANK</b>
	4	Nerwa	<b>ATM INSTALLED BY UCO BANK</b>
	5	Dodra-Kwar	ATM to be installed by HPSCB
Mandi	1	Thunag	ATM to be installed by HGB (order placed)
	2	Bali-Chowki	ATM to be installed by HGB (order placed)
	3	Baldwara	<b>ATM INSTALLED BY SBI</b>
	4	Nihri	ATM to be installed by HGB
	1	Baroh	ATM to be installed by KCCB
	2	Rakkar	ATM to be installed by HGB
	3	Kasba Kotla	ATM to be installed by KCCB
Sirmour	1	Shillai	ATM to be installed by UCO Bank (Work in process)
	2	Sangrah	<b>ATM INSTALLED BY UCO BANK</b>
	3	Kamrau	ATM to be installed by HPSCB
Chamba	1	Salooni	ATM to be installed by SBI
	3	Bhalai	ATM to be installed by HPGB
L & Spiti	1	Udaypur	ATM to be installed by SBI/KCCB
Kinnaur	1	Nichar	ATM to be installed by SBI
	2	Moorang	ATM to be installed by SBI
Solan	1	Ramshahr	<b>ATM INSTALLED BY UCO BANK</b>
	2	Krishangarh	ATM to be installed by UCO Bank ( Order Placed)

The concerned banks are requested to apprise the expected date for installation of ATMs in the branches mentioned above

#### **4.3 Equitable Mortgage - Noting of Charge on Land Revenue Record**

The issue is roll out issue of the 128<sup>th</sup> SLBC raised by SBI requesting the State Govt. for restoration of the facility of noting of lien based on equitable mortgage which has discontinued by the State Revenue Deptt. w.e.f. 1.1.2013.

The matter was well deliberated and State Government has consented to reconsider its decision for restoring the facility of noting the lien based on Equitable Mortgage which has been discontinued by the State Revenue Department w.e.f. 1.1.2013. It has also informed that the provision of noting of charge comes under the preview of Central Govt. Act which cannot be deviated by other than GOI.

In the light of above, the Secretary Revenue is requested to apprise the latest status in case any favourable decision has taken in this regard.

<b>AGENDA ITEM NO.-5</b>
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## **Review of Performance under Annual Credit Plan 2013-14 - Disbursement by Banks in the State of Himachal Pradesh as of June, 2013.**

Banks in the State has shown satisfactory performance on implementation of ACP 2013-14 witnessing overall disbursement to the tune of Rs. 2783.42 Crores against the June 2013 quarterly target fixed at Rs.2309.58 Crores registering 120% achievement. Under Agriculture Sector a fresh loan amounting to Rs. 718 Crores were disbursed to 81545 Units registering 88% targets, likewise under MSE Sector against the target of 631 Crores, Banks has provided Rs. 507 Crores and the lowest achievement was recorded under Other Priority Sector advances given only Rs. 392 Crores against the June, 2013 target of Rs. 524 Crores. Total Priority Sector Advances achieved by 82% and highest achievement was reported under Non Priority Sector where Banks have disbursed Rs. 1166 Crores against the target of RS.341 Crores registering significant achievement of 342%. This is due to sanction of cash credit limit of Rs.200 Crores in favour of HP Electricity Board by Canara Bank.

The flow of fresh disbursement of credit by Banks in the State during the first quarter ended June, 2013 has shown a remarkable Annual Growth of about 26% as compared to corresponding period June, 2012 where total disbursement was made to the tune of Rs.2213 Crores. The summary position of progress is as under

### **PROGRESS UNDER ANNUAL CREDIT PLAN 2013-14**

#### **POSITION AS OF JUNE, 2013 AT A GLANCE (Amount in Crores)**

S. No	Sector	Annual Target 2013-14	Targets June, 2013	Achievement, June, 2013		%age Over tgts	Ach. qtl
				Fresh Units	Amount		
1	Agriculture	4065.44	813.09	81545	717.96	88.30	
2	MSE	3157.08	631.42	13016	507.42	80.36	
3	Other Priority Sector	2619.92	523.98	6644	391.55	74.73	
A	Total Priority Sector	9842.44	1968.49	101205	1616.93	82.14	
4	Non Priority Sector	1705.44	341.09	17426	1166.49	341.99	
B	Grand Total ( A +B)	11547.88	2309.58	118631	2783.42	120.52	

The Convenor Bank has broken up the Annual Target and target to achieve 20% annual outlay has been fixed for the first quarter ended June, 2013. The data given above reveals that the performance under other Priority Sectors advances which primarily relates to housing finance, education, consumption & micro finance is not achieved the targeted goal by showing a shortfall of about 25% followed by MSE Sector having observed 20% gap in achievement. It is a good indicator that Demand for Non Priority Sector advances have picked up and attained a highest performance during the period under review.

**GROUND LEVEL DISBURSEMENT UNDER ACP 2013-14 AS OF JUNE, 2013.**  
(Amount in Crores)

No.	Sector-wise performance	Agency wise Institutional Credit provided by Banks				
		PSBs	RRBs	Coop. Banks	Private Banks	TOTAL
<b>1</b>	<b>AGRICULTURE SECTOR</b>					
A	Annual Target 2013-14	2609.47	340.54	1004.5	110.91	4065.44
B	Tgt. June, 2013	521.89	68.11	200.90	22.18	813.09
C	Ach. June, 2013	433.58	58.21	200.29	25.88	717.96
D	%age of qtrly Achs	<b>83.08</b>	<b>85.47</b>	<b>99.69</b>	<b>116.67</b>	<b>88.30</b>
<b>2</b>	<b>MSE SECTOR</b>					
A	Annual Target 2013-14	2194.77	194.26	651.78	116.28	3157.09
B	Tgt. June, 2013	438.95	38.85	130.36	23.26	631.42
C	Ach. June, 2013	307.34	34.5	121.22	44.36	507.42
D	%age of qtry Achs	<b>70.02</b>	<b>88.80</b>	<b>92.99</b>	<b>190.75</b>	<b>80.36</b>
<b>3</b>	<b>OTHER PRIORITY SECTOR (Housing, Education, Consumption, Micro Fin. etc.)</b>					
A	Annual Target 2013-14	1725.23	147.26	650.01	97.51	2620.01
B	Tgt. June, 2013	345.05	29.45	130.00	19.50	524.00
C	Ach. June, 2013	198.1	23.06	149.41	20.97	391.54
D	%age of qtry Achs	<b>57.41</b>	<b>78.30</b>	<b>114.93</b>	<b>107.53</b>	<b>74.72</b>
<b>4</b>	<b>NON PRIORITY SECTOR</b>					
A	Annual Target 2013-14	1171.30	85.80	369.13	79.22	1705.45
B	Tgt. June, 2013	234.26	17.16	73.83	15.84	341.09
C	Ach. June, 2013	411.34	17.51	667.61	70.03	1166.49
D	%age of qtry Achs	<b>175.59</b>	<b>102.04</b>	<b>904.30</b>	<b>442.00</b>	<b>341.99</b>
<b>5</b>	<b>TOTAL FOR ALL SECTORS (1To 4)</b>					
A	Annual Target 2013-14	7700.77	767.86	2675.44	403.92	11547.99
B	Tgt. June, 2013	1540.15	153.57	535.09	80.78	2309.60
C	Ach. June, 2013	1350.36	133.28	1138.53	161.24	2783.41
D	%age of qtry Achs	<b>87.68</b>	<b>86.79</b>	<b>212.77</b>	<b>199.59</b>	<b>120.51</b>

The ground level disbursement data for the first quarter ended June, 2013 shows that Cooperative Banks and Pvt. Sector Banks has shown comparatively better performance in terms of achievement of target set for the quarter under ACP 2013-14. However, in terms of quantum of loan given by Pvt.Sector Banks was relatively on the top position. The Controlling Heads of Public Sector Banks including RRBs are requested to intensify their efforts to achieve the shortfall of June quarter in the next quarter to maintain a consistent achievement throughout the year.

**GROUND LEVEL DISBURSMENT OF CROP LOAN AS OF JUNE, 2013**

<b>1</b>	<b>CROP LOAN</b>	<b>PSB</b>	<b>RRB</b>	<b>Coop.</b>	<b>Pvt</b>	<b>Total</b>
A	Annual Target 2013-14	1486.02	204.26	573.85	55.47	<b>2319.60</b>
B	Tgt. June, 2013	297.20	40.85	114.77	11.09	<b>463.92</b>
C	Ach. June, 2013	285.37	37.36	138.46	17.54	<b>478.73</b>
D	%age of qtry Achs	<b>96.02</b>	<b>91.45</b>	<b>120.64</b>	<b>158.10</b>	<b>103.19</b>

The flow of crop loans provided by banks during the first quarter ended June, 2013 witnessing satisfactory achievement of targeted goal where the performance of both Cooperative and Pvt. Sector Banks is significant.

**DISTRICTWISE ACHIEVEMENT OF ACP FOR THE QTR. ENDED JUNE, 2013**

Name of the District	%age Ach under Agriculture over June Tgt	%age Ach under MSE over June Tgt	%age Ach under OPS over June Tgt	%age Ach under NPS over June Tgt	Total
Bilaspur	127.02	44.79	166.52	138.89	111.29
Chamba	44.53	74.23	168.01	118.56	87.92
Hamirpur	104.06	85.82	84.81	55.60	88.80
Kangra	89.56	87.00	58.58	883.91	160.40
Kinnaur	82.27	378.55	66.54	511.50	155.92
Kullu	130.64	104.31	223.58	86.80	126.93
L & S	92.17	137.04	54.67	134.48	96.54
Mandi	113.47	133.99	65.00	153.03	114.93
Shimla	84.74	72.27	47.04	579.46	159.46
Sirmaur	48.94	55.97	43.99	86.72	56.40
Solan	45.69	48.44	103.61	130.64	72.28
Una	97.03	104.44	153.00	161.71	114.92
<b>STATE</b>	<b>88.30</b>	<b>80.36</b>	<b>74.72</b>	<b>341.99</b>	<b>120.52</b>

The Convenor Bank would like to inform that a system has been adopted to collect Bankwise performance on ACP directly from all the LDMS of the State and consolidation is done at SLBC level aiming to ensure that performance of Banks which are reflected at the district level should be replicate at the State level. The districtwise data of ACP for the quarter ended June, 2013 shown above indicates that the performance of Sirmour district was the lowest in the State. On inquiry it reveals that sufficient credit off take did not take place by SBI having a dominant presence in the district resulting the lower performance reflected in the district.

The member Banks are requested to issue suitable instructions to all their District Coordinators to ensure submission of consistent error free data to lead bank office so that a better position may be achieved in the next quarter. Major banks are requested to designate DCOs in all districts to facilitate the Lead Bank Scheme.

**POINTS FOR DISCUSSION:**

- Sufficient credit flow to Irrigation, Farm Mechanism, Forestry, Animal Husbandry, Fisheries, Renewal Energy did not shown good results.
- Finance to Micro Manufacturing Units and small manufacturing units in terms of Term Loans not shown good performance.
- The performance under Food & Agro Processing related activity has not picked up.
- Banks finance to Education shown a less performance against the targets
- Under Non Priority Sector Banks finance to Heavy Industry and Education Loans above Priority Sector limits does not perform well.

Member Banks/Line Departments are requested to deliberate on the shortcomings observed during implementation of ACP since the targets under various activities has been fixed in accordance with the potential worked out by NABARD and 100% PLP has been appropriated in the ACP 2013-14 and the flow of achievement should match with the PLP.

List of Tables on Annual Credit Plan

Table No.	Page No.	Contents
ACP-I	18-19	Purposewise Tgt. & Ach. Under ACP as of June, 2013.
ACP-II	20-23	Districtwise/Schemewise physical and Financial Ach. for June, 2013
ACP-III	24-27	Bankwise/Districtwise/Sectorwise advances for June, 2013
ACP-IV	28	Bankwise Broadsector wise Financial achievement as of June, 2013.
ACP-V	29-31	Bankwise/Sectorwise targets and achievement as of June, 2013.
ACP-VI	32	Districtwise Sectorwise performance under ACP as of June, 2013.
ACP-VII	33	Bankwise Districtwise disbursement of Crop Loan as of June, 2013.

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<b>AGENDA ITEM NO.6</b>
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**REVIEW OF STATISTICAL BANKING DATA AS OF JUNE, 2013****6.1 COMPARATIVE BANKING KEY INDICATORS AS OF JUNE, 2013**

S.No.	Item	30.6.2011	30.6.2012	30.6.2013	(Amount in Crores)	
					Variation & %age of growth over JUNE, 12	
1	<b>Deposit PPD</b>				ABSOLUTE	%AGE
	Rural	22752.34	29452.07	35401.80	5949.73	20.20
	Urban/SU	19100.73	21394.32	23296.56	1902.24	8.89
	<b>Total</b>	<b>41853.07</b>	<b>50846.39</b>	<b>58698.36</b>	<b>7851.97</b>	<b>15.44</b>
2	<b>Advances (O/S)</b>					
	Rural	9788.61	11320.79	13263.06	1942.27	17.16
	Urban/SU	8704.2	10143.99	11621.35	1477.36	14.56
	<b>Total</b>	<b>18492.81</b>	<b>21464.78</b>	<b>24884.41</b>	<b>3419.63</b>	<b>15.93</b>
3	Investment made by Banks in State Govt. Securities/Bonds.	357.7	1297.03	3349.17	2052.14	158.22
4	CD RATIO as per Thorat Committee	66.7	62.86	65.16	2.30	3.66
5	<b>Priority Sector Advances (O/S) of which under:</b>	<b>13029.77</b>	<b>15382.16</b>	<b>17362.01</b>	<b>1979.85</b>	<b>12.87</b>
	<b>I) Agriculture</b>	3832.45	4657.68	<b>4485.08</b>	<b>-172.60</b>	<b>-3.71</b>
	ii) MSE	5821.68	7717.6	<b>8385.83</b>	<b>668.23</b>	<b>8.66</b>
	iii) OPS	3375.64	3006.88	<b>4491.10</b>	<b>1484.22</b>	<b>49.36</b>
6	Weaker Section Adv.	3547.32	4270.33	4761.98	491.65	11.51
7	DRI Advances	10.73	8.7	11.18	2.48	28.51
8	Non Priority Sec. Adv.	5451.69	6082.62	7522.4	1439.78	23.67
9	No. of Branches	1500	1570	1678	108	6.88
10	Advances to Women	1300.82	1767.83	1773.79	5.96	0.34
11	Credit to Minorities	434.52	550.31	617.05	66.74	12.13
12	Advances to SCs	1712.56	2752.23	2404.48	-347.75	-12.64
13	Advances to STs	565.73	1593.6	806.88	-786.72	-49.37
14	Advances under Govt.sponsored programme	<b>880.22</b>	<b>1059.07</b>	<b>906.10</b>	<b>-152.97</b>	<b>-14.44</b>

## 6.2 Review of Banking Sector Performance on Key parameters in Himachal Pradesh as of June 2013. ( Please refer to Table no- NP3-11 page 39-50)

The data collected from Banks indicates that there is a positive growth in Bank's Deposits, Advances & PS Advances as of June, 2013 in comparison with corresponding figure of June, 2012. The substantial increase in Investment Portfolio during June, 2013, the CD Ratio climbed up by 3.66%. The CD Ratio calculated on the guidelines of Thorat Committee reached at 65.16% as of June 2013 from 62.86% as of June, 2012. Under Priority Sector Advances the component of Agriculture has reduced by 3.71% as of June, 2013 in comparison with June, 2012. All other important banking indicators has shown improvement during the period ended June, 2013 however, amount outstanding under OPS gained 49.36% growth. All other important banking indicators has shown improvement during the period ended June, 2013 except Advances to SC/ST and outstanding under Govt. sponsored programmes.

### POSITION OF NATIONAL PARAMETERS AS OF JUNE, 2013 IN HIMACHAL PRADESH

Sr No.	Sector	%age of advances as on 30.6.2011	%age of advances as on 30.6.2012	%age of advances as on 30.6.2013	National Parameter
1	Priority sector advances	70.46%	71.66%	69.77%	40%
2.	Agriculture advances	20.72%	21.70%	18.02%	18%
3.	MSME Advances(PSC)	44.68%	50.17%	48.30%	
4.	Other Priority Sectors(PSC)	25.91%	19.55%	25.87%	
5.	Advances to weaker sections	19.18%	19.89%	19.14%	10%
6.	DRI advances	0.08%	0.06%	0.04%	1%
7	Advances to women	7.03%	8.24%	7.13%	5%
8	C.D. Ratio	66.70%	62.86%*	65.16%	60%
9	Advances to S/Cs (PSC)	13.14%	24.39%	13.85%	
10	Advances to S/Ts (PSC)	4.34%	10.36%	4.65%	
11	Advances to Minorities(PSC)	3.33%	3.58%	3.55%	

**Credit Deposit Ratio of the State of HP as of JUNE, 2013 = 65.16%**

Components taken for calculation of Credit Deposit Ratio (CDR) as per Thorat Committee Recommendations as of June, 2013 (Amount in Crores)

i)	Advances from Banks (within State)	-	24884.41
ii)	Advances from Banks (outside the State)	-	8479.54
iii)	RIDF (Bal. outstanding as of June, 2013)	-	1534.18
iv)	Investment made by Banks in Govt loans/Bonds Securities.	-	3349.17
	<b>TOTAL (Credit Component)</b>	-	<b>Rs.38247.30</b>

**6.3 BRANCH NET WORK (Please refer to TABLE NO.NP-1, page no.-39)**

During the period under review, 8 banks have reported the opening of 12 new branches in the State. The position of new branches opened during quarter ended June, 2013 is as under:

NEW BRANCH OPENED DURING THE QUARTER JUNE, 2013					
		Rural	Semi Urban	Urban	Total
1	Oreintal Bank of Comm	1	1	0	2
2	Punjab National Bank	1	0	0	1
3	UCO Bank	1	0	0	1
4	Axis Bank	0	1	0	1
5	HDFC	1	0	0	1
6	YES Bank	0	2	1	3
7	HP State Coop Bank	1	0	1	2
8	KCCB	1	0	0	1
	Grand Total	6	4	2	12

The branch expansion campaign in the State has gradually increasing and the position of branch net work in the State as of June, 2013 is as under:

Branch network	Position March, 2013	New Br. Opened during June, 2013	Position June, 2013
Rural	1331	6	1337
Semi Urban	250	4	254
Urban	85	2	87
Total	1666	12	1678

The position of banking outreach in Himachal Pradesh:

S.No.	Position	Status as of March, 2013
1	Total number of branches	1678
2	Total number of rural branches	1337
3	Total number of Semi Urban branches	254
4	Total number of Urban branches	87
5	Total CBS branches	1618
6	Total Non CBS Branches ( LDB 49, KCC 11)	60
7	ATMs installed by Banks	1020
8	Branches dealing in foreign business	36
9	Branches having currency chest	54
10	Branches dealing Treasury Business	89
11	Branches having Clearing Houses	30
12	Branches having Extension counters	34
13	Branches specified SME	48
14	Branches specified USB	42
15	Branches having BC model	216
16	Branches having Business facilitator	251

(Please refer to TABLE NO.NP-2, page no.-40)

**6.4 PRIORITY SECTOR ADVANCES IN HP AS OF JUNE, 2013. (Please refer to Table no NP-7, page no. 45-46)**

Sr. No.	Particulars	A/cs	Amount in crores
<b>A</b>	<b>Agriculture Loans</b>	<b>436826</b>	<b>4485.08</b>
	of which Crop loan	291734	2692.56
	Term Loan	145092	1792.52
<b>B</b>	<b>Total MSE Loans</b>	<b>160393</b>	<b>8385.33</b>
	of which Micro Mnf.	19153	1500.25
	Small manf	4561	1624.23
	Micro Services	108362	2741.93
	Small Services	28317	2519.42
<b>C</b>	<b>Total Other Priority Sector</b>	<b>167970</b>	<b>4506.63</b>
	of which Housing loan	68917	2838.02
	Education Loan	16332	352.20
	Consumption/ Demand loan	18270	1031.26
	Micro Finance	64451	285.15
	<b>Total PS (A+B+C)</b>	<b>717755</b>	<b>17362.01</b>

**6.5 INSTALLATION OF COIN DISPENSERS BY BANKS**

Member Banks may aware that RBI is providing 50% cost of Coin Dispensers installed by Banks in order to resolve the shortage of coins to public and other segment of society. The RBI also ensured regular supply of sufficient coins to be used and distributed to public.

The Convenor Bank proposed that Banks should initiate necessary action in this direction and explore installation of Coin Dispenser near to their ATMs or prominent places for the convenience of the public.

The House may discuss the issue and give suggestions.

**6.6 CREDIT DEPOSIT RATIO (CDR) [please refer to Table no. NP-10 page no. 49]**

During the period under review the overall CD Ratio calculated in terms of Thorat Committee guidelines stood up at 65.16% as of June, 2013 against the National Goal of 60%. However, the CD Ratio in terms of Domestic Deposit and Advances stood at 42.39% marginally improved by 1.31% over the position of March, 2013. The Investment Credit Deposit Ratio calculated in terms of Domestic Deposit Advances and Investment made by banks in the State stood at 48.10% as of June, 2013 showing an improvement of 1.08% over the position of March, 2013.

The Districtwise CD Ratio in terms of Deposit and Advances data reported by Banks as of June, 2013 is as under:

S.No	Distt	CD Ratio	S.No	Distt	CD Ratio	S.No	Distt	CD Ratio
1	Bilaspur	28.27%	5	Kinnour	178.17%	9	Shimla	38.34%
2	Chamba	38.91%	6	Kullu	50.22%	10	Sirmour	77.67%
3	Hamirpur	21.33%	7	L&S	29.30%	11	Solan	91.37%
4	Kangra	31.09%	8	Mandi	29.32%	12	Una	35.48%

Data reveals that only four districts namely Sirmour, Solan, Kullu and Kinnour is maintaining more than 40% CD Ratio as of June, 2013 and the remaining eight districts are below 40%. All the LDMS of eight districts are requested to draw up Monitorable Action Plan (MAP) for improvement the CDR in their district in terms of RBI guidelines contained in Circular No. RPCD.LBS.BCNo.47/02.13.03/2005-06 dated 9.11.2005 highlighted the function of Special Sub Committee on CD Ratio at district level.

As per the decision taken in the last SLBC the Lead District Manager, Punjab National Bank, Una is requested to give a brief presentation ( of 10-15) minutes appraising the major factors responsible for low CD Ratio of the banks in his district.

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## AGENDA ITEM NO -7

### Review of Performance under Centrally Sponsored Schemes:

#### 7.1 IMPLEMENTATION OF NATIONAL RURAL LIVELIHOOD MISSION ( NRLM) AAJEEVIKA BY BANKS IN HIMACHAL PRADESH

The Reserve Bank of India vide their circular RPCD.GSSD.CO No. 81/09.01.03 2012-13 dated 27.6.2013 has issued detailed guidelines to banks for implementation of NRLM. The scheme is to be implemented by all scheduled Commercial Banks including RRBs except Cooperative Banks. The guidelines has already been e-mailed to all banks, LDMs of the State by Convenor Bank. The circular is reproduced in Appendix-A for the information and ready reference.

The Convenor Bank on receipt of Credit Mobilization targets from State Rural Development Deptt, for the current fiscal fixed at Rs. 100 Crores has been re-allocated amongst banks which includes scheduled Commercial Banks including RRBs on the strength of their branch net work at district level. The targets allocated to various banks has been communicated to all concerned.

Member banks may note that as per the policy guidelines Rural Development Deptt. has identified five intensive blocks for implementation of NRLM in first phase during current fiscal as under.

Districts	Block	No. of Branches	Lead Bank
Shimla	Basantpur	7	UCO
Mandi	Mandi Sadar	37	PNB
Una	Haroli	9	PNB
Kangra	Nurpur	18	PNB
Solan	Kandaghat	12	UCO
Total	FIVE	77	

The latest progress so far achieved under implementation of the scheme has reviewed by HPSRLM Executive Committee Meeting held on 17.8.2013 under the Chairmanship of Principal Secretary, Rural Dev. Govt. of HP. The important developments achieved in the State are as under:

1	Formation of Society	HPSLRM a society for Livelihood Promotion, registered under the Societies Registration Act (21 of 1860) has been formed in the year 2010
2	Appointment of CEO	Sh. Rajeev Sharma has been appointed as CEO Besides the CEO, Project Director to assist the CEO in implementation of the Programme has also been appointed.

3	Other Appointments	Sh. Sudhir Chander Kapur Thematic Expert (Financial Inclusion) was appointed in the HPSLRM in March, 2013. In addition HPSRLM has been utilizing the services of Sh.Vishal Chandel (consultant NPAS) as Teematic Expert (Social Mobilization).
4.	Receipt of Funds	HPSLRM has received Rs. 75.00 lacs for preparatory activities under the NRLM. Similarly State Govt. has also released its matching share of Rs. 25.00 lacs. Out of the total amount of Rs. 1.0 Crore an expenditure of Rs. 53.78 lacs (details attached) has been incurred under the NRLM till date.
5.	IAAP Preparation/Submission	After the initial submission of the IAAP in 2012, HPSLRM has resubmitted its Action Plan on 06 <sup>th</sup> August, 2013 as per the advice of GOI.
6.	Training Held	Exposure visit by the State and District Officials to Andhra Pradesh and Kerala for implementation was undertaken in May, 2013. State level trainings at SIRD and PRTI Mashobra (two trainings each) for the field level staff have been held.
7	Approval of Staff Structure	Council of Ministers in its meeting held on 31.7.2013 has approved the staff structure for the NRLM as suggested by the GoI at State, Districts, Blocks and Sub Block level
8.	SPIP formation	KPMG, Gurgaon has been commissioned to prepare 5/7 years State Perspective plan which has submitted its draft report recently.
9.	Allocation of Credit Targets	HPSRLM has allocated credit targets of Rs. 100.00 Crores to the Districts.

The Rural Development Department has proposed to form 3000 Self Help Groups out of which 2000 SHGs has been projected to be given assistance during 2013-14. The State prospective plan prepared by KPMG has been submitted to Ministry of Rural Development and likely to be approved very shortly. After that the Department is intended to organize a one day workshop inviting all LDMS, major banks, the Project Director, DRDA to finalize the Action programme for financing of SHGs in the State.

The State Government has also accorded approval for providing 25% State Share during the programme period for the implementation of NRLM in the State as per the GOI guidelines.

**SGSY (Reference Table No. GSP-3, page No.60)**

As per RBI guidelines the SGSY Scheme replaced by NRLM from 1<sup>st</sup> July, 2013. The feedback received from LDMS reveals that total 584 number of SGSY Loans amounting to Rs. 110 Crores has been disbursed by banks in the State during the quarter ended June, 2013 out of which 404 Individual Swarojgaris amounting to Rs. 80.32 Crores and 180 SGSY Groups amounting to Rs. 30.68 Crores were disbursed.

The Director Rural Development/ CEO HPNRLM is requested to apprise the House about the latest development and action plan for banks to start the new scheme.

**7.2 PROGRESS UNDER PRIME MINISTER EMPLOYMENT GENERATION PROGRAMMES (PMEGP) 2012-13 AS OF June, 2013 (Reference Table No. GSP-4, page No.61-62)**

The Directorate of PMEGP, KVIC Mumbai has communicated the new guidelines about allocation of targets under PMEGP Programme for the current fiscal 2013-14. The agencywise progress received from LDMS for the quarter ended June, 2013 is as under:

Agency	Target 2013-14	Proposal sanctioned by banks	Amt. disbursed in Crores
KVIC	227	102	26.36
KVIB	227	19	2.40
DIC	304	25	4.19
<b>TOTAL</b>	<b>758</b>	<b>146</b>	<b>32.95</b>

Note: The progress achieved under PMEGP in terms of three implementing agencies in the State during the quarter ended June, 2013 appears to be slow as only 19% achievement in terms of disbursement over annual target has been achieved in the State.

The Director KVIC is requested to apprise the House about online submission of applications, holding of Task Force Committee meetings and sponsoring of roll out cases pertains to last fiscal as well as any other operational constraint being faced in implementation of the scheme.

**7.4 PROGRESS UNDER INDIRA/RAJIV AWAAS YOJANA FOR THE QUARTER ENDED JUNE, 2013 (Reference Table No. GSP-5, page No.63)**

As per the new guidelines of GOI the assistance under Indira/Rajiv Awaas Yojana has been increased to Rs.75000 per unit for construction of Houses to BPL families and as communicated by Rural Development Department the physical targets under both the schemes has been allocated amongst banks having their rural network in the State.



In addition the communication stated that the beneficiaries under IAY/RAY may be covered under the DRI Scheme for lending upto Rs.20000/- to meet out the additional requirement of funds for completion of house. Hence the proposals of interested beneficiaries to avail this facility are sent to banks concerned for sanctioning of loan under DRI.

The progress data received from LDMS reveals that only 25 loan applications were sanctioned and an amount of Rs. 5 lacs were disbursed to IAY beneficiaries under DRI scheme during first quarter ended June, 2013.

The Ministry of Finance shown concern over the low level of avilment of bank loan component under DRI available to IAY/RAY beneficiaries across the country in response to the matter raised by Hon'ble Minister of Rural Development, GOI, recommending to increase the DRI loans linked to IAY to atleast 50000 per unit and make it available to all IAY beneficiaries as they are from the BPL category. The silent feature of DRI scheme in relation to IAY recently received from MOF is as under:

#### OBJECTIVE

The project cost for houses often exceeds the maximum grant under INDIRA AWAAS YOJANA (IAY), hence to provide bank finance at a concessional rate of interest of 4% p.a. to the IAY beneficiaries for Construction of houses. The scheme is being implemented through the country.

#### TARGET GROUP/ELIGIBILITY CRITERIA:

The annual income ceiling for eligibility under the DRI Scheme is Rs. 24000/- p.a. per family in urban or semi-urban areas and Rs. 18000/- p.a. per family in rural areas.

#### TOP UP LOAN

The maximum loan has been fixed at Rs. 20000/- per beneficiary for construction of houses under DRI scheme to the beneficiaries of (IAY).

#### MARGIN MONEY

No margin money has been prescribed under the scheme.

#### INTEREST/CAPITAL SUBSIDY:

No capital subsidy is available in DRI scheme. Rate of interest to be charged on loans is 4% p.a. Interest on current due is not to be compounded. Assistance under IAY is available as per the scheme.

#### SECURITY

No collateral security/third party guarantee is required. Assets created out of the loan amount would only be hypothecated to the banks.

#### OTHER TERMS AND CONDITIONS:

Housing Loan application for IAY beneficiaries covered under DRI is to be routed through implementing agency for IAY.

No dues certificate need not be insisted upon as a pre condition for considering loan under the scheme.

Loan applications should preferably be disposed of within a period of two weeks.

In view of urgency shown by the Ministry, the LDMs are requested to closely monitor the scheme and build data base for availment of bank loan under DRI eligible to IAY beneficiaries. The progress must be reviewed in all BLBCs/DLCCs and have a close coordination with DRDA.

The Director Rural Development is requested to apprise the House about the latest progress.

#### **7.5 PROGRESS UNDER SJSRY FOR THE QUARTER ENDED JUNE, 2013(Reference Table No. GSP-6, page No.64)**

The feedback data received from LDMs reveals very dismal progress achieved during the first quarter ended June, 2013. Only 11 proposals amounting to Rs.22 lacs were disbursed under SJSRY (USEP) and three proposals amounting to Rs. 7.00 lacs were disbursed during the June 2013 quarter.

The Director Urban Development is requested to apprise the House about reason for less sponsoring of cases under the scheme and also provide the physical and financial targets for the current year 2013-14, if the same has been received from GOI.

## AGENDA ITEM NO.8

### 8.1 Review of Recovery Performance of Banks in Himachal Pradesh.

#### BROAD SECTOR WISE RECOVERY POSITION as of JUNE, 2013

( Please refer to TABLE NO. REC-1, Page no. 68,) (Amt. in lacs)

S.No	Sector	Demand	Recovery	Overdue	%age of Recovery
1	Agriculture	71584	55191	16393	77.10
2	MSE	61178	43597	17581	71.26
3	Housing	23459	16998	6461	72.46
4	Education	2756	1871	885	67.89
5	OPS	22542	14579	7963	64.67
A	Total Priority	181519	132236	49283	72.85
1	Medium Enterprise	1143	1107	36	96.85
2	Other Non Priority	64122	52066	12056	81.20
B	TOTAL-Non Priority	65265	53173	12092	81.47
	<b>Grand Total (A+B)</b>	<b>246874</b>	<b>185410</b>	<b>61464</b>	<b>75.13</b>

### 8.2 Recovery Position under Govt. Sponsored Programmes: (Amt. in lacs)

S.	Sector	Demand	Recovery	Overdue	%age of Recovery
1	SGSY	2384	1878	506	78.78
2	PMRY	1581	605	976	38.27
3	PMEGP	2294	1534	760	66.87
4	SJSRY	163	88	75	53.99
5	SLRS	46	18	28	39.13
6	REGP	832	477	355	57.33
7	RURAL HOUSING	390	305	85	78.21
8	OTHERS	4377	2432	1945	55.56
	<b>TOTAL</b>	<b>12067</b>	<b>7337</b>	<b>4730</b>	<b>60.80</b>

(Please refer to Table no- REC-2, page no-69)

### 8.3 Agency-wise Recovery Position (Amount in lacs)

S. No	Agency	Demand	Recovery	Overdue	%age of Recovery
1	Public Sector Banks	135986	113287	22699	83.31
2	RRBs	32837	29160	3677	88.80
3	Cooperative Banks	75051	40562	34489	54.05
4	Private Banks	2910	2401	509	82.51
	<b>TOTAL</b>	<b>246784</b>	<b>185410</b>	<b>61374</b>	<b>75.13</b>

**8.4 Position of Certificate cases under HP Public Money Recovery Act, 2000 as of JUNE, 2013 (Table No.REC-3, page no-70) 'Amt in Rs lacs'**

S.NO	Particulars	Position as of JUNE, 2013	
		No.	Amt.
1	Previous Pending recovery cases as of JUNE, 2013	3494	3677.50
2	Fresh cases filed during the quarter	824	1714.46
3	Cases disposed off during the quarter	53	97.13
4	Cases pending as of JUNE, 2013	4265	5294.83
	Out of item 4 cases pending		
5	A - up to period of one year	264	473.21
6	B - Beyond one year	4001	4821.62

**8.5 Non Performing Assets (NPAs) of Banks as of JUNE, 2013 in HP (Table No.REC-4, page no- 71) (Amount in Crores)**

	Particulars	Position as of JUNE 2013
1	Total Advances as on 30.6.2013	24884.41
2	Total NPA as on 30.6.2013	1519.57
3	%age of NPA as on 30.6.2013 of Total Adv	6.11

**Sectorwise position of NPA**

	Sector	Amount in Crores	%age of NPA
1	Agriculture	372.90	24.54
2	MSE	360.92	23.75
3	OPS	458.55	30.18
4	NPS	327.20	21.53
	TOTAL NPA	1519.57	100.00

**CRITICAL REVIEW**

The recovery performance of banks in the State had adversely affected during the period under review. The overall recovery performance declined by 8.04 points and reached at a level of 75.13% as of June, 2013 from 83.17% reported in March, 2013. The summary position in deterioration of recovery performance as of June, 2013 is as under:

Sector/Bank Group	Recovery performance as of March, 2013 (%)	Recovery performance as of June, 2013(%)	%age of variation over March, 2013
PS Advances	83.30	72.85	(-) 10.45
NPS Advances	82.84	81.47	(-) 1.37
Total Advances	83.17	75.13	(-) 8.04
Of which Govt. spons	67.09	60.80	(-) 6.29

Public Sector Banks	85.45	83.31	(-) 2.14
RRBs	89.54	88.80	(-) 0.74
Coop. Banks	71.64	54.05	(-)17.59
Pvt. Banks	88.65	82.51	(-) 6.14
Total	83.17	75.13	(-) 8.04

The Priority Sector Advances was worst effected registering a decline of 10.45% over the position of March, 2013. Similarly Recovery under Govt. sponsored programme declined by 6.29% to the corresponding position of March, 2013. Highest adverse recovery was reported by Cooperative Banks declined by 17.59% and reached at a level of 54.05% as of June, 2013 from the position of 71.64% recorded as of March, 2013. Except HP State Coop. Bank the recovery position of remaining three Cooperative Banks namely JCCB, KCCB & LDB was on the lower side.

The overall NPAs of the Bank as of June, 2013 declined to 6.11% from 6.37% as reported in March, 2013. High NPA level as of June, 2013 was reported by LDB(48.09%), JCCB(20.93%) and Syndicate Bank (25.88%) appears to be on alarming side.

The speed of disposal of Certificate cases filed by various banks was again goes down and only 53 such cases were settled during the period under review. As many as 4265 number of certificate cases are lying pending with various State Recovery Authorities (SDO Civils) filed under HP Public Money Recovery Act, 2000.

The House is requested to deliberate on the recovery performance. Bankers always seek State Government assistance to help in recovery process of banks for recycling of funds and maintaining a financial discipline.

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# AGENDA ITEM NO.9

Review of  
under Non-sponsored Programmes

Progress

## 9.1 KISAN CREDIT CARDS: (Reference Table No. NSP-1, page No.75)

The Scheme is one of the popular scheme amongst farmers for getting hassle free loans from the banks. As per the data received from the banks 15523 new KCCs were issued by banks during the period under review and total number of 5.68 lakh KCCs were issued by banks in the State as of June, 2013. Summary position under KCC as of June,2013 is as under:

	KCC Issued during qtr.	Cumulative position
Position as of June, 2013	18025	548187
Position as of March, 2013	15523	568356

On compliance with the instructions issued by MOF to provide Rupay Debit Card to each KCC holder, the Convenor Bank has requested the banks in the State to furnish the status on Rupay Credit Card so far given to their farmers. The data reveals that as many as 48550 Rupay Credit Cards were distributed by various banks though many banks has to report the progress. The Bankwise position on distribution of Rupay Credit Card reported is as under:

Progress under Rupay Credit Card as of June, 2013

Bank	Rupay Card issued	Bank	Rupay Card issued.
BOI	614	CBI	3946
IB	209	OBC	213
PSB	157	PNB	24888
SYB	18	UCO	10508
VB	30	SBI	1469
SBOP	6448	Total	48500

The House is requested to review the position. Member Banks are requested to furnish complete information on KCC scheme so that more progress can be reflected for review.

## 9.2 SELF HELP GROUPS (Reference Table No. NSP-1, page No.75)

Micro Finance movement is picking up in the State. During the period under review banks has reported formation of 766 new SHG groups and 343 groups were credit linked. The cumulative position goes upto formation of 66725 SHGs out of which 64776 groups were credit linked with a balance outstanding of Rs. 294.15 Crores reported as of June, 2013. Summary position under SHG as of June,2013 is as under:

	March, 2013	June, 2013
No. of SHGs formed	66106	66725
No. of SHGs credit linked	64451	64776
Balance outstanding	285.15 Crs	294.14 Crs

The Convenor Bank on the decision taken by Sub Committee of SLBC on SHG bank linkage has circulated the common data format to all member banks for reporting digitalized list of live and credit linked SHGs financed by them but the same has not been received from any of bank which may please be expedited.

#### **IMPLEMENTATION OF WOMEN SHG SCHEME IN DISTT. MANDI & SIRMOUR**

Ministry of Rural Development vide their communication 9.7.2013 had raised the concern of additional interest of 5% being charged to the SHGs formed under WSHG scheme. These funds are used to pay service charges to the NGO in the selected blocks for handholding of SHGs. MORD had suggested that SHG should not be loaded with this additional interest and the NGOs selected by NABARD for WSHG implementation, could be funded from within the capacity building funds of NRLM. NABARD has agreed this suggestion of MORD and had suggested three models of roll out of this scheme. The expenditure involved will be met by the SRLM out of their NRLM grant and there would be no separate funding from the Central Government.

As per Ministry of Finance, DFS, communication dated 30.3.2012 clarify the rate of interest charged by banks from the Women SHGs will be 7% per annum on loans as per Cash Credit guidelines.

**The NABARD is requested to apprise the Banks about leveling of interest on bank loan provided under WSHG and the proposed interest subvention scheme for Women Self Help Groups approved by Ministry of Rural Development.**

#### **9.3 Review of performance under Education Loan 2013-14 (Reference Table No. NSP-3, page No.77)**

The Ministry of Finance, GOI, DFS vide communication dated 21.5.2013 has advised the Statewise Education Loan targets for the year 2013-14 based on the position of achievement made by banks as of 31.3.2013. Accordingly the Ministry has allocated Education Loan targets of the State at the level of Rs.426.98 Crores by enhancing the physical and financial targets at the rate of 20% of the last year performance.

The feedback data received from Banks indicates that Banks in the State has sanctioned 592 fresh Education Loans amounting to Rs.12.86 Crores and cumulative position reached to 17554 number of education loans having balance outstanding Rs. 372.98 Crores. The summary position of education loan as of June, 2013 is as under:

	As of March, 2013	As of June, 2013
No. of Education Loans sanctioned	17971	17554
Balance outstanding	Rs.361.96 Crs	Rs.372.98 Crs
<b>Targets to be ach. by March, 2014</b>	<b>22637</b>	<b>Rs.426.89 Crs.</b>

The House may review the position.

**9.4 Progress under Housing Finance 2013-14 (Reference Table No. NSP-3, page No.77)**

The feedback data received from Banks indicates that Banks in the State has sanctioned 3298 fresh Housing Loans amounting to Rs.192.03 Crores and cumulative position reached to 88058 number of education loans having balance outstanding Rs. 3322.68 Crores. The summary position of education loan as of June, 2013 is as under:

	As of March, 2013	As of June, 2013
No. of Housing Loans sanctioned	86580	88058
Balance outstanding	Rs.3297.66 Crs	Rs.3322.68 Crs

The House may review the position.

**9.4 Progress under Other Misc.schemes 2013-14 (Reference Table No. NSP-2, page No.76)**

SN o	Scheme	Ach. During June, 2013 quarter		Cumulative position at the end of June, 2013	
		No.	Amount in lacs	No.	Amount in lacs
1	All type of Credit Cards (GCC/SCC/ACC)	1062	458.37	54276	6495.40
2	Joint Liability Group(JLGs)	33	37.27	847	731.64
3	Basic SB Deposit Accounts	62096	944.52	1146540	61901.79
4	Migrate Labour a/cs opened	618	11.10	2393	65.70
5	Street Vendor a/cs opened	173	5.64	737	12.20
6	Weaver Credit Card	28	12.08	135	70.19

**Statistical Data for review:**

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<b>AGENDA ITEM NO.10</b>
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**Misc. & Fresh Issues.****9.4 Review of performance under FLCCs during the quarter ended June, 2013.**

S.No	District	Date if functioning	Sponsoring bank	Number of persons availed indoor services	Number of outdoor activities undertaken	No. of persons participated in outdoor activities.
1	Bilaspur	28.10.10	UCO	191	48	280
2	Chamba	25.3.11	SBI	87	3	66
3	Hamirpur	19.9.10	PNB	335	16	940
4	Kangra	1.9.10	PNB	1346	24	2493
5	Kinnour	17.9.10	PNB	170	3	187
6	Kullu	31.8.10	PNB	66	7	192
7	L&S	17.10.11	SBI	5	0	0
8	Mandi	1.9.10	PNB	36	24	3593
9	Shimla	14.9.11	UCO	125	3	174
10	Sirmour	10.8.11	UCO	111	2	52
11	Solan	31.8.11	UCO	205	0	0
12	Una	27.3.10	PNB	51	9	823
	Total			2728	139	8800

During the review period about 11528 persons availed FLCC indoor and outdoor services from 12 FLCCs functioning in the State.

**Printing of Financial Literacy related materials.**

As per the decision of last SLBC a small group has been constituted to peruse tendering process for printing of Financial Literacy Material on the pattern/specifications advised by RBI. The first meeting of the small group is fixed for 19.9.2013 to finalize the matter. In the meanwhile NABARD, Shimla has communicated the Convenor Bank to submit the proposal for making necessary arrangement of reimbursement. It has also decided in principle that the Printer to whom work order will be placed will also arrange transportation of publicity material directly to Controlling offices of banks in order to avoid further delay.

**9.4. Review of performance under RSETI**

The progress data received from Directors of RSETIs reveals that total 455 batches were so far conducted benefiting 11666 number of trainees by 10 RSETIs functioning in the State upto June, 2013. The segment wise performance as of June, 2013 is as under;

Sector	No. of batches	No. of trainees
Agriculture EDPs	102	2755
Skill EDPs	46	964
General EDPs	8	252
Process EDPs	145	3606
Production EDPs	154	4089
<b>TOTAL</b>	<b>455</b>	<b>11666</b>

Despite vigorous follow up the civil work for construction of RSETI buildings from the funds allocated by Ministry of Rural Development to banks has not taken place so far on account of escalation in cost of construction over the notional funds received from the Ministry. There is a need to re-evaluate the proposal in view of present construction cost and as uniform decision is to be taken to select a single agency for the purpose.

The House is requested to review and give their suggestions.

**ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR.**