



BANKING OUTLETS IN HP AS OF SEPTEMBER, 2014

S.No.	Distt.	NUMBER OF BANK BRANCHES					ATMs	Lead Bank
		PSBs	RRBs	Pvt.Bks	Coop.Bks	Total		
1	Bilaspur	63	7	3	30	103	93	UCO
2	Chamba	40	35	4	20	99	54	SBI
3	Hamirpur	83	7	3	44	137	116	PNB
4	Kangra	203	46	17	108	374	272	PNB
5	Kinnour	30	1	1	16	48	30	PNB
6	Kullu	66	18	10	24	118	104	PNB
7	L&S	14	1	0	7	22	13	SBI
8	Mandi	115	50	7	51	223	171	PNB
9	Shimla	182	6	21	69	278	230	UCO
10	Sirmour	73	4	9	29	115	96	UCO
11	Solan	151	9	15	30	205	243	UCO
12	Una	90	6	8	33	137	118	PNB
	Total	1110	190	98	461	1859	1540	
	Net increase over June,2014	21*	2	5	4	32	43	

*Punjab & Sind Bank has submitted the rectified position of the Branch Net Work in HP by increase of existing 7 (seven) Branches.

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.	55
4	Tehsils	Nos.	85
5	Sub-Tehsils	Nos.	38
6	Blocks	Nos.	78
7	Gram, Panchayats	Nos.	3243
8	Total villages(2011)	Nos.	20690
9	Inhabited Villages	Nos.	17882
10	Un-habited villages	Nos.	2808
11	Population (2011)	lakh	68.65
12	Rural Population	Lakh	61.76
13	Urban Population	lakh	6.89
14	Male population	Lakh	34.82
15	Female population	Lakh	33.83
16	Literacy (2011)	%age	82.80
17	Nos. of Agricultural operational Holdings	Nos.	933383
18	Total No. of households	Nos.	1476581
19	Rural Households	Nos.	1310538
20	Urban Households	Nos.	166043

POSITION AS OF SEPTEMBER, 2014				
	Items		Unit	Position as of SEPTEMBER, 2014
1	Banks	PSBs	Nos.	22
		RRBs	Nos.	01
		Coop. Banks	Nos.	04
		Pvt. Sector Bks	Nos.	07
		Total	Nos.	34
2	Branch net work	PSB	Nos.	1110
		RRBs	Nos.	190
		Coop. Banks	Nos.	461
		Pvt. Sector Bks	Nos.	98
		Total	Nos.	1859
3	Area wise Branches	Rural	Nos.	1483
		Semi Urban	Nos.	293
		Urban	Nos.	83
		Total	Nos.	1859
4	Per branch population as per 2011 Census	Rural	Nos.	4164
		Urban	Nos.	1832
		Total	Nos.	3693
5	Deposits	PSBs	Rs. Crores	49762
		RRB	Rs. Crores	2649
		Coop.	Rs. Crores	13222
		Pvt Sector	Rs. Crores	3988
		Total	Rs. Crores	69621
6	Advances	PSBs	Rs. Crores	17913
		RRB	Rs. Crores	948
		Coop.	Rs. Crores	7012
		Pvt Sector	Rs. Crores	1256
		Total	Rs. Crores	27129
7	Business Vol	PSBs	Rs. Crores	67675
		RRB	Rs. Crores	3597
		Coop.	Rs. Crores	20234
		Pvt Sector	Rs. Crores	5244
		Total	Rs. Crores	96750
8	Market Share	PSBs	Percentage	69.95
		RRB	Percentage	3.72
		Coop.	Percentage	20.91
		Pvt Sector	Percentage	5.42
		Total	Percentage	100%
9	ATMs	PSB	Nos.	1264
		RRBs	Nos.	11
		Coop. Banks	Nos.	86
		Pvt. Sector Bks	Nos.	179
		Total	Nos.	1540

STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

COMPARATIVE BANKING KEY INDICATORS AS OF SEPTEMBER, 2014

(Amount in Crores)

S.No.	Item	30.9.2012	30.9.2013	30.9.2014	Variation & %age of growth over Sept., 2013	
1	Deposit PPD				ABSOLUTE	%AGE
	Rural	29742.87	36257.43	43036.06	6778.63	18.70
	Urban/SU	23657.6	27201.43	26584.90	-616.53	-2.27
	Total	53400.47	63458.86	69620.96	6162.1	9.71
2	Advances (O/S)					
	Rural	11438.91	16129.88	17186.86	1056.98	6.55
	Urban/SU	9835.52	9960.16	9942.15	-18.01	-0.18
	Total	21274.43	26090.04	27129.01	1038.97	3.98
3	Investment made by Banks in State Govt. Securities/Bonds	6531.58	2260.49	3389.11	1128.62	49.93
4	CD RATIO as per Thorat Committee	69.29%	60.20%	57.07	-5.19%	-3.13%
5	Priority Sector Advances (O/S) of which under:	15265.49	17794.11	22304.79	4510.68	25.35
	i) Agriculture	4758.68	4803.27	5637.17	833.9	17.36
	ii) MSE	7430.69	8563.30	11077.35	2514.05	29.36
	iii) OPS	3076.12	4427.54	5590.27	1162.73	26.26
6	Weaker Section Adv.	4405.58	5119.20	5274.68	155.48	3.04
7	DRI Advances	9.62	14.19	24.10	9.91	69.84
8	Non Priority Sec. Adv.	6008.93	8295.93	4824.22	-3471.71	-41.85
9	No. of Branches	1614	1706	1859	153	8.97
10	Advances to Women	1808.51	1823.18	2248.51	425.33	23.33
11	Credit to Minorities	571.37	660.28	1166.84	506.56	76.72
12	Advances to SCs/STs	2225.00	2452.9	6444.63	4510.68	25.35

STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

POSITION OF NATIONAL PARAMETERS AS OF SEPT, 2014 IN HIMACHAL PRADESH

SN o	Sector	%age of advances as on 30.9.2012	%age of advances as on 30.9.2013	%age of advances as on 30.9.2014	Nation al Parame ter
1	Priority sector advances	71.76%	68.20%	82.22%	40%
2	Agriculture advances	22.37%	18.41%	20.78%	18%
3	MSME Advances(PSC)	48.68%	48.12%	49.66%	-
4	Other Priority Sectors(PSC)	20.11%	24.88%	25.06%	-
5	Advances to weaker sections	20.71%	19.62%	19.44%	10%
6	DRI advances	0.05%	0.05%	0.09%	1%
7	Advances to women	8.50%	6.99%	8.29%	5%
8	C.D. Ratio	69.29%	60.20%	57.07%	60%
9	Advances to SC/ST (PSC)	20.13%	18.49%	28.89%	
10	Advances to Minorities(PSC)	3.74%	3.71%	4.30%	

Credit Deposit Ratio of the State of HP as of September, 2014 = 57.07%

Components taken for calculation of Credit Deposit Ratio (CDR) as per
Thorat Committee Recommendations as of SEPT, 2014 **(Amount in Crores)**

i)	Advances from Banks (within State)	-27128.82
ii)	Advances from Banks (outside the State)	- 7549.07
iii)	RIDF (Bal. outstanding as of SEPT, 2014)	- 1666.68
iv)	Investment made by Banks in Govt loans /Bonds, Securities.	- 3389.11
	TOTAL (Credit Component)	- 39733.68

STATE LEVEL BANKERS' COMMITTEE

HIMACHAL PRADESH

CONVENOR – UCO BANK

134th MEETING

(REVIEW – SEPTEMBER, 2014)

DATE: 19 TH December,, 2014 TIME : 11.00 AM	VENUE: "HOTEL PETERHOF" SHIMLA - 171004
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AGENDA NOTE FOR 134th STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH TO BE HELD ON 19th DECEMBER, 2014 AT HOTEL PETERHOF, SHIMLA.

AGENDA ITEM NO.1

Confirmation of Minutes of the last 133rd SLBC meeting held on 03.09.2014

The minutes of the 133rd meeting of State Level Bankers' Committee, Himachal Pradesh held on 03.09.2014 has been circulated to the members vide Convenor Bank letter No.GM/SLBC/2014-15/133 Dated 9.9.2014

Since no comments have been 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 133rd HP SLBC meeting held on 03.09.2014.

	Action Point Emerged	Action Taken up to Date																								
1	<p>Holding of sub-committee meetings of DCC constituted for the purpose of improvement in CD Ratio above 40% minimum level prescribed by RBI and preparation of special plan thereof.</p>	<p>There is overall decline in Credit Deposit Ratio (CDR) in the State in the quarter ended September 2014, having CD ratio of 57.07%. The decline witnessed due to substantial decrease in advances in PSB and Private Sector banks . There are Seven districts viz Bilaspur, Chamba, Hamirpur, Kangra, , Mandi, Shimla & Una where the CD Ratio is below 40%. It is matter of concern that CD ratio in the three more districts viz Shimla , Chamba & Una has slipped down to CD ratio below 40%, the minimum prescribed level.</p> <table border="1" data-bbox="706 821 1403 1028"> <tbody> <tr> <td>Bilaspur</td> <td>(25.68%)</td> <td>L&S</td> <td>(112.87%)</td> </tr> <tr> <td>Chamba</td> <td>(33.56%)</td> <td>Mandi</td> <td>(25.81%)</td> </tr> <tr> <td>Hamirpur</td> <td>(21.24%)</td> <td>Shimla</td> <td>(35.64%)</td> </tr> <tr> <td>Kangra</td> <td>(27.66%)</td> <td>Sirmour</td> <td>(65.07%)</td> </tr> <tr> <td>Kinnour</td> <td>(172.22%)</td> <td>Solan</td> <td>(79.72%)</td> </tr> <tr> <td>Kullu</td> <td>(40.02%)</td> <td>Una</td> <td>(38.37%).</td> </tr> </tbody> </table> <p>On the whole, the CD ratio of the State stood at The 57.07 percent by the end of September, 2014 compared to 65.96 percent in the quarter ended June 2014 which is below the RBI stipulated norm of 60%.The CD ratio in the corresponding last year was 60.20%.</p> <p>The District-wise analysis of CD Ratio indicates the substantial decline of 19.05 in Chamba,96.70% in kinnaur,7.76 in Kullu,67.85% in Lahaul &Spiti , 4.41 % in Shimla, 18.25% in Sirmour and 13.07 in Solan District. There has been marginal decline in Hamirpur and Kangra and Una Ditricks.</p> <p>The respective LDM of the districts are requested to to ensure the regular review meeting of the sub-committees formed for the review of CD Ratio on ongoing basis.</p> <p>The SLBC is not receiving the proceedings/minutes of the sub-committee meetings in all the districts where the CD Ratio is below 40%.</p>	Bilaspur	(25.68%)	L&S	(112.87%)	Chamba	(33.56%)	Mandi	(25.81%)	Hamirpur	(21.24%)	Shimla	(35.64%)	Kangra	(27.66%)	Sirmour	(65.07%)	Kinnour	(172.22%)	Solan	(79.72%)	Kullu	(40.02%)	Una	(38.37%).
Bilaspur	(25.68%)	L&S	(112.87%)																							
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Kullu	(40.02%)	Una	(38.37%).																							
2	<p>On-line access of Land Records to Banks – Adoption of “Bhoomi Bank Integrated Project” for online creation of charge on</p>	<p>A meeting was organized on 2.7.2014 under the Chairmanship of Director Land Records cum Inspector General of Registration. The availability of data base has been reviewed and it has been decided to start the implementation of online access of land record to banks for creation of charge on land on pilot basis using the</p>																								

	land.	<p>district level data base. The representative from NIC Shimla assured to develop the software and expressed the shortage of manpower to expedite the matter. In addition the NIC also require a financial support to carry out the project. The committee has decided to take up the matter with concerned departments in due course.</p> <p>The Director Land Records may please apprise the House of the latest development.</p>
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3	Performance of Business Correspondents (BCs) engaged by Banks under Financial Inclusion in HP.	<p>The Bank Mitr (Business Correspondent) model adopted by the member Banks have success stories as well as the constraints on technology issues , remuneration and viability aspect hampering the scalability of the financial inclusion campaign.</p> <p>All the member banks were requested to send us the details of the BC model adopted by them and the best practices adopted under the model. However, the banks are yet to send us the details of the models.</p> <p>The member banks may inform us of all the models such as Corporate BCs i.e through private participation, Individual BCs and CSCs (Lok Mitr Kendras) which have been adopted by them and their experience with the working of the same.</p> <p>UCO Bank has also adopted the CSC model alongwith the existing Corporate BC model and process initiated to provide the Bank Mitras with the Uniforms, trainings and financial literacy material to enable them start the banking activities in the Sub Service Area (SSA) allotted to the CSCs. Central Bank of India and SBOP have also adopted the CSC model through LMKs in the state. These banks are requested to share their experience in working with them.</p> <p>With the launch of Pradhan Mantri Jan Dhan Yojana the instructions under the RBI roadmap for Financial Inclusion are to be aligned with the guidelines under this scheme. Accordingly the appointment of BCs and coverage of the State is to be upto 2018 and as such the targets under RBI roadmap are to be reviewed accordingly.</p>
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4	Construction of RSETI buildings	<ul style="list-style-type: none"> • -In Shimla/ Sirmour/ Bilaspur, the construction work of RSETI building entrusted to BSNL and plan/ estimate of construction work prepared by them are sent to Corporate office of the Sponsored Bank (UCO Bank) for approval. • In Solan the land allotted for construction of RSETI building, the high tension wire are passing over the plot. The matter for removable/ shifting of the High tension electric wire is taken up with the HP State Electricity Deptt. by the RSETI.
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		<ul style="list-style-type: none"> In Chamba , the issue of allotment of land discussed in the DCC meeting held on 15.11.2014 and deputy Commisionner Chamba has taken up the matter with Director , Rural Development Department , Govt. of HP . In Kullu, Dharamshala and Hamirpur the sponsored Bank (PNB) Bank called for Expression of Interest for construction of RSETI Building vide advertisement in News Papers on 22.10.2014. The last date for receipt of Interest is 21.11.2014. <p>PNB & SBI may inform the house of the latest status regarding construction of RSETI buildings in the State.</p>
5.	Coverage of Coop. Bank loans under CGTMSE	<p>The Managing Director, HP State Coop. Bank has prepared a note/proposal for coverage of their loans under CGTMSE and submitted to Registrar Coop. Societies, Govt. of HP vide No.BDD/662/13899/2014 dated 24.6.2014 for onward submission to the Govt. of India. Further the HPSCB informed vide letter no. BBD/662/22553/2014 dated 3.11.2014 that RCS has taken up the matter with the Govt of HP for forcefully taking up the matter with the Govt. of india.</p> <p>The Registrar Coop. Societies may please apprise the House of the latest development in the matter.</p>
6.	Coverage of Coop. Banks under Central Scheme to provide Interest subsidy on Educational loans sanctioned to economic weaker sections of the society.	<p>The Managing Director, HP State Coop. Bank has prepared a note/proposal for coverage of their loans under CGTMSE and submitted to Registrar Coop. Societies, Govt. of HP vide No.BDD/662/13899/2014 dated 24.6.2014 for onward submission to the Govt. of India. Further the HPSCB informed vide letter no. BBD/662/22553/2014 dated 3.11.2014 that RCS has taken up the matter with the Govt of HP for forcefully taking up the matter with the Govt. of india.</p> <p>The Registrar Coop. Societies may please apprise the House of the latest development in the matter.</p>
7.	Appointment of Tehsildars as Collectors under HP Public Money Recovery Act, 2000.	<p>The Convenor Bank has already submitted the proposal alongwith background papers to the Principal Secretary, Finance, Govt. of HP. The same were forwarded to the Financial Commissioner, Revenue for further action in the matter vide Principal Secretary Finance letter No. Fin-IF(B) 1-1/90-XVIII dated 20.6.2014.</p> <p>The representative from Revenue Deptt. May please apprise the House of the latest status in this regard.</p>
	Waiver of stamp duty on documents executed by SHGs and Agricultural Term Loans.	<p>The Convenor Bank has already submitted the proposal alongwith background papers to the Principal Secretary, Finance, Govt. of HP. The same were forwarded to the Financial Commissioner, Revenue for further action in the matter vide Principal Secretary Finance letter No. Fin-IF(B) 1-1/90-XVIII dated 20.6.2014.</p> <p>The representative from Revenue Deptt. May please apprise the House of the latest status in this regard.</p>

9.	Restoration of noting of Equitable Mortgage by the Revenue Deptt. In the land records of borrowers.	<p>The Convenor Bank has already submitted the proposal alongwith background papers to the Principal Secretary, Finance, Govt. of HP. The same were forwarded to the Financial Commissioner, Revenue for further action in the matter vide Principal Secretary Finance letter No. Fin-IF(B) 1-1/90-XVIII dated 20.6.2014.</p> <p>The representative from Revenue Deptt. May please apprise the House of the latest status in this regard</p>
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AGENDA ITEM NO.-3

PRADHAN MANTRI JAN DHAN YOJANA:

Pradhan Mantri Jan-Dhan Yojana (PMJDY) is a National Mission on Financial Inclusion, announced by Hon'ble Prime Minister Sh. Narendra Modi on 15th August, 2014. The scheme launched on 28th August, 2014, across the nation. The financial inclusion denotes delivery of financial services at an affordable cost to the vast section of the disadvantaged and low income group.

The PMJDY lies at the core of development philosophy of "Sab Ka Sath Sab Ka Vikas". The comprehensive Financial Inclusion under the Mission mode envisages provision of affordable financial services to the entire citizen. It is known fact that at present only two third of the households in the country have access to the banking facilities. The Mission seeks to provide all households in the country, both rural and urban, with access to the financial services like Bank account with RuPay Debit Card, Access to credit, Remittance, Insurance and Pension. In fact providing access to the finance is a form of empowerment of the vulnerable groups. The Mission comprises of the following six pillars;

- 1 Universal access to Banking facilities.
- 2 Providing Basic Banking Account with overdraft facility and RuPay Debit Card to all households.
- 3 Financial Literacy Programme
- 4 Creation of Credit Guarantee Fund
- 5 Micro Insurance
- 6 Unorganized sector Pension Scheme like Swavalamban.

This mission of Comprehensive Financial Inclusion of excluded section is proposed to be achieved by 14th August, 2018 in **two phases**;

- Phase-I (15th August, 2014 to 14th August, 2015)
- Phase-II (15th August, 2015 to 14th August, 2018)

In the first year of implementation under mission mode, thrust would be given on the first three pillars.

– Activities to be carried out in 1st Phase :

1. universal access to banking facilities to all except areas with infrastructure and connectivity constraints like parts in North East, **Himachal Pradesh**, Uttarkhand, J&K and 82 left wing, Extremisim (LIVE)
2. Providing Basic Banking Accounts and RuPay Debit Card which has inbuilt accidental Insurance cover of Rs. 1.00 lac. Aadhaar will be seeded to make the account ready for DBT payments.
3. Financial Literacy Programme

Activities to be carried out are in IInd Phase:

1. Overdraft facility upto Rs. 5000/- after six months of satisfactory operation.

2. Creation of Credit Guarantee Fund for coverage of default in accounts with overdraft limit upto Rs. 5000/-.
3. Micro Insurance
4. Unorganized section pension
5. Scheme like Swavalamban

Some of the Phase II activities would also be carried out in Phase I. In II nd Phase , coverage of households in hilly , tribal and difficult area would be Carried out.

It is estimated that there are about 6 crores uncovered households which would need to be covered in the rural area. Similiarely in Urban area 1.50 crore households are left uncovered. There is a need to enrol over 7.5 crore households and to open their accounts which is infact a big business opportunity ahead of the Banks in the country.

1. Financial Inclusion: Current Status – Himachal Pradesh

The efforts to include the financially excluded segment of the society in to formal financial system in India is not new. In the year 2011, the GOI have undertaken the 'Swabhimaan' compaign to cover the 74000 villages with population of more than 2000 (as per census 2001). Under the Swabhimaan compaign 48 villages with population of more than 2000 (as per 2001 Census) are covered with banking facilities in Himachal Pradesh. These villages are covered with ICT based set up of Brick & Mortar branch or by BCs. Himachal Pradesh is declared 100 percent financially included State in 2011.

Himachal Pradesh has an extensive branch net work of total 1859 branches with 1483 branches in Rrural areas, 293 branches in Semi Urban areas and 83 branches in Urban areas. The State has Brick and Mortar branch for 3757 people. The State has 1497 ATMs and there are 594 BCs agents working in the State.

The State has 14,76,581 households and the total number of SB accounts as of 30.9.2014 is 1,08,40,639 i.e. each household at an average has 7.34 SB accounts. The total number of deposit accounts is 1,45,50,753 and the total number of loan accounts are 9,73,203. The total number of accounts per household as on 30.6.2014 is 10.51.

The State has a total number of 17882 inhabited villages in 3243 Panchayats with total population of 61.76 lacs and total number of 13,10,538 households. As such the average number of villages in a Panchayat is 5.51 and the average population per village is 345 and average number of households in a Panchayat is 404 and average number of household in a village is 73 in the State.

The State has got a total number 424 Urban Wards in 10 districts. The total Urban population of the Urban areas is 6.89 lacs and the total Urban households are 1,66,043. There are 367 Brick and Mortar branches of different banks catering for these Urban areas.

Implementation status of the PMJDY s in HP.

The scheme incorporating the Comprehensive Financial Inclusion/ Erstwhile Sampooran Vittiyea Samaveshan formally launched on 28.8.2014 in Himachal.

At the State level, Chief Minister Shri Virbhadra Singh launched Pradhan Mantri Jan-Dhan Yojna (PMJDY) on 28.08.2014 at Shimla. On this occasion Sh. J K Garg , Executive Director, UCO Bank , Convenor Bank welcomed the Chief Minister and detailed about the scheme. The Chief Minister also distributed the RuPay debit cards

to the account holders. Sh. Harsh Mahajan, Chairman, HP State Co operative Bank, Chief Secretary, Sh. P Mitra, Principal Secretary Finance, Dr. Shrikant Baldi, Sh I S Negi , Regional Director ,RBI, Sh. Srivastva , General Manager and Convenor UCO bank and senior officer from State Govt. banks , representatives from panchayats were present on the occasion among the others.

Similar functions and camps organized at all District Level Headquarters alongwith village/SSA level camps by the branches of all banks on 28.8.2014.

Action points:

1) Mapping of Sub Service Areas (SSAs):

The allocation of Sub Service Area in the rural areas has already been made during December, 2012 by all the Lead Distt. Managers. Keeping in view the total number of villages, total population of the villages, total number of households and the existing level of outreach of banking services, it was decided that the Panchayat will be taken as a Sub Service Area.

As such a total number of 3243 Sub Service Areas in the rural areas of the State has been allocated to the banks for extension of banking services as stipulated under the scheme.

2) Urban Financial Inclusion:

The allocation of Sub Service Area in the Urban areas has also been advised to all the banks in the State. There are total number of 424 Urban Wards which have been allocated to all the banks.

Bank wise Allocation of Sub Service Area (SSA) in rural areas / wards in Urban Areas shown in Annexure-XXXXXXX

3) Opening of Basic Saving Bank account of every Adult Citizen:

Opening of Basic Saving Bank Deposit Accounts – The plan envisages providing basic Saving Bank Deposit Account (BSBDA) with zero balances to all the Adult Citizens with coverage of all households.

It is heartening to note that under the current drive for opening of BSBDA under PMJDY, total no. of _____new accounts are opened as on _____. However, emphasis needs to be given on opening of Bank account in areas having low coverage. Controlling Heads of the Banks are requested to review the district wise coverage of opening of bank account to put focus on areas having low coverage.

Bankwise progress report of Account opened under PMJDY upto _____enclosed at [Annexure-xxxxxxx_____](#)

The report shows that out of total Accounts_____ opened, _____% are in rural areas and _____% are in Urban areas.

4) Toll free Number at SLBC Convenor office for PMJDY:

We are please to inform that SLBC Convenor Bank has provided the facility of Toll free Number – **1800-180-8053** in the office of G M Secretariat, Convenor Bank , UCO Bank Himland Hotel , Shimla, to reply to the queries on Pradhan Mantry Jan-Dhan Yojna (PMJDY). We are getting good number of queries on PMJDY not only from the public within the state but also from J & K State, Punjab , Haryana &

Utrakhand. The queries are promptly replied to the satisfaction of the person using the toll free Number facility and so far the no complaint against any bank is reported to us from any quarter on implementation of PMJDY. The weekly report on the Number of Calls received and attended by the convenor Bank on various issues related to PMJDY , Aadhaar etc is also submitted by the convenor Bank to Deptt of Financial Services (DFS) on regular basis for monitoring at their end.

ACTION PLAN FOR IMPLEMENTATION

- **Bank Mitra (Business Correspondents):** The universal access of banking services in the State is to be achieved upto August, 2018. The suggested variants of the bank mitra the structure could be : i) Individual Bank Mitra , ii) using network of Common service centre (CSC) and iii) through Corporate BC companies. As such all the member banks were requested to consolidate the existing net work of BCAs and CSCs alongwith a roadmap for appointment of BCAs etc. in all their sub service areas for the plan period 2014-2018.
- All member banks are in the process of **identifying households** with no account or household with one account only as well as households without any account of the lead lady. The Banks will ensure opening of these all three category of accounts before 15.8.2015. The accounts are to be opened in Camp mode.
- All Banks to provide the **Basic Saving Banking account (BSBDA)** and RuPay Debit Card with inbuilt accident insurance cover of Rs.1.00 lac and the Financial Education/Awareness at the time of opening of the account upfront and the same is mandatory as well.
- Each and every rural branch of all the banks will organize at least one **Financial Literacy Camp** every month in collaboration with the General and Life Insurance Companies. Agriculture Insurance Co., aggregators under Pension Scheme.
- The MIS reports during the campaign have two parts , one the report generated by the banks from the CBS which is weekly and the second part is reports from SLBC which will involve the ground level position. The Banks will report the progress on **daily/ weekly** basis to the SLBC
- The progress under both the universal access of banking services, providing Basic Bank accounts and holding of Financial Literacy Camps will be reviewed monthly by the State Level Implementation Committee headed by the Principal Secretary Finance to the Govt. of HP and by the District level implementation Committee at the district level headed by the Deputy Commissioners.
- The detailed operational guidelines for the second phase including creation of Credit Guarantee Fund, Micro Insurance and unorganized sector pension schemes are awaited and will be implemented as and when the same is received by the SLBC.

Issues for deliberations:

1. All the member banks will report the progress with regard to opening of Basic SB account, issuing of RuPay Cards on **format SVS-III & SVS-IV** regarding universal access of banking facility i.e. appointment of BCAs/CSCs etc. already sent to the banks. All the LDMs will report the progress with regard to opening of Basic SB account, issuing of RuPay Cards on format SVS-I & SVS-II regarding universal access of banking facility i.e. appointment of BCAs/CSCs etc. already sent to the LDMs. The monthly progress report is awaited from LDMs. The Convenor Bank request the LDMs for adherence to the Time Schedule in submission of

Progress reports to the Convenor Bank . The Progress for the month may please be reported to the convenor with in 15.12.2014.

2. The Director (FI) , Deptt of Financial Services, Ministry of Finance , GOI has made a field visit to Himachal Pradesh to assess on the spot progress made under PMJDY. The observation pointed out during the field visits like opening of Aadhaar enable Bank account , Issuance of RuPay cards promptly and organizing the Camps to identify the uncovered households on every Saturday etc. are communicated by the convenor Bank vide its letter no. GM/SLBC/2014-15/122 dated 8.09.2014 to all member banks and LDMs for prompt compliance. The member Banks may discuss the action Taken on the points emerged from the High Level review of the Progress under PMJDY.
3. A High level Review meeting on PMJDY held on 11. 11.2014 at DFS , Ministry of Finance , New Delhi. The meeting was addressed by Secretary Finance Sh. Hansmukh Adhia Sh. Anup Wadhawan, Joint Secretary (P&I) and Mr. Anurag Jain, Joint secretary , DFS and also by senior executive from LIC , NPCI , IBA etc. The meeting was attended by General Manager , Convenor- SLBC HP , UCO Bank . In the review meeting , the emphasis were laid on providing the Micro Insurance products by the Public Sector Insurance Companies, LIC of India, seeding of Aadhaar Card in all accounts by the Banks , Coverage of All Households with At least one Bank account with in 15.12.2014, appointment of BCs in SSAa etc. The action points emerged from the review meeting are communicated by the convenor bank Vide its communication GM/SLBC/2014-15/PMJDY dated 13.11.2014 to all member Banks, Insurance Companies and LDMs in the State.
4. The latest review of progress made under PMJDY held in the Video Conference meeting held on 26.11.2014 by the Deptt of Financial Services (DFS), MOF , GOI , with the Executive Directors (EDs) of the Banks . As per the Direction of DFS, all the Households in the unbanked are to be covered by opening of atleast one Bank account in each households by 15.12.2014. In the VC meeting following action Points emerged;
 - All the SSAs are to be surveyed.
 - All the SSAs should have fixed point BC Agents.
 - The infrastructure facilities should be available with the BC Agents for their normal functioning.
 - Sign boards are to be displayed in each fixed point of the BC Agents and they should be provided the uniforms.
 - The list of SSAs is to be collected where all the households are covered with one Bank account at least in each household and sent to the District Collector for their verification with copy to the concerned SLBC. The District Collector and SLBC have to verify the matter and declare that the village is saturated/fully covered. The procedure is to be adopted for all the SSAs in the district and declared saturated by 31.12.2014.
 - The BC Agents should be capable of opening accounts with e-KYC, AEPS, transaction through RuPay Cards, seeding of Aadhaar number etc.
 - Personalized RuPay Cards are to be issued to all the customers under PMJDY at least, by 30.11.2014 and activated immediately.

All the LDMs are requested to submit the list of the Households covered by opening of atleast one bank account in the SSA of the respective Banks and after

verification from the District Collectors , the same may be sent to the Convenor bank so that the village is declared as Saturated/ fully covered.

The latest position (as of 29.11.2014) of the Progress achieved under various activities under the PMJDY in the State of Himachal Pradesh is shown as below;

A) District Wise Position of Household Coverage in the Wards/ SSA as of 26.11.2014

SRL NO	DISTRICT	WARDS HOUSEHOLD SURVEY COMPLETED	SSAs HOUSEHOLD SURVEY COMPLETED	SURVEY COMPLETED TOTAL HOUSEHOLD	HOUSEHOLD COVERED WITH A/Cs - WARDS	HOUSEHOLD COVERED WITH A/Cs - SSAs	TOTAL HOUSEHOLD COVERED	DISTRICT LEVEL COVERAGE %AGE	DISTRICT LEVEL %AGE CATEGORY	STATE LEVEL COVERAGE %AGE	STATE LEVEL %AGE CATEGORY
1	Chamba	6360	35682	42042	5504	26100	31604	75%	75% to 90%	84%	75% to 90%
2	Kangra	12203	196072	208275	11613	129342	140955	68%	50% to 75%	84%	75% to 90%
3	Lahul & Spiti	0	9356	9356	0	9356	9356	100%	Greater Than 90%	84%	75% to 90%
4	Kullu	21480	55167	76647	20287	44315	64602	84%	75% to 90%	84%	75% to 90%
5	Mandi	28337	60130	88467	25840	49924	75764	86%	75% to 90%	84%	75% to 90%
6	Hamirpur	8060	139773	147833	6849	130844	137693	93%	Greater Than 90%	84%	75% to 90%
7	Una	14558	86019	100577	13503	76078	89581	89%	75% to 90%	84%	75% to 90%
8	Bilaspur	5771	48835	54606	5248	48835	54083	99%	Greater Than 90%	84%	75% to 90%
9	Solan	29073	86165	115238	27147	86165	113312	98%	Greater Than 90%	84%	75% to 90%
10	Sirmaur	8866	57672	66538	8050	53707	61757	93%	Greater Than 90%	84%	75% to 90%
11	Shimla	59173	107769	166942	55609	76265	131874	79%	75% to 90%	84%	75% to 90%
12	Kinnaur	594	15157	15751	594	10110	10704	68%	50% to 75%	84%	75% to 90%

(Source: [www. pmjdy.gov.in](http://www.pmjdy.gov.in))

B) Aadhaar Seeding (%age) by the Banks in Himachal Pradesh As on 29.11.2014

STATE	RURAL	URBAN	TOTAL	AADHAAR SEEDED	% AADHAAR SEEDED
Himachal Pradesh	443594	58267	501861	296523	59.08%

(Source: [www. Pmjdy.gov.in](http://www.Pmjdy.gov.in))

{Note : Among State-wise position of seeding of Aadhaar Number , Himachal Pradesh ranked in 5th position with 59.08%. The other Top four position ranked are: Telegana (72.08%), Sikkam (70.54%), Andhra Pradesh (65.86%) and Lakshadweep (60.88%)}

AGENDA ITEM NO.-4

Review of progress under RBI Roadmap 2013-16 – Extension of Banking Services in all unbanked villages:

PROGRESS UNDER RBI ROADMAP 2013-2016 UTPO SEPTEMBER, 2014

The feedback data reported by banks while submitting the consolidated progress to RBI reveals that as of September, 2014, about 8034 unbanked villages were covered by banks. Under this 66 new branches were opened. The summary progress as of September, 2014 is as under:

Number of villages covered through new branch	=	66
Number of villages covered through BC Model	=	7889
Number of villages covered through other mode	=	79
Total number of villages covered by September 2014	=	8034

The bank wise/district wise progress under RBI roadmap for the State of HP as of 30.9.2014 as submitted to RBI Shimla in the prescribed Annexure=B is given below:

ANNEXURE-B REVISED											
CONVENOR : UCO BANK, SLBC - HP											
Statement of Progress during the Quarter ended SEPT, 2014											
Name of State/UT: HIMACHAL PRADESH						Name of RBI Regional Office: SHIMLA					
S R	Name of the District	Name of Scheduled Commercial Banks selected for allotment of villages with less 2000 population	Number of allotted villages	Out of roadmap prepared for less than 2000, no. of villages where banking outlet opened upto the end of reporting quarter.							Grand Total 5+10+11
				Branches	BC				Other mode		
				Fixed locations	Visit every week	Visit once in a fortnight	visits more than once in a fortnight	BCs sub total (6+7+8+9)			
1	2	3	4	5	6	7	8	9	10	11	12
1	BILASPUR	BOB	22	0	0	0	6	0	6	0	6
		BOI	8		0	0	8		8	2	10
		CB	6		0	0	6		6		6
		CBI	6		0	0	0		0		0
		OBC	13		0	0	13		13		13
		PNB	235		0	0	164		164		164
		SBI	154		0	0	12		12	0	12
		SBOP	158	1	0	0	167		167		168
		UCO	288		0	0	303		303	29	332
		HPSCB	8	2	0	0	6		6		8
		HGB	33		0	0	0		0		0
		TOTAL	931	3	0	0	685	0	685	31	719

2	CHAMBA	SBI	345	0	0	0	27		27	0	27
		PNB	117	2	0	0	13		13	10	25
		SBOP	2		0	0	2		2		2
		UCO	34		0	0	0		0		0
		CBI	2		0	0	2		2		2
		PGB	569		0	0	244		244		244
		TOTAL	1069	2	0	0	288	0	288	10	300
3	HAMIRPUR	AB	26		0	0	21		21	3	24
		BOB	0	1	0	0	0		0	0	1
		CB	27		0	0	18		18		18
		CBI	68		0	0	17		17		17
		OBC	33		0	0	23		23		23
		PNB	923		0	0	873		873		873
		UCO	221		0	0	67		67		67
		SBI	230		0	0	1		1	0	1
		KCC	3	3	0	0	0	0	0	0	3
		SBOP	67	1	0	0	49		49		50
		HGB	4		0	0	4		4		4
		TOTAL	1602	5	0	0	1073	0	1073	3	1081
4	KANGRA	AB	17		0	0	0		0		0
		BOB	5		0	0	0		0		0
		BOI	8		0	0	8		8		8
		CB	60	4	0	0	20		20		24
		CBI	146		0	0	37		37		37
		IDBI	8	2	0	0	0		0		2
		OBC	6		0	0	7		7		7
		PNB	1303	4	0	0	807		807		811
		SBI	905		0	0	58		58	0	58
		SBOP	135		0	0	135		135		135
		SYNDICATE	15		0	0	5		5		5
		UBI	58		0	0	0		0		0
		UCO	191		0	0	0		0		0
		VIJAY	6		0	0	0		0		0
		HGB	865		0	0	31		31		31
		HDFC	4	2	0	0	0		0		2
		ICICI	2		0	0	0		0		0
		J&k	2		0	0	0		0		0
		KCCB	0	1	0	0	0	0	0	0	1
		TOTAL	3736	13	0	0	1108	0	1108	0	1121
5	KULLU	ANDHRA	6		0	0	0		0	1	1
		BOB	3		0	0	3		3		3
		BOI	12		0	0	12		12		12
		CB	8		0	0	8		8		8
		CBI	44		0	0	44		44	1	45
		CORP BK	2		0	0	2		2		2

		OBC	7		0	0	8		8		8
		IB	13		0	0	13		13	1	14
		PNB	895		0	0	895		895		895
		SYN. BANK	7		0	0	9		9		9
		UCO	56		0	0	0		0		0
		UBI	16		0	0	16		16		16
		SBI	757	1	0	0	10		10	0	11
		SBOP	186		0	0	186		186		186
		KCCB	77	1	0	0	0	0	0	0	1
		HGB	1029	1	0	0	225		225		226
		TOTAL	3118	3	0	0	1431	0	1431	3	1437
											0
6	KINNOUR	UCO	84	1	0	0	0		0		1
		SBI	63		0	0	0		0	0	0
		PNB	48		0	0	14		14		14
		UBI	7		0	0	0		0		0
		CBI	5		0	0	11		11		11
		HGB	5		0	0	0		0		0
		TOTAL	212	1	0	0	25	0	25	0	26
7	I&S	SBI	204		0	0	0		0	0	0
		SBOP	17		0	0	19		19		19
		PNB	7		0	0	0		0		0
		UCO	35		0	0	0		0		0
		HGB	14		0	0	0		0		0
		KCCB	0	1	0	0	0	0	0		1
		TOTAL	277	1	0	0	19	0	19	0	20
8	MANDI	BOB	1		0	0	0		0		0
		BOI	6		0	0	6		6		6
		Canara Bk	5		0	0	5		5		5
		CBI	4		0	0	2		2	1	3
		HGB	1491		0	0	0		0		0
		IOB	14		0	0	23		23		23
		OBC	4		0	0	4		4		4
		PSB	10		0	0	2		2		2
		PNB	961	2	0	0	792		792		794
		SBI	84	1	0	0	5		5	0	6
		HPSCB	0	1	0	0	0	0	0	0	1
		SBOP	134	2	0	0	136		136		138
		TOTAL	2714	6	0	0	975	0	975	1	982
9	SHIMLA	BOI	29		0	0	29		29		29
		IB	30		0	0	30		30		30
		CBI	14		0	0	3		3		3
		PSB	73		0	0	0		0		0
		PNB	582		0	0	324		324		324
		SBI	573		0	0	20		20	0	20
		SBOP	73	3	0	0	37		37		40

		UBI	5		0	0	5		5		5	
		HDFC	0	1	0	0	0	0	0	0	1	
		HGB	0	2	0	0	0		0		2	
		UCO	1080	5	0	0	12		12		17	
		TOTAL	2459	11	0	0	460	0	460	0	471	
1	0	SBOP	81		0	0	28		28	1	29	
			UCO	333	2	0	0	8		8	4	14
			SBI	288		0	0	23		23	0	23
			PNB	110		0	0	66		66		66
			CBI	27		0	0	7		7	1	8
			CORP BANK	10		0	0	0		0		0
			UBI	14		0	0	0		0		0
			OBC	8		0	0	8		8		8
			BOB	28		0	0	28		28		28
			HGB	0		0	0	0		0		0
			P &SB	13		0	0	7		7		7
			HDFC	0	2	0	0	0	0	0	0	2
			TOTAL	912	4	0	0	175	0	175	6	185
1		1	AB	16		0	0	1		1		1
				BOB	36		0	0	25		25	
			BOI	57		0	0	57		57		57
			CB	10		0	0	0		0		0
			CBI	125		0	0	31		31		31
			CORP B	18		0	0	17		17		17
			IB	3		0	0	3		3		3
			OBC	23		0	0	16		16		16
			PSB	91		0	0	21		21		21
			PNB	646		0	0	408		408		408
			SBI	116		0	0	5		5	0	5
			SBOP	473	6	0	0	286		286		292
			SYB	9		0	0	7		7		7
			HGB	0	2	0	0	0	0	0	0	2
			HDFC	0	1	0	0	0	0	0	0	1
			UBI	12		0	0	13		13		13
		UCO	696	1	0	0	162		162		163	
		TOTAL	2331	10	0	0	1052	0	1052	0	1062	
1	2	BOB	1		0	0	1		1		1	
			BOI	2		0	0	2		2		2
			BOM	1		0	0	0		0		0
			CB	3	2	0	0	3		3		5
			CBI	86	1	0	0	22		22	1	24
			CORP BK	2		0	0	2		2		2
			IOB	0	1	0	0	1		1	0	2
			IB	2		0	0	2		2		2

	IDBI	1		0	0	1		1		1
	OBC	1		0	0	1		1		1
	PNB	397		0	0	387		387		387
	PSB	20		0	0	13		13		13
	SBI	88		0	0	88		88	23	111
	SBOP	25		0	0	26		26		26
	SYB	1		0	0	1		1		1
	UBI	2		0	0	0		0		0
	UCO	66		0	0	45		45		45
	KCCB	0	3		0	0	0	0		3
	HGB	1		0	0	3		3	1	4
	TOTAL	699	7	0	0	598	0	598	25	630
	GRAND TOTAL	20060	66	0	0	7889	0	7889	79	8034

20051 Total number of unbanked villages reduced to 16640 after exclusion of 2623 uninhabited villages LDMs had already advised to reduce the bank-wise position accordingly.

Points for discussions under RBI roadmap:

1. The HP SLBC has decided to define the Gram Panchayat as a SSA keeping in view the average number of villages, average number of households and the average population of Village in the Gram Panchayat. As such the coverage plan under RBI roadmap of proposed SSAs as per the revised time frame stipulated under Pradhan Mantri Jan-Dhan Yojna is to be re-visited.
2. Since the unbanked SSAs are to be provided with banking facilities in the form of B&M branch/BCAs/CSCs upto August, 2018, as such the RBI roadmap is to be re-aligned with the Pradhan Mantri Jan Dhan Yojana.
3. The Convenor Bank has not received the guidelines from RBI regarding re-alignment of RBI roadmap with Pradhan Mantri Jan Dhan Yojana. As and when the guidelines are received, the necessary follow up action will be advised to the all concerned.

The House may review the position and give suggestions.

AGENDA ITEM NO.-5

Review of Performance under Annual Credit Plan 2014-15 for the quarter ended September, 2014 in line with revised MIS monitoring system advised by RBI.

The Convenor Bank has continued the attempt to consolidate the progress data received from banks under revised MIS format consecutively for the second quarter ended September, 2014.

The Banks in the State have disbursed aggregate credit to the tune of **Rs. 4558.48 Crores** for various activities earmarked under ACP 2014-15 for the half year ended September, 2014 against the targets fixed at Rs.6207.07 Crores, **witnessing overall 73.44 percent** achievement in terms of financial outlay . Banks have disbursed fresh loan in **246447 cases** as against the target of 347627 accounts set for the half year ended September, 2014. The achievement in physical terms was 71 percent and thereby the short fall in achievement by 29 percent.

The Sector-wise targets vis-a-vis achievements details for the Half year ended September, 2014 is as under:

PROGRESS UNDER ANNUAL CREDIT PLAN 2014-15 FOR SEPTEMBER, 2014 (Amt. in Crores)

1. FINANCIAL ACHIEVEMENT -PRIORITY SECTOR

S.No.	Sector/Activity	Annual tgt.2014-15	Tgts. For September, 2014	Ach. September, 2014	%age over tgt
1	Agri. Direct	4430.60	2126.69	1414.33	66.5
2	Agri Indirect	279.85	134.33	125.74	93.61
3	Total Agri	4710.45	2261.02	1540.07	68.11
4	MSE	3588.27	1722.36	1316.78	76.45
5	Education	495.93	238.05	46.77	19.65
6	Housing	1476.28	708.61	314.68	44.41
7	Others -PS	694.04	333.14	272.90	81.92
	Total PS (1 to 7)	10964.97	5263.18	3491.20	66.33

-NON PRIORITY SECTOR

1	Heavy Inds.	79.4	38.11	172.48	452.56
2	Med. Inds	181.33	87.04	58.08	66.73
3	Education	129.79	62.30	4.43	7.11
4	Housing	262.31	125.91	38.16	30.31
5	Others	1313.59	630.52	794.13	125.95
	Total NPS	1966.43	943.89	1067.28	113.07
	Grand Total (PS+NPS)	12931.40	6207.07	4558.48	73.44

2. PHYSICAL ACHIEVEMENT -PRIORITY SECTOR

S.No.	Sector/Activity	Annual tgt.2014-15	Tgts. For September, 2014	Ach. September, 2014	%age over tgt
1	Agri. Direct	494945	237574	156480	65.87
2	Agri Indirect	54751	26280	6310	24.01

3	Total Agri	549696	263854	162790	61.70
4	MSE	70015	33607	27161	80.82
5	Education	12055	5786	1723	29.78
6	Housing	22748	10919	7647	70.03
7	Others -PS	37727	18109	10009	55.27
	Total PS (1 to 7)	692241	332276	209330	63.00

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-NON PRIORITY SECTOR

1	Heavy Inds.	200	96	46	47.92
2	Med. Inds	532	255	100	39.16
3	Education	1260	605	229	37.86
4	Housing	3131	1503	370	24.62
5	Others	26858	12892	36372	282.13
	Total NPS	31981	15351	37117	241.79
	Grand Total (PS+NPS)	724222	347627	246447	70.89

AGENCYWISE DISBURSEMENT UNDER ACP 2013-14 AS OF SEPTEMBER, 2014.

PRIORITY SECTOR LOANS

(Amount in Crores)

Sl. No.	Sector-wise performance	Agency wise Institutional Credit provided by Banks				
		PSBs	RRBs	Coop. Banks	Private Banks	TOTAL
1	AGRICULTURE SECTOR					
A	Annual Target 2014-15	2920.91	426.01	1167.48	196.05	4710.45
B	Tgt September, 2014	1402.04	204.48	560.38	94.10	2261.00
C	Ach. September, 2014	1016.17	102.61	20.48	400.8	1540.06
D	%age of Achs	72.48	50.18	3.65	425.93	68.11
2	MSE SECTOR					
A	Annual Target 2014-15	2372.83	242.47	816.05	156.91	3588.26
B	Tgt September, 2014	1138.96	116.39	391.70	75.32	1722.36
C	Ach. September, 2014	546.01	23.17	74.08	673.51	1316.77
D	%age of Achs	47.94	19.91	18.91	894.24	76.45
3	EDUCATION LOANS					
A	Annual Target 2014-15	325.73	42.17	106.36	21.67	495.93
B	Tgt September, 2014	156.35	20.24	51.05	10.40	238.05
C	Ach. September, 2014	42.45	0.07	0.07	4.19	46.78
D	%age of Achs	27.15	0.35	0.14	40.28	19.65
4	HOUSING LOANS					
A	Annual Target 2014-15	965.99	83.45	356.63	70.21	1476.28
B	Tgt September, 2014	463.68	40.06	171.18	33.70	708.61
C	Ach. September, 2014	168.42	4.59	4.04	137.64	314.69
D	%age of Achs	36.32	11.46	2.36	408.42	44.41
5	OPS UNDER PS					
A	Annual Target 2014-15	455.58	41.72	163.86	32.89	694.05
B	Tgt September, 2014	218.68	20.03	78.65	15.79	333.14
C	Ach. September, 2014	167.39	62.67	0.52	42.32	272.90
D	%age of Achs	76.55	312.95	0.66	268.07	81.92
6	TOTAL PRIORITY SECTOR					

A	Annual Target 2014-15	7041.04	835.82	2610.38	477.73	10964.97
B	Tgt September, 2014	3379.70	401.19	1252.98	229.31	5263.19
C	Ach. September, 2014	1940.44	193.11	99.19	1258.46	3491.20
D	%age of Achs	57.41	48.13	7.92	548.80	66.33

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NON PRIORITY SECTOR LOANS

(Amount in Crores)

Sl. No.	Sector-wise performance	Agency wise Institutional Credit provided by Banks				
		PSBs	RRBs	Coop. Banks	Private Banks	TOTAL
1	NPS HEAVY INDUSTRIES					
A	Annual Target 2014-15	58.34	3.65	10.12	7.29	79.40
B	Tgt September, 2014	28.00	1.75	4.86	3.50	38.11
C	Ach. September, 2014	160.96	0	0	11.52	172.48
D	%age of Achs	574.79	0.00	0.00	329.22	452.56
2	NPS MEDIUM INDUSTRIES					
A	Annual Target 2014-15	132.2	7.22	25.26	16.65	181.33
B	Tgt September, 2014	63.46	3.47	12.12	7.99	87.04
C	Ach. September, 2014	38.61	0	17.9	1.57	58.08
D	%age of Achs	60.85	0.00	147.63	19.64	66.73
3	NPS EDUCATION LOANS					
A	Annual Target 2014-15	73.74	4.06	45.16	6.84	129.8
B	Tgt September, 2014	35.40	1.95	21.68	3.28	62.30
C	Ach. September, 2014	4.43	0	0	0	4.43
D	%age of Achs	12.52	0.00	0.00	0.00	7.11
4	NPS HOUSING LOANS					
A	Annual Target 2014-15	161.07	8.98	76.24	16.02	262.31
	Tgt September, 2014	77.31	4.31	36.60	7.69	125.91
C	Ach. September, 2014	31.59	0.42	3.93	2.22	38.16
D	%age of Achs	40.86	9.74	10.74	28.87	30.31
5	NPS OTHERS					
A	Annual Target 2014-15	805.4	87.7	348.87	71.62	1313.59
B	Tgt September, 2014	386.59	42.10	167.46	34.38	630.52
C	Ach. September, 2014	292.02	34.89	369.8	97.42	794.13
D	%age of Achs	75.54	82.88	220.83	283.38	125.95
6	TOTAL NON PRIORITY SECTOR					
A	Annual Target 2014-15	1230.75	111.61	505.65	118.42	1966.43
B	Tgt September, 2014	590.76	53.57	242.71	56.84	943.89
C	Ach. September, 2014	527.61	35.31	391.63	112.73	1067.28
D	%age of Achs	89.31	65.91	161.36	198.32	113.07

7.GRAND TOTAL FOR ALL SECTORS

A	Annual Target 2014-15	8271.79	947.43	3116.03	596.15	12931.4
B	Tgt September, 2014	3970.46	454.77	1495.69	286.15	6207.07
C	Ach. September, 2014	2468.05	228.42	490.82	1371.19	4558.48
D	%age of Achs	62.16	50.23	32.82	479.18	73.44

Observation on achievement of progress under ACP 2014-15 for the Half year ended September, 2014

- The achievement under ACP 2014-15 for the Half year ended, fall short of 26 percent. The member banks are requested to accelerate the credit off take in the remaining quarters to cover up the shortfall of September, 2014.
- The achievement under the Priority Sector activities is 66 percent of the targets and 113% for the Non Priority sector Segments, surpassing the targets. Member banks are request to put focused attention for credit deployment under the priority sector segments.
- Among the Priority Sector segment, the Education loans and Housing loans have witnessed lowest achievement and there is huge shortfall in achievements of the targets which is 20% and 44 % respectively. The member Banks are requested to revisit the Targets viz the achievement and cover-up the gap/ shortfall in the remaining period of the the FY2014-15.
- Agency wise achievement of targets for the period under review, the Public sector banks have 62.13%, RRB-50%, Co-Op. Banks- 33% and Pvt banks -479%.
- During the corresponding period last year in September,2013 the banks have achieved the 47 percent of the Annual Target of ACP 2013-14 where as in the Current year period ended half year September 2014, the Banks have achieved 35% of ACP targets for 2014-15, thus witnessed the negative growth. The fresh disbursements have also come down by 878.70 crore in the current half year as compared to corresponding period last year.

It was also observed that data furnished by the banks in the revised MIS formats prescribed by RBI needs corrections so as to reflect the exact position. The Convenor Bank has decided to monitor the progress achieved by banks during the quarter in terms of fresh disbursement of credit vis-à-vis balance outstanding of the banks in line with the directives given by RBI under revised monitoring system. Banks have to satisfy the gap if any, occurs under both heads to reflect the actual position in future. Member banks are requested to submit the rational and transparent data to avoid discrepancies.

The Lead District Managers are requested to review the ACP achievement strictly on the revised MIS format advised by RBI in DCC/DLRC meetings w.e.f September, 2014.

DISBURSMENT OF CROP LOAN AS OF SEPTEMBER, 2014

(amt in crore)

1	CROP LOAN PROVIDED BY:					
		PSB	RRB	Coop.	Pvt	Total
A	Annual Target 2014-15	1659.17	355.40	710.79	91.84	2817.20
B	Tgt September, 2014	796.40	170.59	341.18	44.08	1352.26
C	Ach. September, 2014	512.86	52.6	268.75	23.63	857.84
D	%age of Achs	64.40	30.83	78.77	53.60	63.44

The flow of Crop loans provided by banks during the Half year ended September, 2014 registered at Rs. 857 Crores. However the achievement witnessed the shortfall of 36 percent against the targets for the half year ended September, 2014.

Member banks are requested to intensify their efforts for providing the crop loans to farmers in view of insufficient rains reported in some parts of the State. The member banks are also requested to motivate the farmers to insure their crops under National Crop Insurance Schemes.

The House is requested to review the position.

List of Table under ACP

Due to switch over of new MIS monitoring system Bankwise progress in terms of Agriculture(Direct & Indirect), MSE, Education, Housing, OPS both for Priority Sector and Non Priority Sector are given in One Multiple Table ACP-1

AGENDA ITEM NO.6

REVIEW OF STATISTICAL BANKING DATA AS OF SEPTEMBER, 2014

6.1 COMPARATIVE BANKING KEY INDICATORS AS OF SEPTEMBER, 2014

S.No.	Item	30.9.2012	30.9.2013	30.9.2014	Variation & %age of growth over Sept., 2013	
1	Deposit PPD				ABSOLUTE	%AGE
	Rural	29742.87	36257.43	43036.06	6778.63	18.70
	Urban/SU	23657.6	27201.43	26584.90	-616.53	-2.27
	Total	53400.47	63458.86	69620.96	6162.1	9.71
2	Advances (O/S)					
	Rural	11438.91	16129.88	17186.86	1056.98	6.55
	Urban/SU	9835.52	9960.16	9942.15	-18.01	-0.18
	Total	21274.43	26090.04	27129.01	1038.97	3.98
3	Investment made by Banks in State Govt. Securities/Bonds.	6531.58	2260.49	3389.11	1128.62	49.93
4	CD RATIO as per Thorat Committee	69.29%	60.20%	57.07	-5.19%	-3.13%
5	Priority Sector Advances (O/S) of which under:	15265.49	17794.11	22304.79	4510.68	25.35
	i) Agriculture	4758.68	4803.27	5637.17	833.9	17.36
	ii) MSE	7430.69	8563.30	11077.35	2514.05	29.36
	iii) OPS	3076.12	4427.54	5590.27	1162.73	26.26
6	Weaker Section Adv.	4405.58	5119.20	5274.68	155.48	3.04
7	DRI Advances	9.62	14.19	24.10	9.91	69.84
8	Non Priority Sec. Adv.	6008.93	8295.93	4824.22	-3471.71	-41.85
9	No. of Branches	1614	1706	1859	153	8.97
10	Advances to Women	1808.51	1823.18	2248.51	425.33	23.33
11	Credit to Minorities	571.37	660.28	1166.84	506.56	76.72
12	Advances to SCs/STs	2225.00	2452.9	6444.63	4510.68	25.35

Review of Banking Sector Performance on Key parameters in Himachal Pradesh as of September, 2014. (Please refer to Table no- NP-1-12 page 40-52)

During the period under review Deposits and Advances of the Banks in the State as of September, 2014 registered an Annual growth of 12.23% and 20.15% respectively against the corresponding period as of September, 2013. Higher growth in advances over deposits is a good indicator leads to bring improvement in Credit Deposit Ratio(CDR). In addition Investment Portfolio of banks improved by 34% on September, 2014 over the position of March, 2014.

Banks in Himachal Pradesh has maintained the tempo for surpassing five national parameters as of September, 2014 except DRI. The sharp rise at 4.85 points in CDR during review period improves the CD Ratio position at 65.96% from 60.13% reported in March, 2014. This is due to substantial increase in outside flow of advances reported by SBI. The sharp decline of 4.01 points in Agriculture loan bring down the position of Agriculture advances stood at 18.02% as of September, 2014 over the position of 22.17% witnessed in March, 2014. It is due to substantial adjustment of TOD sanctioned to HP Gramin Bank by PNB during review period.

The House is requested to review the position of National Parameters and give suggestions:

POSITION OF NATIONAL PARAMETERS AS OF SEPTEMBER, 2014 IN HIMACHAL PRADESH
POSITION OF NATIONAL PARAMETERS AS OF SEPT, 2014 IN HIMACHAL PRADESH

SN o	Sector	%age of advances as on 30.9.2012	%age of advances as on 30.9.2013	%age of advances as on 30.9.2014	National Parameter
1	Priority sector advances	71.76%	68.20%	82.22%	40%
2	Agriculture advances	22.37%	18.41%	20.78%	18%
3	MSME Advances(PSC)	48.68%	48.12%	49.66%	-
4	Other Priority Sectors(PSC)	20.11%	24.88%	25.06%	-
5	Advances to weaker sections	20.71%	19.62%	19.44%	10%
6	DRI advances	0.05%	0.05%	0.09%	1%
7	Advances to women	8.50%	6.99%	8.29%	5%
8	C.D. Ratio	69.29%	60.20%	57.07%	60%
9	Advances to SC/ST (PSC)	20.13%	18.49%	28.89%	

10	Advances to Minorities(PSC)	3.74%	3.71%	4.30%	
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Credit Deposit Ratio of the State of HP as of September, 2014 = 57.07%

Components taken for calculation of Credit Deposit Ratio (CDR) as per Thorat Committee Recommendations as of SEPT, 2014 (Amount in Crores)

i)	Advances from Banks (within State)	-27128.82
ii)	Advances from Banks (outside the State)	- 7549.07
iii)	RIDF (Bal. outstanding as of SEPT, 2014)	- 1666.68
iv)	Investment made by Banks in Govt loans /Bonds, Securities.	- 3389.11

TOTAL (Credit Component) 39733.68

6.2 BRANCH EXPANSION IN THE STATE AS OF SEPTEMBER, 2014. (Please refer to TABLE NO. NP-2, page no.-41)

Total 24 new bank branches were opened during the quarter ended September, 2014 by various banks in the State as a result total net work of bank branches goes upto 1859 out of which 1483 branches are working in rural areas. In addition 293 and 83 branches are operational in Semi Urban and Urban locations respectively.

The strength of ATM network has also increased to 1540 of which 43 new ATMs were installed by banks during review period. It is worthwhile to mention that 16 banks in the State viz. BOB, CB,CBI, CORP, IDBI,OBC,PNB,SYB,UBI,VB,SBI,AXIS,HDFC, ICICI, Indsind and SIB has since attained the branch ATM ratio 1:1 of which highest (382) ATMs were installed by SBI. The remaining member banks are requested to chase the target during current fiscal.

Latest position of Branch network in State as of September, 2014.

Branch network/ATMs	Position as of September, 2013	New Br. / ATM Opened during the year	Position September, 2014
Rural	1367	116	1483
Semi Urban	256	40	293
Urban	83	0	83
Total	1706	156	1859
ATMS	1056	484	1540

The position of new branch opened and ATM installed by banks during the quarter ended September, 2014 is given below:

S.No	District	Bank	Name of place of new branch	Date of opening	Status
1	Mandi	AB	Bilaspur	3/09/2014	Rural
2	Kangra	BOB	Nurpur	19.7.2014	Semi-urban
3	Kangra	BOB	Kangra	19.7.2014	Semi-urban
4	Kangra	CB	Soloh	19.7.2014	Rural
5	Kangra	CB	Kajlot	29.9.2014	Rural
6	Kangra	Dena Bank	Palampur	03.7.2014	Rural

7	Kangra	UCO Bank	Nurpur	22/9/2014	Rural
8	Kangra	SBOP	Banggrotu	25.7.2014	Rural
9	Kangra	HDFC	Draman	01/8/2014	Rural
10	Kangra	HDFC	Sulah	05/9/2014	Rural
11	Kangra	KCCB	Dah Kulara	8/9/2014	Rural
12	L & S	CB	Keylong	29.9.2014	Rural
13	L & S	KCCB	Taba	9/9/2014	Rural
14	Bilaspur	IDBI Bank	Bilaspur	01/7/2014	Semi urban
15	UNA	Vijay bank	Una	25.7.2014	Semi-urban
16	UNA	KCCB	Gondpur	9/9/2014	Rural
17	KULLU	SBOP	Bajaura	25/7/2014	Rural
18	Mandi	SBOP	Jaubar	25/7/2014	Rural
19	Shimla	HPGB	Kachi ghati	25/8/2014	Rural
20	Shimla	HPGB	Kiara	26/8/2014	Rural
21	Shimla	HDFC	Rattanauri	19/8/2014	Rural
22	Sirmour	HDFC	Dilman	01.9.2014	Rural
23	Sirmour	HDFC	Barman papri	26/09/2014	Rural
24	Solan	JCCB	Puranabazaar Nalagarh	30/9/2014	Rural

The position of banking outreach in Himachal Pradesh:

S.No.	Position	Status as of September, 2014
1	Total number of branches	1859
2	Total number of rural branches	1483
3	Total number of Semi Urban branches	293
4	Total number of Urban branches	83
5	Total CBS branches	1810
6	Total Non CBS Branches (LDB 49,)	49
7	ATMs installed by Banks	1540
8	Branches dealing in foreign business	18
9	Branches having currency chest	54
10	Branches dealing Treasury Business	99
11	Branches having Clearing Houses	26
12	Branches having Extension counters	36
13	Branches specified SME	63
14	Branches specified USB	70
15	Branches having BC model	284
16	Branches having Business facilitator	264

(Please refer to TABLE NO.NP-2, page no.-55)

6.3 PRIORITY SECTOR ADVANCES IN HP AS SEPTEMBER, 2014. (Please refer to Table no NP-7, page no. 44-45)

Sr. No.	Particulars	A/cs	Amount in crores
A	Agriculture Loans	464368	5637.17
	of which Crop loan	312094	3668.88
	Term Loan	152274	1968.29
B	Total MSE Loans	247448	11077.35
	of which Micro Mnf.	38670	2026.74
	Small manf	11002	2207.44
	Micro Services	180263	3507.22
	Small Services	20174	3393.05
C	Total Other Priority Sector	163112	5590.27
	of which Housing loan	84596	3533.91
	Education Loan	25334	388.38
	Consumption/ Demand loan	35590	1408.08
	Micro Finance	17592	259.90
	Total PS (A+B+C)	874928	22304.79

The House may review the position.

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AGENDA ITEM NO -7

Review of Performance under major Centrally Sponsored Schemes:

PROGRESS UNDER GOVT. SPONSORED SCHEMES FOR THE QUARTER ENDED SEPTEMBER, 2014									
									Amt. in lacs
S.No.	Scheme	Annual Tgts 2014-15	No. of loan proposals						
			Recd	Sanctioned		Disbursed		rejected	pending
			No	No.	Amt.	No.	Amt.	No.	No.
1	NRLM	4800	1460	115 6	1586.18	1084	1295.33	101	203
2	PMEGP KVIB	485 UNITS	204	176	823.98	165	698.84	5	23
3	PMEGP KVIB	485 UNITS	200	184	774.45	174	660.22	3	13
4	PMEGP DIC	649 UNITS	342	280	643.59	259	563.57	4	58
	PMEGP TOTAL	1619 UNITS	746	640	2242.02	598	1922.63	12	94
5	IAY	4688 UNITS	74	68	12.2	68	12.07	0	6
6	SJSRY	350 UNITS	16	16	19.4	14	14.62	0	2
7	RRY	500 UNITS	10	10	5.80	10	5.80	0	0
8	DEDS	0	680	676	786.66	675	753.12	1	3

The progress under various sponsored schemes, as per feedback data received from Lead District Managers reveals that progress achieved during the period under review was far below the targets allocated for the current fiscal.

National Rural Livelihood Mission (NRLM)

The targets under National Rural Livelihood Mission (NRLM) for the year 2014-15 has been allocated district wise by the Rural Development Department and the same has communicated to all Deputy Commissioners vide RDD letter dated 23.8.2014 with the instructions to reallocate between blocks and banks in line with the proportion of Women SHG formed.

The Convenor Bank has not received the Bank wise allocation of the targets at the District level for all the Districts in the State. In spite of followup by the convenor bank with the LDMS, the exercise is yet not completed and therefore the aggregation of the targets allocated among Banks is not yet finalized. The convenor bank have allocated the bank-wise targets for the Year 2014-15 as shown in the Annexure-XXXXX, page no-XXXXX. The LDMS are requested to complete the exercise of allocation of Bank-wise targets in their District in coordination with the District authorities . While allocating the target to banks, LDMS

are requested to align the targets with the bank-wise allocation made by SLBC convenor (Please refer to annexure-XXXXXX, page no. XXXXX).

On performance review of banks for the period under review under NRLM, the achievement is 30 % having sanctioned 1156 units as against the target of 4800 units. The Performance is far below the expected level and therefore it requires the more coordinated efforts of the stake holders to achieve the target.

PMEGP:

The progress under PMEGP is only 46% in terms of sanction of number of loan proposals over annual targets achieved upto quarter ended September, 2014 which requires attention of the implementing agency to sponsor sufficient loan proposals to banks and avoid bulk sponsoring of cases at the fag end of financial year.

The member banks are requested to improve the reporting system as the data supplied by them is not matching with the progress reported by LDMs. Henceforth, it has decided that the data supplied by Controlling Heads will be placed before SLBC for monitoring.

The House may review the position. The representative from nodal departments implementing Govt. sponsored schemes are requested to share the field level constraints, if any, observed by them to resolve the issues.

AGENDA ITEM NO.8

8.1 Review of Recovery Performance of Banks in Himachal Pradesh.

BROAD SECTOR WISE RECOVERY POSITION as of SEPTEMBER, 2014

(Please refer to TABLE NO. REC-1, Page no. 63)

(Amt. in lacs)

Sl. No	Sector	Demand	Recovery	Overdue	%age of Recovery
1	Agriculture	140689	93725	46964	66.62
2	MSE	680069	421043	259026	61.91
3	Housing	166019	139619	26400	84.10
4	Education	20346	11417	8929	56.11
5	OPS	37660	25470	12190	67.63
A	Total Priority	1044783	691274	353509	66.16
1	Medium Enterprise	19	9	10	47.37
2	Other Non Priority	459375	287369	172006	62.56
B	TOTAL-Non Priority	459394	287378	172016	62.56
	Grand Total (A+B)	1504177	978652	525525	65.06

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

Sl. No.	Sector	Demand	Recovery	Overdue	%age of Recovery
1	SGSY	969	743	226	76.68
2	PMRY	69	39	30	56.52
3	PMEGP	290	232	58	80.00
4	SJSRY	50	30	20	60.00
5	SLRS	35	23	12	65.71
6	REGP	272	141	131	51.84
7	RURAL HOUSING	28	22	6	78.57
8	OTHERS	6302	3025	3277	48.00
	TOTAL	8015	4255	3760	53.09

(Please refer to Table no- REC-2, page no-64)

8.3 Agency-wise Recovery Position

(Amount in lacs)

S. No	Agency	Demand	Recovery	Overdue	%age of Recovery
1	Public Sector Banks	1382354	894553	487801	64.71
2	RRBs	46159	39058	7101	84.62
3	Cooperative Banks	71142	41273	29869	58.01
4	Private Banks	4522	3768	753	83.34
	TOTAL	1504177	978652	525524	65.06

8.4 Position of Certificate cases under HP Public Money Recovery Act, 2000 as of SEPTEMBER, 2014 (Table No.REC-3, page no-65) 'Amt in Rs lacs

Position as of SEPTEMBER, 2014			
S.NO	Particulars	No.	Amt.
1	Previous Pending recovery cases as of June, 2014	4959	6208.41
2	Fresh cases filed during the quarter	96	369.62
3	Cases disposed off during the quarter	111	111.80
4	Cases pending as of SEPTEMBER, 2014 Out of item 4 cases pending	4944	6465.23
5	A – up to period of one year	1930	2843.37
6	B – Beyond one year	3014	3621.86

8.5 Non Performing Assets (NPAs) of Banks as of SEPTEMBER, 2014 in HP (Table No.REC-4, page no- 66) (Amount in Crores)

Sl. No.	Particulars	Position as of SEPTEMBER, 2014
1	Total Advances as on 30.9.2014	27128.82
2	Total NPA as on 30.9.2014	1550.72
3	%age of NPA as on 30.9.2014 of Total Adv	5.72

Sector-wise position of NPA

Sl. No.	Sector	Amount in Crores	%age of NPA
1	Agriculture	374.75	24.17
2	MSE	589.08	37.99
3	OPS	326.59	21.06
4	NPS	260.29	16.79
	TOTAL NPA	1550.72	100.00

OBSERVATIONS:

During the period under review the recovery position of banks loans have substantially declined by 6.27% and goes down to 65.06% as of September, 2014 from 71.33% witnessed on 30.6.2014. The declining trend witnessed in recovery of Bank's loans continuously in last three quarters from March 2014 to September 2014.

Similarly the recovery position during the period under review in the Govt. Sponsored Programmes have also shown the declining trend. The recovery position in the Govt. Sponsored Programmes have declined from 68.03% in Quarter ended June2014 to 53.52 % in the quarter ended September,2014.

It is a matter of concern for rise in Non Performing Assets (NPA) by 0.15% and increased to 5.57 % as of September, 2014 from 5.57% witnessed in June, 2014. The highest NPA as 10.15% reported under Cooperative Sector followed by 6.12% of RRBs.

During the period under review 111 cases are disposed off amounting to Rs.118.80 under the State Recovery Act. 4944 cases are pending as of September, 2014 out of which 3014 number of cases amounting to Rs.3621.86 are more than 1 year old and require focus attention to reduce the pendency.

The House may review the position.

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AGENDA ITEM NO.9

Review of Progress under Non-sponsored Programmes

9.1 FINANCING UNDER KISAN CREDIT CARDS; (KCCs)

Preferred attention is given by banks by for issuance of KCCs to all eligible willing farmers of the State. The scheme has been revised in the last financial year 2013 after its implementation for the last 13 years, aiming to make it simpler and hassle free both for farmers and bankers.

The progress data received from banks observed that 17205 new KCCs were issued during the quarter ended September, 2014, taking the cumulative position reaching up to 643355 KCCs issued by banks in the State. **The Bank-wise KCC achievement as of 30.09.2014 is given on table No. NSP-1 at page No.XXXXX.** The position of KCC issued by Banks in the State as of 30.09.2014 is given below:

Period	Fresh KCC issued (Nos)	Cumulative position (Nos)	Balance outstanding (in lacs)
JUNE,2014	16617	620747	391999
September,2014	17205	643355	424236

The House may review the position.

9.2 SELF HELP GROUPS (SHGs)

During the period under review Banks reported the formulation of 1629 new SHGs. The cumulative position as of September, 2014 reached upto credit linkage of 50044 groups in the State by the banks having sanctioned credit limit of Rs.151.07 Crores.

The Bank-wise achievement made under Micro Finance as of 30.6.2014 is given in **Table No. NSP-2 page 70.**

The House may review the position.

9.3 Review of performance under Education Loan 2014-15

The Convenor Bank is waiting for the Education Loan targets for the current fiscal 2014-15 from DFS, MOF, GOI, New Delhi.

The feedback data received from Banks indicates that Banks in the State have sanctioned 1368 fresh Education Loans amounting to Rs.37.46 Crores during the quarter ended September, 2014 and cumulative position reached to 20310 number of education loans having balance outstanding Rs. 365.75 Crores. **Bankwise progress is given at Table No.NSP3 page No. 71**

The House may review the position.

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9.4 Progress under Housing Finance 2014-15

The feedback data received from Banks observed that Banks in the State have sanctioned 5130 fresh Housing Loans amounting to Rs.260.62 Crores during the period under review and cumulative position reached 97311 number of Housing loans having credit limit sanctioned to the tune of Rs. 5033.08 Crores. **Bank wise progress is given at Table No.NSP-4 page No. XXXXXXXX:**

Period	Achievement during the Quarter, Sept.2014		Cummulative position Up to the quarter September 2014	
	A/C	Amt. (In lacs)	A/C	Amt (In lac)
September,2014	5130	26062.73	97311	503308.07

The House may review the position.

9.5 Progress under Other Misc.schemes for the FY 2014-15- up to the quarter ended 2014

(Reference Table No. NSP-5 to 8, page No.73-76)

Sl. No.	Scheme	Ach. During September, 2014 quarter		Cumulative position at the end of September, 2014	
		No.	Amount in lacs	No.	Amount in lacs
1	All type of Credit Cards (GCC/SCC/ACC)	884	804.36	62265	10334.04
2	Joint Liability Group(JLGs)	68	133.9	1029	1551.99
3	Basic SB Deposit Accounts	180394	317.76	844174	28921.54
4	Weaver Credit Card	82	87.7	193	153.58

The House may review the position.

AGENDA ITEM NO.10

FRESH ISSUES:

Implementation of National Pension System (NPS) -Swavalamban Scheme under PMJDY:

Govt. of India Launched the Swavalamban Scheme in October 2010 with the objective of securing pension to the vast section of the population in the unorganized / informal sector. It is a historic initiative to address the old age protection need of the unorganized sector workers.

The Swavalamban Scheme will not only help in securing old age income for the majority of work force in the unorganized sector which is largely excluded from formal formal social security scheme, but also help extension of of financial inclusion among the target groups.

It is estimated that out of total workforce of 45.9 crores in India, 94 percent is in unorganized sector. The scheme has been made operationalised by the Pension Fund Regulatory and development Authority (PFRDA) through the National Payment System (NPS).

The Chairman of Pension Fund Regulatory & Development Authority has emphasized the pivotal role of Banks in implementation of Swavalamban Scheme and in a communication no. PFRDA/3/79 DATED 6TH June , 2014 adressed to to Chairman & Managing Director (CMD) of the convenor Bank, urged for proactive discussion at the SLBC forum as a part part of awareness building initiative at the state level among all Banks .Letter enclosed as [Annexure -](#)

NPS Swavalamban salient feature : Any citizen of india belonging to unorganized sector is eligible to open a NPS – Swavalamban account subject to following condition;

- Should be between 18-60 years of age
- Subscriber should not be covered under any other Social security Scheme.

Govt of India will contribute Rs,1000 per annum to all eligible NPS Swavalamban accounts where the subscriber deposit a minimum of Rs. 1000 to maximum Rs.12000/- per annum . the incentive is presently available till 2016-17.

The number of states Govt. entities like Andhra Pradesh, Jharkhand, Haryana , Rajasthan , Orissa , Chhattisgarh, Govt of NCT of Delhi, Assam and Karnatka have adopted the scheme for different subscriber groups like anganwadi worker, construction worker, dairy farmers etc.

In the Pradhan Mantri Jan-Dhan Yojna (PMJDY) , a National Mission on Financial Inclusion , the Swavalamban Scheme is included as one of the six pillars and its role is emphasized to achieve the comprehensive financial inclusion in the country.

The Pension Fund regulatory and development Authority (PFRDA) has set some targets for the Banks for enrollment of new subscriber under NPS life Swavalamban scheme . SLBC request all Banks for the active participatiuon in implementation of the scheme and achievement of the set targets. We also request to include the progress under the scheme as an important agenda for discussion in the DCC and BLBC meetings.

Modified Direct Benefit Transfer for LPG and Aadhaar seeding:

Govt. of India launched the Modified Direct Benefit Transfer for LPG (MDBTL) in 54 districts in the country w.e.f. 15.11.2014 and it will be replicated in entire country on 1st January 2015. Accordingly the modified scheme is being implements in 10 Districts in the state of Himachal Pradesh from 15.11.2014 except distt. Lahaul & Spiti and kinnaur will be covered by 1st jabuary ,2015. A communication from Secretary , Minisrty of Petroleum & natural Gas , Govt of India New delhi bearing No. D.O. No. P-20019/96/2014-LPG 24.10.2014 enclosed. (**Annexure-XXXX**)

Major Changes under MDBTL .

- A) LPG Consumer can receive subsidy in his account either in his bank account either by linking Aadhaar number to the bank account number and to the LPG consumer number as the primary method. OR

LPG Consumer can receive subsidy directly in to the Bank account without the use of Aadhaar number as a secondary option .

Thus no LPG consumer will be denied subsidy on account of lack of Aadhaar number.

- B) A 3 months grace period during which consumer who have not joined the scheme continue to get cylinders at the subsidized rate . An additional parking period of 3 months will be provided to such consumer during which their subsidy entitlement will be parked and transferred d to consumer during which their subsidy entitlement will be parked and transferred to consumer's bank account on joining the scheme.

For the successful implementation of the scheme coordinated efforts are required on the part of State Govt./ district Administration, OMC , Banks , UIDAI.

At the State level a. review meeting regarding Direct Benefit transfer in LPG and Aadhaar seeding held on 7.11.2014 under the Chairmanship of additional Chief Secretary (IT), Govt of Himachal Pradesh and participated by Director , Food & Civil supplies & consumer affair, Convenor SLBC HP, and major member banks viz. SBOP, PNB , CBI, HPSCB. Nodal officer from IOC (SCL of OMC) , representative from UIDAI.

The position reviewed and steps discussed for Aadhaar seeding both with the Banks and LPG database.. DIT will get the list of beneficiary who are seeded in LPG data base but not in the Bank Data base and coordinate with the banks for expertising Aadhaar linking with account number.

At The District level, LDMs will coordinate with District administration for expediting the seeding of Aadhaar number with the banks.

The house may deliberate on the issue.

4. Implementation of Weather based Crop Insurance Scheme (WBCIS) under National Crop Insurance Programme. (NCIP) during Ravi season 2014-15.

Govt. Of Himachal Pradesh , Department of Horticulture vide its communication bearing no. 20-17/2014- Udyan-IV dated 24.11.2014 issued notification for implementation of weather based crop insurance scheme (WBCIS) in the State for insurance coverage of crops during the Ravi crop Season 2014-15 as per administrative approval of GOI vide their letter no. 13015/ 02/2012- credit -II dated 1.11.2013 under the National Crop Insurance Programme (NCIP).

The salient features of the Scheme:

- Crops to be covered:
The Apple , Mango, Kinnnow, Plum & Peach Fruit Crops are to be covered during Ravi 2014-15 season.
- Implementing Agencies:
 - i) The Agriculture Insurance Company of India Ltd (AIC)
 - ii) The ICICI Lombard
 - iii) The HDFC ERGO GIC Ltd.
- Period for insurance coverage: 21.12.2014 to 31.7.2014 (the period for various crops varies as per notification).

The implementing agencies will provide the separate guidelines of WBCIS to the banks /financial institutions in the State. The controlling heads of the member banks are requested to communicate the guidelines to their branches for effective implementation in credit limits sanctioned for notified crops.

The Lead district Managers are requested to monitor the progress in implementation of the scheme in the DLCC meetings.

The house may deliberate on the issue.

ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR

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