

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक

STATE LEVEL BANKERS' COMMITTEE
HIMACHAL PRADESH
CONVENOR: UCO BANK

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

AGENDA PAPERS
FOR
149th QUATERLY REVIEW MEETING-
FOR
QUARTER ENDED 30th JUNE, 2018

TO BE HELD ON 17.09.2018 (Monday) AT 11.00A.M.
AT
Hotel Holiday Home , SHIMLA (H.P.)-171001



BANKING OUTLETS IN HIMACHAL PRADESH AS ON 30TH JUNE, 2018

S. No.	District	NUMBER OF BANK BRANCHES					ATMs	Lead Bank
		PSBs	RRBs	Pvt. Banks	Coop. Banks	Total		
1	Bilaspur	66	14	3	37	120	94	UCO
2	Chamba	43	38	5	29	115	72	SBI
3	Hamirpur	90	24	6	50	170	148	PNB
4	Kangra	219	51	22	125	417	375	PNB
5	Kinnaur	28	3	1	18	50	30	PNB
6	Kullu	67	19	11	30	127	117	PNB
7	L&S	14	2	0	7	23	15	SBI
8	Mandi	122	54	10	60	246	187	PNB
9	Shimla	197	26	35	79	337	326	UCO
10	Sirmour	84	9	11	34	138	153	UCO
11	Solan	166	12	27	36	241	332	UCO
12	Una	94	11	9	40	154	132	PNB
	Total	1190	263	140	545	2138	1981	

HIMACHAL PRADESH

AT A GLANCE

(Brief Profile of the State)

GENERAL:

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

POSITION AS OF 30TH JUNE, 2018

	Items		Unit	Position as of 30 TH June, 2018
1	Banks	PSBs	Nos.	21
		RRBs	Nos.	01
		Coop. Banks	Nos.	04
		Pvt. Sector Bks	Nos.	09
		Total	Nos.	35
2	Branch net work	PSB	Nos.	1190
		RRBs	Nos.	263
		Coop. Banks	Nos.	545
		Pvt. Sector Bks	Nos.	140
		Total	Nos.	2138
3	Area wise Branches	Rural	Nos.	1728
		Semi Urban	Nos.	318
		Urban	Nos.	92
		Total	Nos.	2138
4	Per branch population as per 2011 Census	Rural	Nos.	3574
		Su/Urban	Nos.	1680
		Total	Nos.	3211
5	Deposits	PSBs	Rs. Crores	75325.57
		RRB	Rs. Crores	4579.31
		Coop.	Rs. Crores	20962.84
		Pvt. Sector	Rs. Crores	7113.28
		Total	Rs. Crores	107981.00
6	Advances	PSBs	Rs. Crores	22664.82
		RRB	Rs. Crores	1526.56
		Coop.	Rs. Crores	9960.15
		Pvt Sector	Rs. Crores	3945.68
		Total	Rs. Crores	38097.21
7	Business Volume	PSBs	Rs. Crores	97990.39
		RRB	Rs. Crores	6105.87
		Coop.	Rs. Crores	30922.99
		Pvt Sector	Rs. Crores	11058.96
		Total	Rs. Crores	146078.21
8	Market Share	PSBs	Percentage	67.08
		RRB	Percentage	4.18
		Coop.	Percentage	21.17
		Pvt Sector	Percentage	7.57
		Total	Percentage	100.00
9	ATMs	PSB	Nos.	1517
		RRBs	Nos.	0
		Coop. Banks	Nos.	188
		Pvt. Sector Bks	Nos.	276
		Total	Nos.	1981

STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

COMPARATIVE BANKING KEY INDICATORS AS OF 30TH JUNE ,2018,
(Amount in Crores)

S. No.	Item	30.06.2016	30.06.2017	30.6.2018	Variation in June,2018 over June,2017 (Y-o-Y)	
1	Deposit PPD				Absolute	%age
	Rural	55807.64	65234.93	70909.03	5674.1	8.70
	Urban/SU	32568.82	35408.58	37071.97	1663.39	4.70
	Total-Deposits	88376.46	100643.51	107981.00	7337.49	7.29
2	Advances (O/S)				0	
	Rural	19440.92	20276.88	22993.35	2716.47	13.40
	Urban/SU	15088.56	14082.51	15103.86	1021.35	7.25
	Total-Advances	34529.48	34359.39	38097.21	3737.82	10.88
3	Total Banking Business (Dep + Adv)	122905.94	135002.90	146078.21	11075.31	8.20
4	Investment made by Banks in State Govt. Securities/Bonds.	4164.12	438.83	405.51	-33.32	-7.59
5	CD RATIO	57.84	44.87	44.42	0.45	-0.96
6	Priority Sector Advances (O/S) of which under:	23706.41	24113.84	27265.59	3151.75	13.07
	i) Agriculture	7432.69	8008.01	8740.61	732.6	9.15
	ii) MSME	9357.58	8855.74	10266.32	1410.58	15.93
	iii) OPS	6916.14	7250.09	8258.66	1008.57	13.91
7	Weaker Section Adv.	5757.90	7218.28	7782.35	564.07	7.81
8	DRI Advances	81.03	8.93	7.08	-1.85	-20.72
9	Non Priority Sec. Adv.	10823.07	10243.83	10831.62	587.79	5.74
10	No. of Branches	2037	2130	2138	8	0.38
11	Advances to Women	2792.72	2626.68	3509.88	883.2	33.62
12	Credit to Minorities	605.48	743.07	594.97	-148.1	-19.93
13	Advances to SCs/STs	2280.65	2718.60	3121.30	402.70	14.81

STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

POSITION OF NATIONAL PARAMETERS AS OF 30th JUNE,2018, IN HIMACHAL PRADESH

(In terms of %age)

SR No	Sector	June,2016	June,2017	June, 2018	National Parameter
1	Priority sector Advances (of total Advances)	68.65	70.18	71.57	40%
2	Agriculture Advances (of total Advances)	21.52	23.30	22.94	18%
3	Advances to Weaker Sections (of total Advances)	16.67	21.00	20.43	10%
4	Advances to women (of total Advances)	8.08	7.64	9.21	5%
5	Advances under DRI scheme (of total Advances)	0.23	0.02	0.02	1%
6	C.D. Ratio	57.84	44.87	44.42	60%
7	MSME Advances (of total P.S. Credit)	39.47	36.72	37.65	-
8	Advances to SC/ST (of total P.S. Credit)	9.62	11.27	11.44	-
9	Advances to Minorities (of total P.S. Credit)	2.55	3.08	2.18	-

Credit Deposit Ratio (CDR) IN H.P. As of 30th June,2018=44.42 % (As per Thorat Committee)

S. no	Components	As of 31 st JUNE, 2018
1	Advances from Banks (within State)	38097.21
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	7180.52
3	RIDF (Bal. outstanding at the end of Qtr-June, 2018)	2279.43
4	Investment made by Banks in Govt. loans/ bonds, securities etc	405.51
5	Total- Credit (1+2+3+4)	47962.67
6	Total Deposits	107981.00
7	Credit Deposit ratio (%)	44.42%

STATE LEVEL BANKERS' COMMITTEE

HIMACHAL PRADESH

CONVENOR : UCO BANK

149th MEETING

(REVIEW – QUARTER ENDED 30th JUNE, 2018)

DATE: 17.09.2018 (Monday) TIME 11.00 AM		VENUE: Hotel Holiday Home, Shimla 171001
AGENDA NO.	LIST OF ITEMS	PAGE NO.
1	Confirmation of Minutes of Last 148 th SLBC meeting	1
2	Financial Inclusion Campaign: Review of Progress in Himachal Pradesh as of 30 th June,2018	2-21
3	Concurrent and Fresh/Miscellaneous Issues; Implementation of Aadhaar number seeding for Payments and Direct Benefit Transfer (DBT)-Present Status: Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) during Kharif 2018 and Rabi Season 2018-19: Mortgage of immovable property in Kinnaur district ; Inclusion of new members in SLBC forum	22-32
4	Review of performance under Annual Credit Plan 2018-19 up to quarter ended 30 th June,2018	33-38
5	Review of Banking Statistical Data and Position of National Key Business Parameters as of 30 th June, 2018.	39-45
6	Review of Performance under major Centrally Sponsored Govt. Schemes viz., NRLM, NULM, PMEGP, DEDS, PMAY as of 30 th June,2018	46-53
7	Review of Recovery Performance of Banks in HP – Review of Position as of 30 th June, 2018	54-56
8	Review of Performance under Non-Sponsored Programmes i.e. KCC Scheme, GCCs, SHG, Education loan, Housing Finance, WCC etc. as of 31 st March,2018, Review of performance of RSETIs as of 30 th June,2018 in HP.	57-65
• Appendix-I: DBT and Bankers Right of Set Off: RBI letter no FIDD (Shimla) No-114/ 03.01.002/2018-19 dated 11.7.2018 & IBA letter no.SB/RBI/DBT/2017-18/3027 dated 21.6.2017		-

Note: Data / Information Tables from Page no- 66 to 116

Agenda papers

AGENDA NOTE FOR 149TH STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH

AGENDA ITEM NO.1

Confirmation of Minutes of the last 148th SLBC meeting held on 19.6.2018.

The minutes of the 148th meeting of State Level Bankers' Committee, Himachal Pradesh held on 19.6.2018 has been circulated to the members vide Convenor Bank letter No.GM/SLBC/2016-17/M-148 dated 30.06.2018.

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

2. FINANCIAL INCLUSION CAMPAIGN- HIMACHAL PRADESH:

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY) :

Pradhan Mantri Jan-Dhan Yojana (PMJDY) as a National Mission on Financial Inclusion implemented throughout the country on 28th August, 2014 to provide all households in the country with financial services with particular focus to empower the weaker sections of our society.

As of 11.7. 2018, more than 32.02 crore Jan Dhan Accounts (BSBDA) have been opened by banks (PSBs, RRBs & Private Banks) under PMJDY throughout the Country since launch of the campaign in a Mission Mode in August, 2014.

PMJDY is currently in its second phase of implementation, which entails expansion of banking outreach to hard-to-reach areas, and expansion of services accessible by PMJDY account holders, including overdraft facilities and micro insurance schemes. Since the Pradhan Mantri Jan Dhan Yojana was launched in 2014, the objective of universal access and coverage of banking services is widely achieved and now the focus has shifted to enabling usage of banking services by the excluded section of our society.

The present status of PMJDY **as a whole in the country** mentioned below for information of the House.

Pradhan Mantri Jan Dhan Yojana (PMJDY)-Position as a whole in the Country as on 11th July, 2018

(figures in crores)

Bank Name	RURAL/ SU	URBAN	TOTAL	NO OF RUPAY CARDS	BALANCE IN ACCOUNTS
Public Sector Bank	13.92	11.95	25.87	19.48	63371.47
Regional Rural Bank	4.26	0.89	5.15	3.69	13787.27
Private Banks	0.6	0.4	1.00	0.93	2212.44
Total	18.78	13.24	32.02	24.09	79371.17

(Source: pmjdy.gov.in)

Financial Inclusion Campaign in Himachal Pradesh : Current Status

2.1): PRADHAN MANTRI JAN DHAN YOJANA (PMJDY):

Banks in the State have covered all the households with atleast one Basic Saving Deposit Account of each household.

As of 30.6.2018, banks have total **10.52 lakh Basic Saving Bank Deposit Accounts (BSBDAs)** under the PMJDY Scheme in Himachal Pradesh. Bank-wise, (sector wise i.e. PSB , RRB, Pvt Banks & Coop banks) achievements under PMJDY scheme in the State mentioned as below for information of the House.

Progress under PMJDY in Himachal Pradesh as of 30th June, 2018.

(Figures in lakhs)

Banks (sector wise)	RURAL	URBAN	TOTAL	NO OF RUPAY CARDS	Aadhaar seeding	Overdraft
Public Sector Bank	6.46	1.02	7.48	6.08 (84%)	6.74 (90%)	412.68
Regional Rural Bank	1.94	0.09	2.03	1.91 (94%)	1.86(91%)	7.59
Private Banks	0.10	0.07	0.17	0.11 (66%)	0.14(83%)	0.00
Coop Bank	0.80	0.04	0.84	0.11 (12%)	0.71 (85%)	0.00
Total	9.31	1.21	10.52	8.21 (78%)	9.45 (90%)	420.27

(For bank-wise position, pl. refer to Table- FI-1 at page-67)

HIGHLIGHTS:

- Banks have **issued RuPay Debit Cards in 78% of PMJDY accounts** and it is above the National average of 75%. Among member Banks, Cooperative sector Banks and Private sector banks have low average percentage in issuance of RuPay debit Cards. These Banks are requested to pay preferred attention to the matter.

DFS has directed (VC meeting 4.8.2018) that all banks to ensure the distribution of Rupay Debit cards to all account holders by 31st December, 2018.

- **Aadhaar seeding in 90% of PMJDY accounts.** All member banks are requested to complete the exercise of Aadhaar seeding in all accounts with in dead line fixed by Gol.
- As per information available in PMJDY portal, in PMJDY accounts banks have deposits of Rs.463.80 crores as of 11.8.2018 in Himachal Pradesh

2.2): UNIVERSAL SOCIAL SECURITY INITIATIVES UNDER PMJDY SCHEME-Status in Himachal Pradesh as of quarter ended June,2018

A) MICRO INSURANCE SCHEMES i.e. PMSBY & PMJJBY

Performance under Social Security Insurance Schemes i.e. PMSBY and PMJJBY as of 30.6.2018

Name of Scheme	No. of enrollments (in lakhs)
A) PRADHAN MANTRI SURAKSHA BIMA YOJANA-(PMSBY)	11.93
B) PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA- (PMJJBY)	3.30

(Bank-wise position mentioned in Table no FI-2 at page no- 69)

- 1). PMSBY:** The Accidental insurance coverage of Rs. 2.00 lakh on annual basis is available at a premium of Rs.12/- p.a. under the Scheme. Banks have

covered PMJDY account holders as well as other account holders under the scheme. The annual insurance cover is renewal every year from 1st of June.

Banks have total **enrollments of 11.93 lakhs accountholders** under Accidental Insurance Scheme i.e. PMSBY as of 30.6.2018. The enrollments under the scheme will further increase as special emphasis has been laid under Gram Swaraj Abhiyan (GSA) and Extended Gram Swaraj Abhiyan launched in the State under direction from DFS up to period ended 15.8.2018.

2) PMJJBY: The Life insurance coverage of Rs. 2.00 lakh on annual basis is available at a premium of Rs.330/- under the Scheme. Banks have covered PMJDY account holders as well as other account holders under the scheme. The annual insurance cover is renewal every year from 1st of June.

Banks **have** total **3.30 lakhs enrollments** under PMJJBY in the State. Banks have enrolled more than 16 thousand subscribers under the scheme during the quarter under review. The position will further improve in the September 2018 quarter due to special campaign for enrollment under the scheme under Gram Swaraj Abhiyan (GSA) and 7 Extended Gram Swaraj Abhiyan (EGSA) have been launched under direction from DFS up to 15.8.2018.

B) MICRO PENSION SCHEME – ATAL PENSION YOJANA:

Atal Pension Yojana (APY). The subscribers under APY increased to 0.72 lakhs up to the quarter ended June, 2018. **The Bank-wise (Agency) achievements under Atal Pension Yojana (APY) in Himachal Pradesh as of 30.6.2018 mentioned as below;**

S N o .	Category	Target per branch (p.a.)	No Of Branch es Regd. in HP	Targets 2018-19	Achievement – during FY 2018- 19 up to quarter ended June ,2018	Cumulative position as of quarter ended June, 2018
1	PSBs	70	1185	82950	4349	50739
2	RRBs	60	263	15780	391	13867
3	Pvt. Banks	30	134	4020	114	4823
4	Coop Banks	20	465	9300	24	163
5	Deptt of Post	50	416	20800	0	2055
	Total	XXXX		132850	4878	71647

(Bank-wise position mentioned in Table FI-APY at page no 70)

According to a recent communication received from PFRDA, the additional information on APY subscribers in Himachal Pradesh placed before with house for information, please.

S No.	Additional information on APY in Himachal Pradesh	%age
1	%age of Male subscribers	66.11
2	%age of Female subscribers	33.87
3	%age of subscribers with pension Plan of Rs.1000/-	44.67
4	%age of subscribers with pension Plan of Rs.2000/-	7.47
5	%age of subscribers with pension Plan of Rs.3000/-	4.82
6	%age of subscribers with pension Plan of Rs.4000/-	1.95
7	%age of subscribers with pension Plan of Rs.5000/-	41.09

Initiatives to boost subscribers under APY Scheme.

- The State Govt has adopted the APY Scheme and offered **co-contribution** to the workers under unorganised sectors up to maximum of Rs.2000/- p.a. This is in addition to the co-contribution offered by Gol to eligible subscribers.
- Banks have been requested to target all **Retail Trade, Home loan and MUDRA loan beneficiaries**, as they are having regular monthly income but generally their family members are not covered with any Social Security Pension scheme.
- All member banks have been requested to allocate targets to BCAs for mobilizing APY accounts and to **ensure their active participation**.
- **Strict monitoring & pursuing with all Branches by Controlling offices.** Dedicated officer for APY at Controlling offices to ensure 100 % participation of all Branches in each weekly login/camp day i.e. on each Friday.
- **Putting up Banners** highlighting features of APY Scheme, within Branch premises as well as in ATM room.
- Special emphasis laid for promotion of APY in every quarterly SLBC review meetings.
- H P State Coop bank having large branch network in the State has recently got registered as Service Provider for APY but The enrolment is yet to be commenced. HPSCB is requested to pay preferred attention to the matter.
- PFRDA has organised a Review cum Strategy meeting with Banks and Department of Post on 1.6.2018 at Directorate, Office of Treasuries, Accounts and Lotteries, Shimla to discuss various initiatives for promotion of Atal Pension Yojana among the target groups in coordination with all stake holders.

All stakeholders have been requested to put aggressive campaign through print Ads, Radio Ads & Television Ads highlighting the feature of the scheme, display of banners at public places, Bank offices/ bank Branches, Government offices/Departments, dissemination of information in RSETIs, Banks' training institutes etc on the Scheme.

The House may deliberate on the issue.

C) Status of Insurance Claims under PMSBY /PMJJBY in H.P.

C-I) PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY):

Bank branches of various banks have received claims against the insurance coverage under the provision of Scheme and these claims are being lodged through the Corporate office of respective Banks with the Concerned insurance companies for centralized processing in respect of Public Sector Banks (PSBs) and Private Sector Banks . The Claims in respect of RRB and Cooperative Banks, are processed by the concerned insurers at the State level.

Summary position of insurance claims under **Pradhan Mantri Suraksha Bima Yojana (PMSBY)** in Himachal Pradesh mentioned as below;

A) Summary: Insurance Claims under PMSBY in HP- Position as of 18.7.2018

S No.	Particulars	Position as of 18.7.2018
1	Total Number of Claim Cases received since inception	450
2	Total no of cases paid	290
3	Total no of cases Rejected	95
4	Under Process	6
5	Pending with insurer	59

(Source: pmjdy.gov.in/fiplan)

B) Period-wise breakup of pendency of Insurance Claims with insurers under PMSBY:**B-I) Insurance Company-wise Pendency in claim cases under PMSBY- as of 18.7.2018**

Sr. no	Pending with insurer	total	More than two months old
1	Oriental Insurance Company Ltd.	42	30
2	New India Assurance Co. Ltd	6	1
3	United India Insurance Co. Ltd	3	2
4	National Insurance Company Ltd.	5	5
5	Tata AIG General Insurance Company Ltd	1	1
	Total	59	39

(Source: pmjdy.gov.in/fiplan)

B-II) Position of pending Insurance Claims lodged by Himachal Pradesh Gramin Bank (RRB) and H P State Coop Bank Ltd. under PMSBY as of 30.6.2018.

S no.	Name of Bank	Name of Insurance company	Total No. of Claims pending	Pending beyond 2 months (out of Col-4)
1	2	3	4	5
1	H P Gramin Bank	Oriental Insurance Company	23	9

2	H P State Coop Bank Ltd	New india Insurance Co. Ltd.	3	0
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(Source: HPGb/ HPSCB)

B-III) Major Reasons of Rejection of Claim Cases by Insurance Companies under PMSBY.

- 1) Duplicate Claim
- 2) Post mortem not conducted.
- 3) Deceased was intoxicated at the time of accident.
- 4) Death not established through PMR/FIR/Other Docs.
- 5) Death due to Causes Other than Accident
- 6) Disability below Stipulated Levels
- 7) Death occurring Prior to Commence of Risk

C-II): PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)

A) Summary: Insurance Claims under PMJJBY in HP- Position as of 18.7.2018

S No.	Particulars	Position as of 18.7.2018
1	Total Number of Claim Cases received since inception	787
2	Total no of cases paid	722
3	Total no of cases Rejected	26
4	Under Process	11
5	Pending with insurer	28

(Source: pmjdy.gov.in/fiplan)

B) Period-wise breakup of pendency of Insurance Claims with insurers under PMJJBY -

B-I) Insurance Company-wise Pendency in claim cases under PMJJBY- as of 18.7.2018

Sr. no	Pending with insurer	total	More than two months old
1	Life Insurance Corporation of India	20	1
2	SBI life insurance Company	1	0
3	HDFC Life Insurance Co	1	1
4	India First Life Insurance Company Ltd	1	1
5	Canara HSBC OBC Life Insurance Co. Ltd	2	1
6	Star union Dai ichi Life Insurance Co. Ltd	3	1
	Total	28	5

(Source: pmjdy.gov.in/fiplan)

B-II) Position of pending Insurance Claims lodged by Himachal Pradesh Gramin Bank (RRB) and H P State Coop Bank Ltd. under PMJJBY as of 30.6.2018

S no.	Name of Bank	Name of Insurance company	Total No. of Claims pending	Pending beyond 2 months (out of Col-4)
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1	2	3	4	5
1	H P Gramin Bank	Life insurance Corporation of India	1	0
2	H P state Coop Bank Ltd	Life insurance Corporation of India	1	0

(Source: HPGB/ HPSCB)

B-III) Major Reasons of Rejection of claim Cases by Insurance Companies under PMJJBY.

- 1) Premium not deducted by the bank
- 2) Death claim within lien period of 45 days
- 3) Duplicate Claim
- 4) Death occurring prior to commence of Risk

House may review the position

2.3) FINANCIAL AWARENESS AND LITERACY CAMPAIGN IN HP:

Financial Literacy Centers (FLCs) is a dedicated institutional set up for Financial Literacy Campaign organized by Lead banks (PNB/SBI/UCO Bank), RRB and Cooperative sector banks in the State. In addition to FLCs, at each district in the State, Bank branches in Rural areas are organizing financial literacy camps as per RBI guidelines on regular basis. These FLCs and Rural Bank Branches have organized Financial literacy and awareness Camps on regular basis at District/ Blocks / Panchayats level focusing on the various target groups.

At present, 22 Financial Literacy Centers (FLCs) mentioned below are functional with dedicated F. L. counselors at each centre;

S. No	Banks	No. of FLCs	Remarks
1	Public Sector Banks (PSBs)	12	Lead Banks i.e. PNB , SBI & UCO Bank have set up FLCs in their Lead Districts. (One FLC in each District)
2	H P State Coop Bank	6	
3	Kangra Central coop Bank (KCCB)	3	
4	Jogindra central coop bank (JCCB)	1	
	Total	22	

Points for deliberation.

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

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

- B) During the quarter under review RBI , Regional office Shimla has organized Financial Literacy Week (FLW) from 4th June to 8th June, 2018 with special focus on unbanked areas. The Financial literacy centers and Bank branches have participated in the campaign. In Camps held under the campaign, General Public and bank customers have been made aware of their rights responsibilities, good practices on customer service extended by Banks and resolution mechanism in a fast changing digital financial landscape. Financial literacy Material have been distributed through bank branches and also in the camps.

A field level Financial Literacy camp organized by RBI in July,2018 in District Kinnaur with participation of bank branches of various banks in the district.

- C) **Quarterly progress report on Financial Literacy Campaign by FLCs and Banks during the quarter ended June,2018 placed for review of the House.**

C.1) **FLCs by Public Sector Banks(PSB):** QUARTERLY REPORT ON CONDUCT OF SPECIAL CAMPS BY FINANCIAL LITERACY CENTRES (FOR **PEOPLE NEWLY INDUCTED** INTO THE FINANCIAL SYSTEM) during the quarter ended June,2018

District	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LDM	DDM	LDO	Local Govt	NG O	BC	Others
BILASPUR	46201	10	7	0	0	10	3	5	1
Chamba	47201	23	5	11	2	19	11	6	20
HAMIRPUR	48201	4	4	1	1	4	0	0	4
KANGRA	47001	45	5	2	30	8	6	0	27
Kinnaur	47601	11	1	0	0	11	0	0	9
KULLU	46801	8	3	3	0	11	4	0	1
Lahaul & Spiti	47401	7	7	0	0	0	0	0	12
MANDI	46401	6	2	0	2	4	3	1	4
Shimla	46001	6	2	0	2	6	0	6	6
SIRMOUR	48001	19	19	11	2	8	19	8	28
SOLAN	46801	37	13	11	13	11	17	18	24
UNA	48401	7	1	1	0	0	0	0	2
	TOTAL	183	69	40	52	92	63	44	138

(Position as per reporting to RBI on quarterly basis- June,2018- Annexure –II, - part A)

- C.2) **FLCs by RRBs/Coop BANKS:** QUARTERLY REPORT ON CONDUCT OF SPECIAL CAMPS BY FINANCIAL LITERACY CENTRES (FOR **PEOPLE NEWLY INDUCTED** INTO THE FINANCIAL SYSTEM) during the quarter ended June,2018

RRB/ Coop Banks	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LDM	DDM	LDO	Local Govt	NG O	BC	Others
HPGB (RRB)		44	1	3	25	14	6	5	44
HPSCB		20	0	0	0	0	0	0	0

KCCB		6	0	0	0	0	0	0	6
	TOTAL	70	1	3	25	14	6	5	50

(Position as per reporting to RBI on quarterly basis- June,2018- Annexure –II, - part A)

C.3) FLCs by Public Sector Banks(PSB): QUARTERLY REPORT ON CONDUCT OF **TARGET GROUP** SPECIFIC CAMPS BY FINANCIAL LITERACY CENTRES As of quarter ended June,2018 (Target groups: 1. Farmers 2. Small entrepreneurs 3. School students 4. SHGs 5. Senior citizens 6. Others)-

District	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LDM	DDM	LDO	Local Govt	NG O	BC	Others
Bilaspur	46201	10	3	0	0	10	4	5	5
Chamba	47201	23	5	11	2	19	11	6	20
HAMIRPUR	48201	12	6	0	0	12	0	12	12
KANGRA	47001	45	4	2	29	8	6	4	24
Kinnaur	47601	15	0	0	0	15	0	0	8
KULLU	46801	18	7	4	1	17	1	0	4
Lahaul & Spiti	47401	7	7	0	0	5	0	0	11
MANDI	46401	15	3	0	1	4	7	3	11
Shimla	46001	6	2	0	2	6	1	7	6
SIRMOUR	48001	8	8	6	1	4	8	4	3
SOLAN	46801	37	13	11	13	11	17	18	24
UNA	48401	33	12	5	1	7	7	11	16
	TOTAL	229	70	39	50	118	62	70	144

(Position as per reporting to RBI on quarterly basis- June,2018- Annexure –II)- Part-B)

C.4) FLCs by RRBs/Coop BANKS : QUARTERLY REPORT ON CONDUCT OF **TARGET GROUP** SPECIFIC CAMPS BY FINANCIAL LITERACY CENTRES As of Quarter ended June,2018

RRBs/ Coop Banks	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LDM	DDM	LDO	Local Govt	NG O	BC	Others
HPGB (RRB)	4,72,464	53	1	3	24	16	6	7	48
HPSCB	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
KCCB	482, 484	8	0	0	0	0	0	0	8
	TOTAL	61	1	3	24	16	6	7	56

(Position as per reporting to RBI on quarterly basis- June, 2018- Annexure –II)- Part-B)

C.5) Financial Literacy Camps organized by **Rural Branches** during the Quarter ended June, 2018 (Annexure – III,)

District	No of rural branches in district	No of camps conducted during the quarter-March,2018	Target Group Addressed
Bilaspur	102	144	Farmers, SHGs, School Children, Micro and Small Entrepreneurs and Senior citizens.
Chamba	89	144	Students, Farmers, SHGs
HAMIRPUR	142	165	SHG/FARMERS/STUDENTS
KANGRA	377	186	Students, Farmers, SHG, EX-Servicemen
Kinnaur	50	39	Students, Farmers, SHGs
KULLU	100	85	Farmers,Students,SHG
Lahaul & Spiti	23	22	Farmers
MANDI	202	347	SHG, Farmers, School Children, Senior Citizen
Shimla	240	390	Farmers, Students
SIRMOUR	98	238	SHG, Farmers, Students
SOLAN	164	181	Students, farmers, NGOs Artisans, MSME beneficiaries, Schools ,College staff etc.
UNA	119	251	ITI students
	1706	2192	

(Position as per reporting to RBI on quarterly basis June, 2018- Annexure –III)

The Bank Branches (Rural) organized the Financial Literacy Campos mentioned in the attached Table No. Table- FI- FLC at page no-66.

The House may review the position.

2.4) Gram Swaraj Abhiyan- (GSA)

GSA- Phase-1

A special initiative in Himachal Pradesh during 14.4.2018 to 5.05.2018. for saturation of 93 villages having large number of poor households.

Department of Financial Services (DFS), Ministry of Finance, Gol had directed banks vide their letter no. F.No. 6/3/2018-FI dated 6.4.2018 to organize a special campaign namely **Gram Swaraj Abhiyan** from 14.04.2018 to 5.05.2018 in total 93 identified villages targeting large number of poor households to provide universal coverage under identified programmes, inter alia Pradhan Mantri Jan Dhan Yojana (**PMJDY**), Pradhan Mantri Jeevan Jayoti Bima Yojana (**PMJJBY**) and Pradhan Mantri Suraksha Bima Yojana (**PMSBY**).

Banks were directed to undertake the following activities during the campaign;

- Opening of Banking Outlet (branch or Fixed point Business Correspondent) within 5 km. distance for each identified villages.

- b) Opening of Jan Dhan accounts for every unbanked adult in the identified villages
- c) Distribution of RuPay Debit Cards.
- d) Providing Financial Literacy to activate and use the RuPay Debit Card.
- e) Enrollment for Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
- f) Enrollment for Pradhan Mantri Suraksha Bima Yojana (PMSBY) for the

Highlights of the Gram Swaraj Abhiyan Campaign:

- Total 93 villages have been identified in 10 districts (except in Kinnaur, & Lahaul Spiti districts). In each identified village, a target was assigned to a Bank branch adjacent to village extending banking services to the village for coverage of the all left out unbanked adult in the village under three interventions i.e. under **PMJDY** i.e. Pradhan Mantri Suraksha Bima Yojana (**PMSBY**) and Pradhan Mantri Jeevan Jyoti Bima Yojana (**PMJJBY**).

District-wise number of Villages covered under Gram Swaraj Abhiyan (GSA) from 14.4.2018 to 05.5.2018

District	No of Villages	District	No of Villages	District	No of Villages
1. Bilaspur	5	5. Kullu	13	9. Solan	2
2. Chamba	8	6. Mandi	27	10. Una	6
3. Hamirpur	5	7. Shimla	2	Total in HP	93
4. Kangra	10	8. Sirmour	15		

Cumulative progress achieved in the Gram Swaraj Abhiyan (GSA) mentioned as below for information of the House

S.No.	Scheme	Target no of villages for saturation	Target number of beneficiaries in identified villages during the campaign	Total number of beneficiaries added (Achievements)	Saturation (%)
1	PMJDY	93	18460	19752	107
2	PMSBY	93	20441	22085	108.04
3	PMJJBY	93	11058	9918	89.69

Note: In District Kangra and Chamba, 12 villages have left for saturation in PMJJBY under GSA-1 and concerned LDMs have been requested to follow-up with concerned bank branches in their district for completion of task at the earliest.

GSA – Phase –II: Extended Gram Swaraj Abhiyan: (1st June, 2018 to 15th August, 2018) in aspirational Districts.

In Himachal Pradesh **Chamba district** has been identified as aspirational district. In the district 70 villages with population above 1000 has been identified for saturation in respect of financial inclusion scheme. In District

Chamba lead bank responsibility entrusted to State Bank of India and LDM, Chamba has coordinated with Government officials, elected representatives, and other Stake holders to complete the Campaign successfully.

The progress under the EGSA is being closely monitored by District level Implementation committee (DLIC) under the Chairmanship of Deputy Commissioner, Chamba. DFS has conducted VC meetings with SLBC conveners and participating banks and progress is being reviewed by Addl. Secretary, DFS from time to time to ensure 100% saturation in the identified villages.

Senior level officials nominated from DFS have participated in the Campaign. SLBC convener has also conducted Camps in the District in coordination with LDMs and State Government agencies.

Achievement under EGSA in Chamba district - As of 13.8.2018

S . No	Scheme	Targets for saturation (No)	Achievement (No)	%age achievement
1	PMJDY	5132	5358	104%
2	PMSBY	5654	5977	105%
3	PMJJBY	3455	3640	105%

Note: In addition LDM Chamba informed that five brick & Mortar Branches are proposed to be opened by the following Banks in aspirational district i.e. Chamba in HP ;

S.no	Bank	No of Branches
1	Punjab & Sind Bank	01
2	H P State Cooperative Bank	02
3	H P Gramin Bank	02

The Controlling Head of above mentioned banks are requested to open the Brick & Mortar Branches in the Chamba district with in 30.9.2018

Review Meeting on Financial inclusion with Executive Directors, GM(FI) & SLBCs on Financial Inclusion on 4.8.2018

A meeting to review the financial inclusion initiatives of the Government was organized by the Department of Financial Services (DFS) on 4.8.2018 at 10.00 am at the Conference Room of SBI Main branch, Parliament Street, New Delhi. The plenary session of the meeting was addressed by Secretary, DFS. Thereafter, the meeting was conducted by Additional Secretary (FI), DFS.

Important Decision and Action Points emerged in the above meeting mentioned as below for kind attention of Member Banks and other Stake holders.

1) Opening of Brick and Mortar branches in LWE and Aspirational Districts

a) Opening of brick and mortar branches in 30 most affected LWE Districts:

72 brick and mortar branches as allocated by SLBCs to the concerned banks would be opened by respective banks by 30th August 2018. [Action: SLBCs & Banks]

- b) Opening of 124 brick and mortar branches in Aspirational Districts by 30th September 2018. Concerned SLBCs to allocate these branches to banks latest by 10th August, 2018 positively. [Action: SLBCs & Banks]
- c) Some of the banks raised the issue of the suitability of the location of the branch to be opened in the LWE districts of Chhattisgarh and Jharkhand. As the location for the opening of new branches are decided by the District Level Coordination Committee (DLCC)/ SLBC, they were advised to approach the SLBC / district administration to suitably resolve this issue.
[Action: Banks & SLBCs]
- d) Issue regarding PCA banks not being permitted to open the new branches as per RBI guidelines was also discussed. Based on the deliberations held, it was suggested that such banks should explore the possibility to either shift their other existing but non-profit making branches or open a sub-branch/extension counter in identified uncovered villages as allotted by SLBCs. Keeping in view the importance of financial inclusion initiatives for providing basic banking services for the people of the country, it was also suggested that Banks under PCA would also request RBI to provide special permission for opening new banking outlets in the uncovered villages of LWE and Aspirational districts.

[Action: RBI & Banks]

2) **Opening banking outlets in uncovered villages:**

- a) SLBCs and banks agreed to open banking outlets in the 8,536 uncovered villages on priority by 31st August 2018.
- b) Women SHG members would be given priority to be deployed as BCs. Ministry of Rural Development (MoRD) would provide the list of SHG members in the 8,536 locations by 10.8.2018 to DFS, so that, the same could be shared with banks. MoRD was also requested to provide the link. (Action: MoRD, SLBCs & Banks]

3) **Activation/replacement of inactive BCs in a time bound manner**

- a) All inactive BCs to be activated/replaced by banks by 31st August 2018.
- b) All banks to provide data for creation of BC registry to IBA by 31st August 2018. Registry to share the district level MIS for BC agents with district level authorities to enable them to suggest corrective action. [Action: IBA & Banks]
- c) Issue regarding low level of remuneration for BCs was also flagged during the discussions. NPCI was instructed to provide the transaction-wise breakup of BCs under two slabs: less than 100 transactions and less than 200 transactions every month [Action: NPCI]
- d) IBA was requested to take up and review /revisit the remuneration norms for BC so as to suitably incentivize them for better delivery of services. [Action: IBA]

4) Monitoring of BCs and enhancing of footfall at BC points

- a) Banks would create a robust BC monitoring mechanism. BCs performing well should be incentivized by the banks. Different products like flexi-RD savings, credit sourcing etc. would be made available at BC points. Banks to make available PMJJBY and PMSBY enrolment at BC point in paperless mode.
[Action: Banks]
- b) Interchange approved by NPCI in March 2018 should be implemented at the earliest to have healthy expansion of BC network and transactions.
[Action: Banks]
- c) RBI to examine the "priority service area" concept for non-functional BCs on the lines of priority sector shortfall. As of now banks are not putting BCs in unviable areas and citizens are being denied of banking services.
[Action: RBI]
- d) As interchange is critical for expansion of BC network, RBI is requested to fix the same as it is done in case of ATMs under the PSS act.
[Action: RBI]

(5) Gram Swaraj Abhiyan and Extended Gram Swaraj Abhiyan

- a) Although 46,72,830 accounts have been opened under PMJDY along with enrolment of 25,00,717 and 48,41,592 beneficiaries under PMJJBY and PMSBY respectively during the on-going Extended Gram Swaraj Abhiyan(EGSA), it was observed that 12,525 villages under PMJDY, 20,766 villages under PMSBY and 26,442 villages under PMJJBY are still unsaturated. Similarly, under the earlier concluded Gram Swaraj Abhiyan (GSA), 1,319 villages under PMJDY, 1,974 villages under PMSY and 3,437 villages under PMJJBY were left unsaturated. It was decided that all the unsaturated villages, both under GSA and EGSA would be saturated by 7.8.2018 by banks.
[Action: Banks & SLBCs]

(6) Distribution of RuPay cards

- a) Banks were asked to ensure distribution of 5 crore undistributed RuPay cards and activation of all cards by 31st December 2018.
[Action: Banks]

(7) Pradhan Mantri Mudra Yojana

- a) Banks to ensure regional parity in Mudra loan distribution under PMMY as there are around 330 Districts in the country with low distribution of Mudra credit.
- b) Banks to evolve more innovative ways to increase funding under Mudra. For this purpose, banks may consider providing fund under Mudra for state specific product chains like dairy, spice-products, textiles etc.
- c) Banks to ensure display of Mudra logo on website with a dedicated Mudra corner, where details of the beneficiaries under this scheme to be displayed within 4-5 days from the date of issue of the minutes of this meeting.
- d) Each Mudra borrower should display a "Mudrapreneur" logo on his site/shop.

- e) Banks would also display success stories under Mudra on their website and on social media platforms like twitter and Facebook within 4 to 5 days from the date of issue of the minutes.
- f) Each bank branch should have a dedicated person/ counter to handle all Mudra related queries.
- g) Nodal officers of Mudra and Stand up India to check pending cases on the 'Udyami Mitra' portal and ensure their disposal in a time bound manner.
[Action: Banks]

(8) Utilization of support from FIF managed by NABARD

Banks to ensure utilization of sanctioned funds under FIF for various schemes, which inter-alia include deployment of VSAT, AECs, BHIM Aadhaar Pay device, PoS etc. in a time bound manner.

- a) MeitY to issue a clarification to all banks that it is not necessary to have Aadhaar enabled PoS. This should also be posted on MeitY's website.
- b) Banks were also advised that claims for reimbursement of assistance under FIF are submitted within 7 days of the deployment/ operationalisation of devices.
- c) It was also decided that DFS would examine the issue regarding deployment of PoS machines in Tier 3 and 4 centres in addition to ongoing schemes of NABARD for Tier 5 and 6 centres. [Action: DFS, MeitY & Banks]

(9) Promotion of Digital Payments

Secretary MeitY reiterated following issues with banks:

- a) Speeding up the process to achieve 20 lakh BHIM Aadhaar pay target. As of now, only 28 % target has been achieved.
- b) Merchant on-boarding in smart cities @100 per branch in smart cities to be taken up on a priority basis and to also upload the on-boarding data and weekly progress report on dashboard in a time bound manner.
- c) In light of increasing UPI transactions and increase in transactions failures, Banks are requested to reduce technical declines by enhancing the capacities.
[Action: Banks]

(10) JS (MoHFW) raised following two issues pertaining to NIKSHAY Program:

- a) Banks are opening new accounts only for Aadhaar holders;
- b) DBT is denied in accounts which are inoperative.
It was clarified that as per new master circular on KYC of RBI, in case Aadhaar is not available, small accounts can still be opened. It was further clarified that Banks have to follow RBI circular on DBT credit, even if account is inactive. All banks are requested to comply with instructions of RBI in this regards. [Action: Banks]

- (11)** JS (F&PD) requested banks to on board Fair Price Shop for digital payments in BHIM Aadhaar Pay and BHIM QR. [Action: Banks]

All stakeholders are requested to take steps for effective implementation of decisions emerged in the meeting

2.5) Bank Mitras (Business Correspondent Agents-BCAs):

- ◆ Banks have been allocated **3243 Gram Panchayats as Sub-Service Areas (SSAs)**. The Concerned Banks is ensuring the extension of banking services in their allocated SSAs either by opening branch or through the fixed location Bank Mitras (BCAs).
- ◆ Banks have deployed total **1501 Bank Mitra (BMs)** as of 30th June 2018. H P Gramin Bank has reported reduction of BCA from the existing level of 412 in March, 2018 to 110 as of 30.6.2018. Representative from HPGB may deliberate on the issue.
- ◆ Only PSBs and RRBs have deployed the Bank Mitras but **Cooperative Sector Banks and Private Sector Banks have no contribution** toward expanding Bank Mitra Mode to reach out to the excluded section of our society. Controlling Head of these Banks are requested to review the position.

ISSUE OF INACTIVE BCAs:

Business Correspondent Agents (BCAs) are becoming inactive or non-functional and the matter needs close monitoring by the Controlling offices of the Banks. The issue of **Expansion & Strengthening of BC Network came up for discussion in the meeting held on 4.8.2018 by DFS with top level Management of Banks. DFS has directed Banks for activation / replacement of inactive BCs in a time bound manner with in 31st August 2018. Following points emerged in the meeting on the issue.**

- a) All banks to provide data for creation of **BC registry** to IBA by 31st August 2018. Registry to share the district level MIS for BC agents with district level authorities to enable them to suggest corrective action.
- b) Issue regarding **low level of remuneration** for BCs was also flagged during the discussions. NPCI was instructed to provide the transaction-wise breakup of BCs under two slabs: less than 100 transactions and less than 200 transactions every month.
- c) IBA was requested to take up and review /revisit the remuneration norms for BC so as to suitably incentivize them for better delivery of services.
- d) **Monitoring of BCs and enhancing of footfall at BC points** : Banks would create a robust BC monitoring mechanism. BCs performing well should be incentivized by the banks. Different products like flexi-RD savings, credit sourcing etc. would be made available at BC points. Banks to make available PMJJBY and PMSBY enrolment at BC point in paperless mode.
- e) Interchange approved by NPCI in March 2018 should be implemented at the earliest to have healthy expansion of BC network and transactions.

- f) RBI to examine the “priority service area” concept for non-functional BCs on the lines of priority sector shortfall. As of now banks are not putting BCs in unviable areas and citizens are being denied of banking services.

As interchange is critical for expansion of BC network, RBI is requested to fix the same as it is done in case of ATMs under the PSS act. We reiterate that BCA model has not stabilized and facing certain issues in discharging its role and responsibility in effective manner. In the past review meetings, RBI has emphasized upon Banks in the State to take effective steps for improving the efficiency level of the Bank Mitras (BMs) by proper hand holding support and close monitoring of their performance.

- ◆ The Convener Bank has compiled the progress in respect of financial transactions made by Bank Mitras of major banks in the State during the quarter ended June, 2018 as mentioned in the Table no. FI-1A at page no-68

2.6) Pradhan Mantri MUDRA Yojana (PMMY):

Pradhan Mantri MUDRA Yojana (PMMY) launched on April, 08, 2015, for extending credit facilities to micro enterprises/ small businesses up to Rs.10 Lakhs in a hassle free manner. The objective is to provide financial support for small business which generates employment for majority of the Indian working population and to create an inclusive, sustainable and value based entrepreneurial culture, in the country.

Progress under PMMY in H.P. :

- ◆ Banks have made **fresh disbursements** under Mudra loan to **18358** new entrepreneurs with fresh disbursement to the tune of Rs.32566.95 lakhs in the 1st quarter ended June, 2018. Private sector banks and Coop sector Banks have low performance under PMMY and they are requested to increase their lending under the scheme.
- ◆ **Cumulative position** of Mudra loans mentioned at Table No- FI-3 (page no-71) reveals that banks have outstanding Mudra loan under PMMY **Rs.1554.25 crores** with coverage of **89713 Micro and Small entrepreneurs**.
- ◆ **Mudra Cards:** The preloaded approved Mudra card is one of the major benefits, a borrower can avail under the scheme. This pre-loaded card would enable them to buy raw material, heavy and light machinery for their business on an online platform. Borrowers can easily withdraw money whenever they require cash in hand for the business units. The design of the card is being approved by DFS,. All eligible beneficiaries can get this Rupay Mudra Card. In Himachal Pradesh Banks have increased issuance of Mudra cards from 20434 to **42484** in quarter ended June, 2018
- ◆ Mudra cards facilitate hassle-free funds for meeting the working capital needs of micro entrepreneurs and these Cards needs to be issued to large extent. Member Banks are requested to pay special attention to increase the numbers of Mudra Cards.

Cumulative Progress under PMMY up to the quarter ended June, 2018

(Amount in Lakh)

		Progress up to the end of Quarter June, 2018 (01.04.2018 to 30.6.2018)					
S.No	Category	Rural		Urban		Total	
		No.	Amt	No.	Amt	No.	Amt
1	Shishu (loan up to 50000/)	4367	951.16	1552	405.09	5919	1356.25
2	Kisore(Loan from Rs.50001/- to Rs.5.00 lakh)	8734	11039.52	1743	4693.24	10477	15732.76
3	Tarun (Loan above Rs..00 lakh and up to Rs.10 lakh)	1379	10554.32	583	4923.62	1962	15477.94
4	Total disbursements in 1 st quarter June,2018 (1+2+3)	14480.00	22545.00	3878.00	10021.95	18358.00	32566.95
5	Cumulative position as of 30.6.2018	89713				155425.57	
6	No. of Mudra Cards issued up to 30.6.2018	42484					

(Bank wise position of disbursement of loans under PMMY up to quarter ended June 2018 mentioned in the Annexure-FI-3 at page no-71.)

Observations/ comments.

- PMMY Target for F.Y.2018-19 : Rs. 3 lakh crore;
- Targets allocated among banks by Mission Mudra . The corporate offices of banks will be sub-allocating the targets among their offices/ branches in the States. Member banks are requested to intimate MUDRA targets for their banks in H P to SLBC Convenor, for the purpose of reviewing the achievements by the House.
- Issuance of Mudra Card to eligible borrowers at the time of disbursement of loan.
- Timely disposal of loan applications.
- **PMMY PUBLICITY:** Banks to ensure display of Mudra logo on website with a dedicated Mudra corner, where details of the beneficiaries under this scheme to be displayed within 4-5 days from the date of issue of the minutes of this meeting. Each Mudra borrower should display a "Mudrapreneur" logo on his site/shop.
- Hoarding to be setup at District Court, District Hospital, Railway Station, Bus Stand and other prominent locations.

House may deliberate on the issue.

2.8): Stand UP India Scheme (SUIs)

Stand up India scheme has been formally launched on April 05, 2016. The scheme aims to encourage entrepreneurial culture among un-served and under-served segments of the society represented by SC, ST and women.

- The Scheme facilitate loan from Banks between Rs.10 lakh and Rs. 1.00 crore to atleast **one Scheduled Caste(SC)** or **(Scheduled Tribe(ST)** borrower and at least **one woman borrower per Bank Branch** for setting up of a new enterprise (also termed as green field enterprise). The loans will be extended for setting up of a new enterprise in Manufacturing, Trading or Service sector by SC/ST/Women entrepreneur.

Latest Progress under Stand-UP India Scheme as of 30.6.2018 in Himachal Pradesh :

The convenor bank has compiled the progress under the Standup India scheme from the Standup India web portal (<https://www.standupmitra.in>) wherein concerned member Banks have uploaded the position of cases received, sanctioned, disbursed and the pendency of cases under the scheme.

Summary of Proposals received/ Sanctioned / Pending as of 30.06.2018

A) Progress under Stand-Up Scheme Period 01-04-2018 to 30.6.2018 (1st quarter ended June,2018)

(Amount in Crore)

S. No	Banks	Women beneficiaries		SC/St Beneficiaries		Total Achievement	
		A/c	Amt	A/c	Amt	A/c	Amt
1	Public sector Banks (PSBs)	18	4.24	8	1.83	26	6.07
2	H. P. Gramin Bank (RRB)	3	0.53	1	0.20	4	0.73
3	Private Sector banks	1	0.29	0	0	1	0.29
4	Coop sector banks	0	0	0	0	0	0
	Total	22	5.06	9	2.03	31	7.09

(Bank wise position mentioned in Table no FI-4, page no. 72)

B) Cumulative position (Agency-wise) under Stand-UP India Scheme in Himachal Pradesh as of 30.6.2018

(Amt in Crore)

S.no	banks	No Of branches	Annual Target (2 cases per branch)	Women beneficiaries		SC/St Beneficiaries		Total Achievement	
				A/c	Amt	A/c	Amt	A/c	Amt
1	Public sector Banks (PSBs)	1190	2380	501	96.11	258	45.12	759	141.23
2	H.P. Gramin Bank (RRB)	263	526	27	3.73	20	2.50	47	6.22
3	Private Sector	140	280	19	2.80	1	0.11	20	2.92

	banks								
4	Coop sector banks	545	1090	0	0	0	0	0	0
	Total	2138	4276	547	102.64	279	47.73	826	150.37

(Bank wise position mentioned in Table no FI-4, page no-72)

Points for deliberations:

- 1) Banks have sanctioned 547 new women entrepreneurs amounting to Rs. 102.64 crores since inception of scheme.
- 2) Banks have sanctioned 279 new SC/ST entrepreneurs amounting to Rs. 47.73 crores since Inception.
- 2) The cumulative position reveals that Banks have outstanding loans amounting to **Rs.150.37 crores to total 826 new entrepreneurs**. Out of total loans sanctioned under the scheme, 66% are the women beneficiaries and rest 34% are SC/ST Beneficiaries.
- 3) Private Sector banks and RRB have negligible performance under the Scheme.
- 4) Cooperative sector banks have '**NIL**' performance under the Scheme.
- 5) Banks are requested to update their position of proposals disposed off under Stand-Up India Scheme in the web portal (<https://www.standupmitra.in>) regularly.

The House may deliberate on the issue.

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AGENDA ITEM NO.-3

3) CONCURRENT AND FRESH/MISCELLANEOUS ISSUES:

Implementation of Aadhaar number seeding for Payments through Aadhaar Payment Bridge System (APBS) under Direct Benefit Transfer (DBT)- Present Status.

3.1) **Aadhaar Coverage in Himachal Pradesh :**

In Himachal Pradesh there are 73,14,691 residents (projected population 2018) and **76,91,776** UIDs (**105.95%**) have been generated in the State. Aadhaar saturation level in the State for the population above 5 years is more than 100%. District-wise details mentioned as below for information of the House;

District-Wise Status of Aadhaar Enrolments in H.P. (July,2018)				
Sr No	District	Population as per 2018	Aadhaar Generation	% Aadhaar Generation
1	Bilaspur	409870	434988	106.13%
2	Chamba	551559	576179	104.46%
3	Hamirpur	487854	555849	113.94%
4	Kangra	1615873	1753508	108.52%
5	Kinnaur	87912	84882	96.55%
6	Kullu	467555	487377	104.24%
7	L&S	31993	32154	100.50%
8	Mandi	1070328	1142630	106.76%
9	Shimla	858724	851286	99.13%
10	Sirmaur	564496	585610	103.74%
11	Solan	610310	603643	98.91%
12	Una	558218	605618	108.49%
G. Total		7314691	7713724	105.46%

3.2) **Latest Status of Aadhaar Enrolment & Updation Centres (AECs) in Himachal Pradesh:**

Banks have set up Aadhaar Enrolment and updation centre vide notification dated 14.7.2017 issued by Unique Identification Authority of India (UIDAI). These centres are providing Aadhaar enrolment and updation facility within the branch premises at the selected centres.

In Himachal Pradesh, at present, 228 Aadhaar Enrolment & Updation Centres opened by Banks & Department of posts and these centres are in

active status. Bank wise position of Aadhaar Enrolment & Updation Centre(AECs) in mentioned as below;

Bank-wise status of Aadhaar Enrolment & Updation Centres(AECs) in Himachal Pradesh		
Status dated : 21.8.2018		
S No	Bank	No of Centres
1	Allahabad bank	2
2	Axis bank	2
3	Bank of Baroda	5
4	Bank of india	1
5	Canara Bank	7
6	Central bank of India	3
7	Dena Bank	3
8	HDFC Bank Ltd	4
9	ICIC bank Ltd	12
10	IDBI Bank	1
11	Indian bank	1
12	Indus Ind Bank	1
13	Jammu and Kashmir Bank	2
14	Oriental Bank of Commerce	1
15	Punjab & Sindh Bank	8
16	Punjab National Bank	7
17	State bank of India	37
18	Syndicate Bank	8
19	UCO Bank	11
20	Union Bank of India	2
21	YES Bank Limited	8
A	Banks (Summary)	126
B	Department of post	102
C	Total centres in HP	228
Source: https://appointments.uidai.gov.in		

Issues:

- A few of the member banks have not opened the required number of centres as per extant directions of UIDAI / government of India. More over existing AECs centres are not non functional. We request all member banks to open the centres at the selected branches in a time bound manner.
- Banks have been advised to ensure achievement of target of 8 records per day by their each centre operational in the State within 31.8.2018. In September 2018 the Targets shall be revised to 16 counts per centre per day. The Controlling Head of member banks are requested to monitor the progress of their centres to improve the progress. All the centres must be assigned the targets for sinking the records on daily basis and achievement thereof should be closely monitored.

The representative from UIDAI may deliberate on the issue.

3.3) Direct Benefit Transfer (DBT) implementation in H.P. :

Direct Benefit Transfer or DBT is an anti-poverty program launched by Government of India on 1st January 2013. This program aims to transfer subsidies directly to the people living below poverty line. The primary aim of this Direct Benefit Transfer program is to bring transparency and terminate pilferage from distribution of funds sponsored by Central Government of India. In DBT, benefit or subsidy will be directly transferred to account of a person entitled for subsidy under various welfare scheme of Gol and State Government.

The Government is emphasizing on transfer of benefits direct to the account of Beneficiaries through Aadhaar Payment Bridge System (APBS). The concerned Government Departments have taken initiative for Aadhaar seeding in the Bank account of the Beneficiaries and linked to NPCI mapper.

A) DBT Payments in H.P.

Direct Benefit Transfer (DBT) implemented in the State for payment of benefits under various Gol Schemes and State Government Schemes by the various Government Departments viz. Education Department, Health Department, WCD, NSAP Rural Department, IT Deptt. etc. The position of DBT payments made since inception in Himachal Pradesh is mentioned as below for information of the house.

Status of DBT Payments in HP as of 31st July, 2018 mentioned as below

Sr . N o.	Department	Scheme	Count	Amount (in Rs)
1	Education Dept	PM OBC	5,419	4,48,95,264
2		PM SC	5,419	4,48,95,264
3		PM ST	3,541	20,40,46,391
4		PM Minority	205	10,79,093
5		Pre Matric OBC	3,648	2,21,58,540
6		Pre Matric Children Engaged in Unclean Occupation	1,044	19,31,400
7		Pre Matric SC	11,517	2,59,22,220
8		Pre Matric Minority	2,161	57,80,385
9		MCM for Minority	62	17,37,787
10		SVUCY	4,178	4,17,80,000
11		DAMCY OBC	1,751	1,75,10,000
12		DAMCY SC	1,083	1,08,30,000

13		IRDP	1,479	18,04,000
14		MAHRISHI BALMIKI CHHATTRAVRITI YOJNA	6	54,000
15		KALPNA CHAWLA CHHATTRAVRITI YOJNA	868	1,30,20,000
16		THAKUR SEN NEGI UTKRISHTHA CHHATTRAVRITI YOJNA	15	1,65,000
17		ANNASHRI YOJNA	9	6,75,000
18		INDIRA GANDHI UTKRISHTHA CHHATTRAVRITI YOJNA FOR POST PLUS TWO STUDENT	3	30,000
19		KALPNA CHAWLA CHHATTRAVRITI YOJNA	189	28,35,000
20		TECHNICAL EDUCATION SCHOLARSHIP	453	15,60,000
21	NIT Hamirpur	TOP CLASS EDUCTAION SC	43	25,16,352
22		TOP CLASS EDUCTAION ST	13	12,63,814
23	UGC	FELLOWSHIP SCHEMES OF UGC	80	17,73,876
24	Health Dept	JSY	3	2,100
25	WCD	IGMSY	8,577	2,71,00,000
26	NSAP	IGNWPS	1,489	22,33,500
27		IGNDPS	32	48,000
28		NOAPS	4,713	95,67,000
29	RD Dept	MGNREGA	56,95,437	10,36,69,94,777
30	PDS	CASH FOR FOOD	5,89,794	26,74,63,520
31	Other	National Child Labour Policy	203	30,45,000
32	DITHP	Incentive to AWW	3,005	26,49,840
33	DITHP	Incentive to ALBR Operators	216	3,33,280
34	WCD	Salaries to AWW & Helpers	49,912	15,97,18,400
	Total		63,96,567	11,28,74,18,803

(B) Current Status on DBT In Himachal Pradesh

- State DBT Portal is live and integration with Bharat DBT Portal has been completed.
- Total **157** (**65** Central Sponsored Schemes and **92** State Sponsored Scheme) have been on-boarded on Bharat DBT Portal and IT department is in-process of identifying the additional schemes in consultation with all State Government Departments
- Rs.**1128.74** Crore till July 2018 have been successfully transferred into beneficiaries Aadhaar enabled bank accounts under **34 cash schemes**, as mentioned above . There are **22** other schemes where benefits are being provided in-kind.

(C) Aadhaar Seeding in Government Schemes Databases:

- i) **PDS: 90.56%** of the PDS records digitized are seeded with Aadhaar.
- ii) **Education: 99.10%** beneficiaries with Aadhaar numbers are seeded in scholarship database.
- iii) **MGNREGA: 97.21%** Beneficiaries data has been seeded with Aadhaar number.
- iv) **NSAP: 81.05%** Aadhaar numbers have been seeded in NSAP database.
- v) **LPG: 91.79%** Aadhaar numbers have been seeded in LPG database.
- vi) **Election: 71.71%** Aadhaar numbers have been seeded in election database
- vii) **EPF: 35.32%** Aadhaar numbers have been seeded in EPF database

The representative from Department of IT, H.P. may apprise the latest status.

(D) Important Issues on DBT:**D.1) DBT credit, even if account is inactive.**

In the high level meeting held on 4.8.2018 by DFS with top Management of Banks on financial inclusion, it was clarified that as per new master circular on KYC of RBI, in case Aadhaar is not available, small accounts can still be opened. It was further clarified that Banks have to follow RBI circular on DBT credit, even if account is inactive.

All banks are requested to comply with instructions of RBI in this regards.

D.2) DBT and Bankers Right of 'Sett Off'.

Reserve Bank of India , Regional Office , Shimla has directed vide their letter date 11.7.2018 to place before the House the recent guidelines of IBA's decision on the issue of legal right of Sett Off of Bankers in case of benefit of subsidy specially meant for relief measures extended by the sovereign (Central & State Government) for awareness of stake holders,

A communication in this regard issued by IBA vide SB /RBI/DBT/2017-18 3027 dated 21st June, 2017 interalia stated that Banks will consider forgoing their right to Sett Off in specific instances where the relief assistance is linked to

Natural calamities such as flood, cyclone, and earthquake etc and are as a one time measure based on the notifications issued by Central/ State Government.

A copy of aforesaid communication herewith attached with agenda papers for information of the House **(Appendix-I)**

3.4): Aadhaar linkages with bank accounts

The Reserve Bank of India (RBI) has made linking of national biometric ID Aadhaar to bank accounts mandatory as part of its updated 'Know Your Customer (KYC)' guidelines. This, however, will be subject to the final decision of the Supreme Court on making of Aadhaar mandatory.

The latest rule (of making Aadhaar key to the KYC norms) has been revised since the government has amended laws on prevention of money laundering (PMLA) through a gazette notification in June 2017. Accordingly banks have to ensure that;

- New accounts opened from 01.06.2017 requires mandatorily seeding of Aadhaar.
- Existing Accounts shall be seeded with Aadhaar
- Authentication of Aadhaar number received during new account opening/ seeding in existing account shall be done through e-KYC.

All member banks are requested to complete the Aadhaar seeding in Bank account as per directions from of Government of India.

3.5) Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif 2018 and Rabi 2018-19 and Restructured Weather Based Crop Insurance Scheme (RWBCIS) for Kharif 2018 season in Himachal Pradesh

PMFBY: Government of Himachal Pradesh, **Directorate of Agriculture** has issued notification vide their letter no. Agr. H (8-P)F(10)-20/2018 dated 11th May 2018 on **Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif season 2018 and Rabi Season 2018-19.**

RWBCIS: Notification for **Restructured Weather Based Crop Insurance Scheme (WBCIS)** for Kharif,2018 issued vide **No.Agr.H(8-P)F(10)-20/2018-Vol.-I dated 5.5.2018 by the Directorate of Agriculture , H.P.**

The above notifications are available on the website of Directorate of Agriculture, Himachal Pradesh (**www. hpagriculture.com**). The convener Bank has also circulated the notification to all SLBC member banks vide its e mail dated 17.05.2018.

For information of members, the notified crops to be covered under the PMFBY for the Kharif 2018 and WBCIS for Kharif2018 mentioned as below;

Insurance Coverage	Season	Crops covered in notifications	Cut-off date for receipt of Proposals of farmers/debit of premium from farmers account (loanee & non-loanee).
Pradhan Mantri Fasal	Kharif season	Maize & Paddy crops will be covered in 10	31 st July, 2018

Bima Yojna (PMFBY)	2018	Districts except Kinnaur & Lahaul/Spiti.	
Restructured Weather Based Crop Insurance Scheme (RWBCIS)	Kharif, 2018 season.	, Potato, Ginger, Tomato, Peas, Cabbage & Cauliflower crops In all the 10 Districts of the state (except Hamirpur & Una)	Potato (Loanee 15.6.2018 & Non loanees 7.6.2018) Tomato (Loanee 15.8.2018 & Non loanees 7.8.2018) Ginger: Loannes-15 th July, 2018 and Non Loanees 7.07.2018) Peas: Loannes-29.05.2018 , 2018 and Non Loanees 21.05.2018) Cabbage Loannes-30.6.2018 , 2018 and Non Loanees 22.06.2018) Cauliflower: Loannes-30.6.2018 , 2018 and Non Loanees 22.06.2018)

Banks have been directed to cover the eligible loanee farmers mandatorily under the Crop Insurance Scheme i.e. PMFBY and RWBCIS for Kharif 2018 as per notification issued by Directorate of Agriculture.

All banks have been directed to upload the insured farmers details on the National Crop Insurance Portal within 15 days from the cut-off date notified for the insured crops. Bank have not completed the data uploading on insured farmers within the stipulated time period and as per directions from Minister of Agriculture & Farmer Welfare Govt. of India, date for uploading the insured farmers details on the National Crop Insurance Portal for the Kharif 2018 extended up to 24.8.2018 as a special case.

The latest position on the Farmer Coverage under Crop Insurance scheme for Kharif 2018 mentioned as below:

Crop Season : Kharif 2018- Position of farmers coverage as of 30.8.2018. (AICL)

Scheme	State	Crop Name	Farmer Type	Farmer Count	Farmer Share (in lakh)	Sum Insured (in lakh)
PMFBY	Himachal Pradesh	Maize & Paddy	Loanee	67356	136.76	2422.69
			Non Loanee	1020	0.68	36.82
		Total (A)		68376	137.44	2459.51
RWBCIS	Himachal Pradesh	Ginger, Potato, tomato Cabbage,	Loanee	8755	69.08	1381.78
			Non Loanee	158	1.62	32.50
		Total (B)		8913	70.7	1414.28
		G Total (A+B)		77289	208.14	3873.79

A) Coverage of Farmers:-

All farmers including sharecroppers and tenant farmers growing the notified crops in the notified area are eligible for coverage. However farmer should have Insurable interest for the notified/ Insured Crops. Insurance coverage is to be done through the Govt. of India portal <http://www.pmfby.gov.in/Login.aspx>.

- a. **On compulsory basis (Loanee farmers)**: Insurance coverage is COMPULSORY for all the cultivators having sanctioned credit limit (*up to the prescribed date*) for the notified crop(s) in the respective notified areas from any Financial Institutions (FIs) - Bank Branch, PACS, etc. The acreage mentioned in the KCCs is eligible for compulsory coverage. All the banks must ensure the coverage details to be entered in the Gol portal without which no coverage would be eligible for insurance risk covers under the scheme.
- b. **On optional basis (Non-Loanee farmers)**: The scheme is OPTIONAL for non-loanee farmers. Such farmers, cultivating notified crops in the notified areas, may opt for insurance coverage through nearest Bank Branch (**where they have SB Account**), any authorized representatives of AIC or authorized Insurance Intermediaries and Common Service Centres (CSCs). The insurance coverage must be done through the Gol portal.

B) Issues for deliberation:

1) Uploading of Insured Farmers details on National Crop Insurance Portal
<http://www.pmfby.gov.in/Login.aspx>.

In follow-up action emerged in last 148th SLBC review meeting held on 19.6.2018, a **review meeting held on 18.7.2018 under the Chairmanship of Director Agriculture**, Government of Himachal Pradesh to review the progress in uploading of Data in crop insurance portal for the insured farmers covered under the **Rabi 2017-18 season**. The meeting attended by Banks, Insurance companies, SLBC convener and officials from Agriculture Department HP.

The action emerged in the above review meeting mentioned as below;

- a) The major banks including Punjab National Bank (PNB) , State Bank of India(SBI), Kangra Central coop Bank(KCCB), Central Bank of India(CBI) and H P Gramin Bank (HPGB) having large pendency in data uploading have been impressed to pay focused attention to complete the exercise well before closure of portal for data entry for Rabi 2017-18 season.

The Banks have been directed by the Chairman to upload the pending coverage of farmers in the portal immediately.

- b) The Insurance companies i.e. AICL and IFFKO – TOKIO will be sharing the pendency details in data uploading for Rabi 2017-18 with all banks, LDMs and SLBC to expedite follow-up action by the Controlling office of Member Banks with their branches.
- c) The Directorate of Agriculture, Govt of HP will submit **a proposal to GOI for providing offline utility in uploading of data** on the new Web-portal to facilitate uploading of pending data for Rabi 2017-18 on the portal .

In compliance to directions from ACS (Fin) , Govt of HP in the last SLBC meeting, the report on above mentioned review meeting submitted by Convenor Bank to the Addl. Chief Secretary, (Finance) Govt of Himachal Pradesh vide their letter no. No.GM/SLBC/2018-19/ PMFBY dated 26.7.2018 for kind information.

The Convenor Bank has received the position of **pendency in data uploading from Agriculture Insurance Company Limited (AICL)** and same have been

submitted to concerned Banks by the Convenor Bank for further follow-up action. The latest position of pendency in Data uploading for **Rabi 2017-18** mentioned as below;

PMFBY / RWBCIS Rabi 2017-18 HP (AIC) - Actual vs. Portal Coverage update as of 23.8.2018 (e-mail dated 23.8.2018)

PMFBY Rabi 2017-18 - Portal Status

Pendency in Data Uploading for Rabi2017-18 season (as reported by AICL)

State	Total collection as per accounts (Rs. Lakh)	Total farmers' premium as per portal in approved applications (Rs. Lakh)	Total farmers' premium as per portal in pending applications (Rs. Lakh)	Collection amount for which no data is available on portal (Rs. Lakh)
HP (PMFBY)	129.24	78.10	0.00	51.14
Farmers	Farmers 84012	Farmers 48185	0	Farmers 35827
HP (RWBCIS)	594.52	350.81	0.00	243.71
Farmers	Farmers: Main 25201 + Add-on 196	Farmers 14562	0	Farmers 10639-main cover & 196 add-on cover

Bank-wise Pendency in uploading of Insured farmers detail on the crop insurance Portal for Rabi2017-18 (as reported by AICL)

S. No.	Bank Name	No of Farmer coverage as per Excel Sheets	No of Farmer uploaded in GOI Portal by Bank	Farmer difference (excel sheet vs. portal coverage)
1	ALLAHABAD BANK Total	5	0	-5
2	Bank of Baroda Total	21	21	0
3	Bank of India Total	93	29	-64
4	BANK OF MAHARASHTRA Total	19	19	0
5	BANK OF MAHRASHTRA Total	3	3	0
6	CANARA BANK Total	59	33	-26
7	CENTRAL BANK OF INDIA Total	4259	3188	-1071
8	CORPORATION BANK Total	43	34	-9
9	DENA BANK Total	15	15	0
10	HDFC HEAD OFFICE MUMBAI Total	210	148	-62
11	Himachal Pradesh Gramin Bank Total	6882	4415	-2467
12	Himachal Pradesh State Co. Bank Total	263	258	-5
13	INDIAN OVERSEAS BANK Total	25	12	-13
14	Kangra Co-operative Bank Total	10256	6328	-3928
15	Oriental Bank Of Commerce Total	239	216	-23
16	PUNJAB AND SIND BANK Total	16	16	0
17	PUNJAB NATIONAL BANK Total	58367	31011	-27356
18	STATE BANK OF INDIA Total	2506	644	-1862

19	SYNDICATE BANK Total	34	33	-1
20	UCO BANK Total	801	777	-24
21	Union Bank of India Total	201	200	-1
22	VIJAYA BANK Total	13	13	0
Grand Total		84330	47413	-36917

Reconciliation of insured farmers on the National Crop Insurance Portal for Rabi 2017-18 is very important as the claim settlement by insurance companies will be made on the basis of information on insured farmers available on the portal. All member banks are requested to ensure data uploading on all insured farmers in the new crop insurance portal [www. http://www.pmfby.gov.in/Login.aspx](http://www.pmfby.gov.in/Login.aspx) in a time bound manner.

The representative from Agriculture Department, Govt of Himachal Pradesh may deliberate on the issue.

3.5 Issue regarding Mortgage of Immovable Property of any person belonging to scheduled Tribes in District Kinnaur – Himachal Pradesh. Permission for Mortgage of land and property situated in tribal areas in the State for availing credit assistance from banks and FIs:

In 136th and 137th SLBC quarterly review meetings, the above issue had been deliberated with a request to the State Government authorities to permit Banks for mortgage of immovable property belonging to the scheduled tribes in the State which at present is not been permitted as per provisions under Himachal Pradesh Transfer of Land (Regulation) Act 1968.

In District Kinnaur (Tribal district), Scheduled Banks cannot mortgage the immovable property of any person belonging to Scheduled Tribes, due to restriction imposed under section 3 (1) of Himachal Pradesh Transfer of Land (Regulation) Act 1968 on every person belonging to Scheduled Tribe from transferring his interest in any land by way of sale, mortgage, gift or otherwise to any person not belonging to such tribe except with the prior permission in writing of Deputy commissioner.

As a result of above provisions of the Act, Scheduled Banks are facing legal hurdle in extending credit facilities to the inhabitants of the tribal areas in hassle free manner. In addition, Banks are not entitled to initiate action under the SARFAESI ACT 2002 and therefore huge funds of Banks have struck up due to non recovery of bank dues from the defaulter borrowers.

Current Status: Tribal Development Department, Govt Of HP has proposed amendments in the Himachal Pradesh Transfer of Land (Regulation) Act, 1968 in the interest of the persons belonging to Scheduled Tribe because the Tribal Peoples were facing hardships for getting loans by mortgaging their land property. A bill to this effect has been approved by the Council of Minister in its meeting held on 13-04-2018 which is to be placed on the table of the House in the coming monsoon session of the State Legislative Assembly

House requests the representative from Tribal Development Department to apprise the latest position in the matter.

3.6: Inclusion of two New member banks under Private Sector Banks in SLBC forum in Himachal Pradesh.

Two Private Sector Banks namely **Kotak Mahindra Bank Ltd** and **AU Small Finance Bank Ltd** have started their business operation in Himachal Pradesh. They have approached SLBC convener for including them as member in the SLBC forum. The House is requested to approve for inclusion of these two banks as members in the State level Bankers Committee Forum for Himachal Pradesh.

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AGENDA ITEM NO-4

4. Review of Performance under Annual Credit Plan 2018-19 – Progress in 1st quarter ended June, 2018.

The progress under Annual Credit Plan 2018-19 in the 1st quarter ended June, 2018 has been reported by the Member Banks to the convenor bank and consolidated position mentioned as below for review of the House.

In Annual Credit Plan (ACP) 2018-19, banks have planned to disburse fresh loans to the tune of Rs.23549.31 crores in the FY 2018-19 in Himachal Pradesh. Banks have projected for disbursement of 25% of Annual Credit Plan outlay fixed for FY 2018-19. As per the data submitted by member banks, total disbursements **made by banks in quarter ended June 2018 aggregated to Rs. 5727.71 Crores** as against the targets of Rs. **5887.32 Crores**. Banks have recorded **achievement of 97%** of assigned targets in terms of financial outlay set for 1st quarter ended June, 2018 in ACP 2018-19.

In terms of physical achievements under ACP 2018-19 during the period under review, banks have extended credit to **226156 new units** as against a target of **279038** units and thereby having **achievement of 81%** of assigned targets in the 1st quarter i.e. June 2018.

The sector-wise targets vis-a-vis achievements in under ACP 2018-19 in the 1st quarter ended June, 2018 as mentioned hereunder:

ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2018-19 FOR THE QUARTER ENDED JUNE, 2018. (1.4.2018 TO 30.6.2018)

4.1) FINANCIAL ACHIEVEMENT: -PRIORITY SECTOR CREDIT (PSC)

(Amt. in Crores)

S.No	Sector/Activity	Annual Targets 2018-19	Targets up to quarter ended June, 2018	Achievement – Quarter ended June, 2018	%age Achievement – 1 st Quarter ended June, 2018
1	Agriculture	10696.96	2674.24	1740.44	65.08
2	MSME	6788.51	1697.13	1948.89	114.83
3	Education	340.21	85.05	15.89	18.68
4	Housing	1382.10	345.52	350.97	101.58
5	Others -PS	1479.08	369.77	204.97	55.43
	Total PS (1 TO 5)	20686.86	5171.71	4261.16	82.39

(Please refer to Table: ACP-I, page no-73 to 78)

4.2) -FINANCIAL ACHIEVEMENT -NON PRIORITY SECTOR- (NPS)

(Amt. in Crores)

S.No	Sector/Activity	Annual Targets 2018-19	Targets up to quarter ended June, 2018	Achievement – Quarter ended June, 2018	%age Achievement – 1 st Quarter ended June, 2018
1	Education	85.06	21.26	3.19	15.00
2	Housing	255.75	63.94	152.50	238.50

3	Others	2521.64	630.41	1310.85	207.94
	Total NPS (1+2.+3)	2862.45	715.61	1466.55	204.94
	Grand Total PS+NPS)	23549.31	5887.32	5727.71	97.29

(Please refer TABLE-ACP-I, page no-79 to 82)

4.3)- PHYSICAL ACHIEVEMENT- PRIORITY SECTOR CREDIT (PS)

(In units)

S.No	Sector/Activity	Annual Targets 2018-19	Targets up to quarter ended June,2018	Achievement –Quarter ended June, 2018	%age Achievement – 1 st Quarter ended June, 2018
1	Agri. -Direct	628743	157186	136276	86.70
2	MSME	201138	50285	42228	83.98
3	Education	22073	5518	1112	20.15
4	Housing	79140	19785	6120	30.93
5	Others -PS	80848	20212	6351	31.42
	Total PS (1 to 5)	1011942	252986	192087	75.93

(Please refer to Table: ACP-I , page no-73 to 78)

4.4) -PHYSICAL ACHIEVEMENT--NON PRIORITY SECTOR (NPS)

(In units)

S.No.	Sector/Activity	Annual Targets 2018-19	Targets up to quarter ended June,2018	Achievement – Quarter ended June, 2018	%age Achievement – 1 st Quarter ended June, 2018
1	Education	4787	1197	84	7.02
2	Housing	7677	1919	1445	75.30
3	Others	91742	22936	32540	141.87
4	Total NPS	104206	26052	34069	130.77
5	Total PS	1011942	252986	192087	75.93
	Grand Total PS+NPS)	1116148	279038	226156	81.05

(Please refer to Table: ACP-I , page no-79 to 82)

4.5) AGENCYWISE DISBURSEMENT UNDER ANNUAL CREDIT PLAN 2018-19 UP TO THE 1st QUARTER ENDED JUNE, 2018.

A) PRIORITY SECTOR LOANS –AGENCY-WISE

(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 2018-19	6054.92	1230.42	2983.09	428.53	10696.96
B	Target – 1 st Quarter June,2018	1513.73	307.605	745.7725	107.1325	2674.24
C	Achievements– 1 st Quarter June,2018	996.48	192.96	416.96	134.04	1740.44
D	%-Achievement.-in 1 st	65.83	62.73	55.91	125.12	65.08

	quarter June2018					
2	MSME SECTOR					
A	Annual Target 2018-19	4483.30	632.66	1314.82	357.73	6788.51
B	Target – 1 st Quarter June,2018	1120.83	158.17	328.71	89.43	1697.13
C	Achievements– 1 st Quarter June,2018	1407.60	40.48	374.99	125.81	1948.88
D	%-Achievement.-in 1 st quarter June2018	125.59	25.59	114.08	140.68	114.83
3	EDUCATION LOANS					
A	Annual Target 2018-19	207.25	37.95	76.06	18.95	340.21
B	Target – 1 st Quarter June,2018	51.81	9.49	19.02	4.74	85.05
C	Achievements– 1 st Quarter June,2018	12.21	0.81	2.80	0.07	15.89
D	%-Achievement.-in 1 st quarter June2018	23.57	8.54	14.72	1.48	18.68
4	HOUSING LOANS					
A	Annual Target 2018-19	855.12	137.11	291.95	97.92	1382.10
B	Target – 1 st Quarter June,2018	213.77	34.28	72.99	24.48	345.52
C	Achievements– 1 st Quarter June,2018	234.06	17.22	98.11	1.59	350.98
D	%-Achievement.-in 1 st quarter June2018	109.49	50.23	134.42	6.50	101.58
5	OPS UNDER PRIORITY SECTOR					
A	Annual Target 2018-19	893.07	74.79	393.18	118.04	1479.08
B	Target – 1 st Quarter June,2018	223.27	18.70	98.30	29.51	369.77
C	Achievements– 1 st Quarter June,2018	51.52	3.16	150.29	0	204.97
D	%-Achievement.-in 1 st quarter June2018	23.08	16.90	152.89	0.00	55.43
6	TOTAL PRIORITY SECTOR					
A	Annual Target 2018-19	12493.67	2112.92	5059.11	1021.16	20686.86
B	Target – 1 st Quarter June,2018	3123.42	528.23	1264.78	255.29	5171.72
C	Achievements– 1 st Quarter June,2018	2701.87	254.63	1043.15	261.51	4261.16
D	%-Achievement.-in 1 st quarter June2018	86.50	48.20	82.48	102.44	82.39

(Please refer to Table: ACP-I , page no-73 to 78)

B) NON PRIORITY SECTOR LOANS-AGENCY-WISE

(Amount in Crores)

3	NPS- EDUCATION LOANS					
A	Annual Target 2018-19	48.07	2.27	25.88	8.84	85.06
B	Target – 1 st Quarter June,2018	12.02	0.57	6.47	2.21	21.27
C	Achievements– 1 st Quarter June,2018	3.19	0	0	0	3.19
D	%-Achievement.-in 1 st quarter June2018	26.54	0.00	0.00	0.00	15.00

4	NPS -HOUSING LOANS					
A	Annual Target 2018-19	166.70	13.96	54.16	20.93	255.75
B	Target – 1 st Quarter June,2018	41.68	3.49	13.54	5.23	63.94
C	Achievements– 1 st Quarter June,2018	149.56	0	0.84	2.09	152.49
D	%-Achievement.-in 1 st quarter June2018	358.83	0.00	6.20	39.96	238.49
5	NPS -OTHERS					
A	Annual Target 2018-19	1491.32	221.16	569.80	239.36	2521.64
B	Target – 1 st Quarter June,2018	372.83	55.29	142.45	59.84	630.41
C	Achievements– 1 st Quarter June,2018	700.29	18.15	154.41	438.00	1310.85
D	%-Achievement.-in 1 st quarter June2018	187.83	32.83	108.40	731.95	207.94
6	TOTAL NON PRIORITY SECTOR					
A	Annual Target 2018-19	1706.09	237.39	649.85	269.12	2862.45
B	Target – 1 st Quarter June,2018	426.52	59.35	162.46	67.28	715.61
C	Achievements– 1 st Quarter June,2018	853.05	18.15	155.25	440.10	1466.55
D	%-Achievement.-in 1 st quarter June2018	200.00	30.58	95.56	654.13	204.94

(Please refer to Table no. ACP -1, Page 79 to82)

C) GRAND TOTAL FOR ALL SECTORS

A	Annual Target 2018-19	14199.76	2350.32	5708.96	1290.27	23549.31
B	Target – 1 st Quarter June,2018	3549.94	587.58	1427.24	322.57	5887.33
C	Achievements– 1 st Quarter June,2018	3554.92	272.78	1198.40	701.62	5727.72
D	%-Achievement.-in 1 st quarter June2018	100.14	46.42	83.97	217.51	97.29

(Please refer to Table no-ACP-1 at page-83)

4.6): Observations/ comments on achievements in 1st quarter June,2018 under Annual Credit Plan (ACP) 2018-19

- In the 1st quarter ended June, 2019 banks have disbursed fresh loans to the tune of Rs. 5727.72 crore to total 226156 new units. The achievement against the targets set for quarter ended June, 2018 registered at 97%.
- In the **Priority Sector segments**, Banks have disbursed fresh credit of Rs 4261.16 crores and achieved 82% of the assigned targets for quarter ended June, 2018.
- In **Non Priority Sector (NPS)** segments, Banks have made fresh loans to the tune of Rs.**1466.55** crores as against the set target of Rs. 715.61crores and recorded achievement of 205%. Private Sector Banks and PSBs have shown remarkable achievements under the Non-Priority Sector lending in the State.
- In **Agriculture Sector-** Banks have made fresh credit disbursements of Rs.**1740.44** crores as against the target of Rs.2674.24 crores having achievement of **65%** of the assigned targets. Except private sector Banks, all

other Banks have failed to achieve the targets and it needs their focused attention.

- e) In **MSME Sector**- Banks have fresh credit disbursements of Rs. **1948.89** crores as against the target of Rs.1697.13 crores. Banks have recorded achievement of **115%** which is quite good.

Achievement under Education **loans** was 18 % of targets and banks have disbursed fresh education loans to the tune of Rs.**15.89** crores in 1st quarter ended June, 2018. Private Sector Banks have negligible performance under fresh education loan disbursements.

- f) The **Agency-wise (i.e. PSB/RRB/Private Banks /Coop Banks) overall achievement** under Annual Credit Plan (ACP) 2018-19 upto quarter ended June,2018 indicates that Public Sector banks (PSB) have overall achievement of 100% , RRB- 46% , Cooperative Sector Banks- 84 % and Private Banks -217%.

- g) The **overall performance of 97%** as against the targets assigned up to quarter ended June, 2018 under ACP2017-18 is quite reasonable.

h) DISBURSMENTS UNDER CROP LOAN SCHEME in 1st QUARTER ENDED June,2018

Banks have annual target of Rs. 6195.52 crore under the Crop loan Scheme for the Current Financial Year 2018-19 comprising the proportion of more than 58% of total financial outlay of Rs. 10696.96 crores projected in overall Agriculture sector for fresh credit disbursements in ACP 2018-19.

Banks have target of fresh disbursements of Rs1548.88 crores for the purpose of short term credit under Agriculture sector in the 1st quarter ended June, 2018 and Banks have disbursed .Rs.1233.87crore and recorded achievement of 80 % of the assigned targets in the crop loan disbursements in 1st quarter June, 2018 of ACP 2018-19 .

Agency- wise fresh disbursements in quarter ended June 2018 mentioned as below;

Agency –wise Annual disbursements under Crop loans in quarter ended June, 2018 (1st Quarter of FY 2018-19)

(Amt in crore)						
	CROP LOAN	PSB	RRB	Coop. Banks	Pvt Banks	Total- Crop loan
1	2	3	4	5	6	7 = (3+4+5+6)
A	Annual Target 2018-19	3546.21	727.16	1689.42	232.73	6195.52
B	Target – 1 st Quarter June,2018	886.55	181.79	422.36	58.18	1548.88
C	Achieve– 1 st Quarter June,2018	759.43	159.73	214.26	100.45	1233.87
D	%-Achievement.-in 1 st quarter June2018	85.66	87.86	50.73	172.63	79.66

(For Bank-wise details, please refer TABLE-ACP-I, page no-84)

Important Observations on ACP 2018-19:

- A) Reserve Bank of India has directed vide their letter RBI/2017-2018/155 FIDD.CO.LBS.BC No. 19/02.01.001/2017-18 dated 6.4.2018 that Corporate Business targets for branches, blocks, districts and States may be aligned with Annual Action Plan (ACP) under Lead bank scheme to ensure better implementation. We hope that Banks have converged the ACPs with their Corporate Business plan for the current year 2018-19. We request member banks to ensure compliance of RBI directions in letter & spirit.
- B) RBI official found during the course of inspection of bank Branches of various Banks in the State that substantial number of the branches were either unaware about the ACP targets or the targets were not conveyed by Controlling Offices /District Coordinators at District/State level. All banks to ensure receipt of the ACP targets by all their bank branches in the districts so as to ensure participation of every branch in Lead Bank Scheme which would facilitate maximum achievement of the targets.
- C) In last 148th SLBC meeting it was decided that mid term review of the Annual Credit Plan 2018 will be made as few of member banks have reported that targets assignment under ACP 2018-19 to their bank in the State is disproportionately on higher side in comparison to their annual achievements in fresh disbursements under ACP 2017-18.

LDMs are requested to review the ACP projections for the Current year 2018-19 with member Banks in their district and reassign the targets among member banks keeping in view of their past record of performance in fresh disbursements under ACP and the potentials for achieving the targets assigned in current Financial year 2018-19. LDMs are requested to undertake the exercise of review/ revision of targets under ACP2018-19 in their district keeping in view the performance of Banks under ACP up to quarter ended September, 2018 and submit the revised targets to SLBC Convenor within October, 2018 for further consolidation of revised targets for the State for review of the House in next SLBC meeting.

House may deliberate on the issue.

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AGENDA ITEM NO.5

5) REVIEW OF STATISTICAL BANKING DATA AS OF 30th JUNE, 2018

5.1) COMPARATIVE BANKING KEY INDICATORS AS OF 30th June, 2018

(Amt in crores)

S. No.	Item	30.06.2016	30.06.2017	30.6.2018	Variation in June,2018 over June,2017 (Y-o-Y)	
1	Deposit PPD				Absolute	%age
	Rural	55807.64	65234.93	70909.03	5674.1	8.70
	Urban/SU	32568.82	35408.58	37071.97	1663.39	4.70
	Total-Deposits	88376.46	100643.51	107981.00	7337.49	7.29
2	Advances (O/S)					
	Rural	19440.92	20276.88	22993.35	2716.47	13.40
	Urban/SU	15088.56	14082.51	15103.86	1021.35	7.25
	Total-Advances	34529.48	34359.39	38097.21	3737.82	10.88
3	Total Banking Business (Dep + Adv)	122905.94	135002.90	146078.21	11075.31	8.20
4	Investment made by Banks in State Govt. Securities/Bonds.	4164.12	438.83	405.51	-33.32	-7.59
5	CD RATIO	57.84	44.87	44.42	0.45	-0.97
6	Priority Sector Advances (O/S) of which under:	23706.41	24113.84	27265.59	3151.75	13.07
	i) Agriculture	7432.69	8008.01	8740.61	732.6	9.15
	ii) MSME	9357.58	8855.74	10266.32	1410.58	15.93
	iii) OPS	6916.14	7250.09	8258.66	1008.57	13.91
7	Weaker Section Adv.	5757.90	7218.28	7782.35	564.07	7.81
8	DRI Advances	81.03	8.93	7.08	-1.85	-20.72
9	Non Priority Sec. Adv.	10823.07	10243.83	10831.62	587.79	5.74
10	No. of Branches	2037	2130	2138	8	0.38
11	Advances to Women	2792.72	2626.68	3509.88	883.2	33.62
12	Credit to Minorities	605.48	743.07	594.97	-148.1	-19.93
13	Advances to SCs/STs	2280.65	2718.60	3121.30	402.70	14.81

5.2) Review of Banking Sector Performance in Key business parameters in Himachal Pradesh as of 30th June,2018.

(For Bank-wise details, please refer to Table no- NP-1-14, page no 85-98).

- A)** The **total Banking business** have grown at Y-o-Y growth rate of **8.20%** with aggregate banking business amounted to **Rs. 146078.21 crore** as of 30th June,2018. In absolute term, the total business have grown by Rs. 2930.38 crore over the quarter ended March,2018 which has comparatively increased more in comparison to the incremental growth in quarter ended March, 2018.
- B)** The **total Deposits** in banking sector have grown to **Rs. 107981.00 crore** (Rs.105667.23 crores in March2018) with Y-o-Y growth of **7.29%** (5.80% in March, 2018). In absolute term, the total Deposits have grown by Rs.2313.77 crore over the quarter ended March, 2018.
- c)** Banks have **total Loans & Advances** to the tune of **Rs 38097.21 crores** (Rs. 37480.60 crores in quarter ended March, 2018) with Y-o-Y growth rate of **10.88%**. The Loans & Advances have shown incremental growth of Rs.616.61 crore in the quarter June, 2018. The comparative growth in June 2018 is on higher side as compared to incremental growth in quarter ended March, 2018.

5.3) CREDIT DEPOSIT RATIO (CDR):

i) Overall CD ratio in the State:

The overall Credit Deposit Ratio (based on Thorat Committee Recommendation) in the State stood at 44.42 % as of 30th June, 2018 as per details mentioned below.

Credit Deposit Ratio (CDR) IN H.P. AS OF 30th JUNE,2018 = 44.42%		
S. no	Components	As of 30 th June, 2018.
1	Advances from Banks (within State)	38097.21
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	7180.52
3	RIDF (Bal. outstanding at the end of Qtr-June,2018)	2279.43
4	Investment made by Banks in Govt. loans/ bonds, securities etc	405.51
5	Total- Credit (1+2+3+4)	47962.68
6	Total Deposits	107981.00
7	Credit Deposit ratio (%)	44.42%

- I)** Banks have overall CD ratio (as per Thorat Committee recommendations) of **44.42%** in Himachal Pradesh **as of June, 2018**. The CDR has witnessed reduction of 38 basis point over the quarter ended March 2018. The growth in Deposits is comparatively high in relation to growth in advances and therefore the CD ratio has slightly reduced over the quarter March, 2018 .The overall position of CDR in the State has remained almost static.

- ii) **The 'Domestic level' Credit Deposit Ratio (CDR)** (i.e. excluding the credit flow from outside sources): Based on the information received from member banks, the domestic Credit Deposit Ratio (CDR) arrived at **35.28%** in quarter ended June, 2018. The domestic CDR has slipped down by 19 basis points over the quarter March 2018. CDR at domestic level (excluding external funding) almost remained static. (Bank wise position mentioned at Table no- NP-12, page no- 96)
- III) **Bank-wise position of CDR** reveals that few of the member Banks as mentioned below are having poor CDR in **June,2018** and their position is almost static having persistently very poor CDR below 20%:

S No.	Name of Bank	In %age
1	IDBI Bank	18.44
2	Indian overseas bank	20.00
3	Bandhan Bank	3.76
4	South Indian Bank	14.00
5	Yes Bank	10.52

The District-wise CDR position in twelve districts as of June, 2018 mentioned as below;

(Figures in %age)

S. N o	Districts	Sept. 2017	Dec. 2017	March, 2018	June, 2018	Remarks
1	Bilaspur	40.21	41.04	37.50	36.92	Critically low CD ratio
2	Chamba	25.20	25.39	26.23	25.27	Critically low CD ratio
3	Hamirpur	20.98	21.73	21.79	21.28	Critically low CD ratio
4	Kangra	23.40	23.71	24.34	23.70	Critically low CD ratio
5	Kinnaur	47.93	46.58	46.83	50.63	
6	Kullu	39.17	39.97	39.98	40.09	
7	L&S	26.05	23.16	22.95	25.34	Critically low CD ratio
8	Mandi	24.96	24.81	24.80	24.65	Critically low CD ratio
9	Shimla	38.84	40.09	40.68	41.38	
10	Sirmour	61.33	63.21	63.98	64.33	
11	Solan	60.07	61.29	61.76	62.15	
12	Una	34.91	35.33	35.09	34.04	Critically low CD ratio
	State	34.72	35.30	35.47	35.28	

(Source _ Data reported By Banks)

(For bank-wise and District wise details, please refer to Table no- 12 at page no-96)

Observations:

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

LDMs may apprise the House on the status of holding of meeting of Special Sub Committee (SSC) on CDR in their district and the important observations made by the SSC for improvement in CD ratio.

II) **Strategy and Action Points for improving CDR:**

The coordinated efforts by the stakeholders may bring improvement in CD ratio in the State. Special drive is needed for large size credit proposals by Banks at one hand and a conducive environment for infrastructural growth and development on the other hand. Credit expansion by banks in the preferred sectors/ activities mentioned below may improve the position of CDR to great extent.

- i) Banks to focus on increased flow in agriculture sector preferably in allied activities especially in Dairy & Dairy Products, Poultry, Food processing units etc. in a big way.
- ii) Banks to ensure achievement of allocated targets fixed under the various governments sponsored scheme i.e. PMEGP, NULM, NRLM with special thrust on MSME sector including financing under MUDRA scheme and Standup India Scheme. Recently launched Mukhya Mantri Swablamban Yojana in MSME sector will facilitate improvement in CDR
- iii) Special thrust should be paid on bank lending to projects related to Tourism and Hydel Projects. State has big potential of small sized Hydel Power projects in Shimla, Kullu, Mandi and Chamba districts.
- iv) NABARD has recommended in State Focus paper 2018-19, certain **Area Development Schemes (ADS)** for various activities related to agriculture and allied activities wherein banks have to pay focused attention for credit expansion.
- v) Achieving the targets set under the Annual Credit Plan 2018-19 by all the Banks.

Government would be providing infrastructural support for creating conducive environment for smooth credit off take in the State.

The House may review the position.

5.4): **National Parameters (NP)**

POSITION OF NATIONAL PARAMETERS IN BANKING BUSINESS IN HIMACHAL PRADESH AS OF 30th JUNE,2018.

SR No	Sector	June,2016	June,2017	June, 2018	National Parameter
1	Priority Sector Advances (of total Advances)	68.65	70.18	71.57	40%
2	Agriculture Advances (of total Advances)	21.52	23.30	22.94	18%
3	Advances to Weaker Sections	16.67	21.00	20.43	10%

	(of total Advances)				
4	Advances to women (of total Advances)	8.08	7.64	9.21	5%
5	Advances under DRI scheme (of total Advances)	0.23	0.02	0.02	1%
6	C.D. Ratio	57.84	44.87	44.42	60%
7	MSME Advances (of total P.S. Credit)	39.47	36.72	37.65	-
8	Advances to SC/ST (of total P.S. Credit)	9.62	11.27	11.44	-
9	Advances to Minorities (of total P.S. Credit)	2.55	3.08	2.18	-

(*PSC-Priority Sector Credit)

- Banks have **achieved four out of six important National Parameters (NPs)** set up by RBI. The parameter for lending to weaker sections under DRI scheme and attainment of benchmark CD ratio of 60% could not be achieved for the period under review.
- The Priority Sector lending has a share of 71.57 % of total advances as against the National parameter (NP) set by RBI at 40%.
- Agriculture sector lending have a share of 22.94% of total Advances and achievement is above the NP of 18%.
- Similarly the achievement of 20.43 % in Lending to Weaker sections for the period under review, is above the NP of 10%
- The share of advances to Women in total advances is 9.21 % and it is above the NP of 5% set by RBI.

The House may review the performance under National Parameters and give suggestions.

5.5): BRANCH EXPANSION IN THE HIMACHAL PRADESH AS OF 30th June,2018.

(For bank-wise details please refer to TABLE NO. NP-1 & 2, page no.-85,86)

Banks have opened 02 **new bank branches** during the quarter ended June, 2018 the details of new bank branches mentioned as below for information of House.

NEW BRANCHES OPENED BY MEMBER BANKS IN H.P. DURING THE QUARTER ENDED June, 2018 i.e. 01.04.2018 to 30.06. 2018)						
S No.	Bank	Date of opening	Name of centre	Whether R/ SU/U	DISTRICT	Banked/ unbanked centre (Specify)
1	Punjab National Bank	20-04-2018	JHANUI	R	CHAMBA	UNBANKED
2	Punjab National Bank	09.04.2018	POOH	R	KINNAUR	BANKED

Note:

All member Banks have total 2138 branches in the State as of 30.6.2018. More than 80% branches are located in rural areas. But still there is a gap in providing banking services in remote areas and Banks are deploying the Business Correspondents Agents (BCAs) in the unbanked areas to fill the gap. All member banks are requested to open more and more branches in unbanked areas to expand the banking outreach in the rural and unbanked areas.

ATM NETWORK IN HIMACHAL PRADESH- Position as of quarter ended June, 2018

- ◆ Banks have total 1981 ATMs operational in the State. During the quarter under review, 15 new ATMs are installed by various Banks.
- ◆ PSBs have total 1517 ATMs and having Branch net work of 1190.
- ◆ H P Gramin Bank (RRB) doesn't have its own ATM and presently utilizing the ATM services of Sponsor Bank i. e. PNB.
- ◆ Private sector Banks have total 276 ATMs as against the branch network of 140 up to the quarter ended of June, 2018. . IndusInd bank has reported correction in number of Bank Branch/ATMS in H.P.
- ◆ Cooperative Sector Banks i.e. HPSCB, JCCB and KCCB have total 188 ATMs and Branch Network is 464. Coop sector Banks are requested to pay focused attention for improving the Branch to ATM ratio.

(Bank-wise and District-wise branch Network/ATMs mentioned in NP -1, page no-85; NP-2, page no -86; NP-3, page no-87)

The position of “Banking Outreach” in Himachal Pradesh as of 30th June, 2018:

S. N o.	Position	Status as of March , 2018,	Status as of June,2018
1	Total number of branches	2131	2138
2	Total number of Rural branches	1724	1728
3	Total number of Semi Urban branches	316	318
4	Total number of Urban branches	91	92
5	Total CBS branches	2050	2057
6	Total Non CBS Branches (HPARDB)	81	81
7	ATMs installed by Banks	1966	1981
8	Branches dealing in foreign business	27	21
9	Branches having currency chest	49	53
10	Branches dealing Treasury Business	103	99
11	Branches having Clearing Houses	41	34
12	Branches having Extension counters	37	37
13	Branches specified SME	46	46
14	Branches specified USB	01	01
15	Branches having BC model	1879	1503

(Bank-wise details mentioned at Table no NP -2, page no-86)

5.6) PRIORITY SECTOR ADVANCES IN HP AS OF 30th JUNE 2018.

(At a Glance for information of the House).

Summary , as of June,2018				
Sr. No.	Particulars	No. of Accounts	Amount (in crores)	% of Total advances (in terms of financial outlay)
A	Agriculture Loans	516824	8740.61	22.94
	of which i) Crop loan	381291	5726.65	
	ii) Term Loan	135533	3013.96	
B	MSME Loans	229905	10266.32	26.95%
	of which: Micro- Manuf & services.	169254	4642.91	
	Small Manuf & services	25069	3728.89	
	Khadi & Village ind.	2129	54.24	
	Medium (Manf. & Services)	3350	1070.58	
	Other MSME	30103	769.70	
C	Other Priority Sector	141589	8258.66	21.68%
	Housing loan	89091	5260.45	
	Education Loan	16381	428.90	
	Social infrastructure	316	157.06	
	others	35801	2412.25	
D	Total Priority Sector Advances (A+B+C)-(PS)	888318	27265.59	71.57 %
E	Total Non Priority Sector (NPS)	287194	10831.62	28.43%
F	Total Advances	1175512	38097.21	100%

(Please refer to Table no NP-8 &9 at, page no.92,93)

The House may review the position.

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AGENDA ITEM NO -6

6.1) Review of Performance under Major Centrally Sponsored Schemes: Position as of 30th June, 2018.

(Amount-in lakh)							
S. No.	Scheme	Target 2018-19		Proposals sanctioned in ist quarter June,2018 (1-4-2018 to 30.6.2018)		Outstanding quarter ended June , 2018	
		Nos.	Amount	Nos.	Amount	A/Cs	Amount
1	Deen Dayal Antyodaya - National Rural Livelihood Mission (DAY-NRLM)	5434	6345	463	615.30	6696	7157.05
2	National Urban Livelihood Mission (SEP DAY-NULM)	1040		22	42.58	259	289.22
3	Prime Minister Employment Generation Programme (PMEGP)	Projects	Margin Money				
3.1	PMEGP-KVIC	325	813.42	88	386.30	1712	7038.68
3.2	PMEGP-KVIB	326	813.42	89	368.26	1064	2501.79
3.3	PMEGP-DIC	434	1084.56	128	255.07	1597	3177.28
3.4	Total –PMEGP	1085	2711.41	305	1009.63	4373	12717.75
4	Dairy Entrepreneurship Development Scheme. (DED)	NA	NA	56	158.50	2566	3759.59

Source: Data reported by Banks

(Please refer to Table no-GSP-1 to 6 at page no-99- 104)

6.2): National Rural Livelihood Mission (NRLM):

Progress for the quarter ended June, 2018 reviewed in a Review meeting held on 28.8.2018 at UCO Bank Z.O. Shimla under the chairmanship of CEO NRLM, Rural Development Department, Government of Himachal Pradesh. The main points emerged in the review meeting mentioned as below;

- a) **Credit Mobilization targets** for the State for FY 2018-19 fixed at Rs. 60.00 crores for credit linkages of new 5400 SHGs. SLBC convener has allocated the Bank-wise targets for FY 2018-19 and informed the same to all member banks in Himachal Pradesh.
- b) **Achievement in current FY:** The progress as available on the "NRLM Bank linkage" portal as of 20.8.2018 placed in the meeting for review. Banks have disbursed total credit of Rs.507.43 lakh to 1346 New SHGs and total

outstanding as of Rs. 9716.08 lakhs. The members have been requested to view the progress of their bank in the State from the portal (<https://daynrlmbl.aajeevika.gov.in/>).

- c) **Pendency of sponsored cases with bank Branches:** HPSRLM has reported pendency of 179 sponsored cases in seven districts namely Bilaspur, Chamba, Hamirpur, Kangra, Kullu, Mandi, Shimla and Una. In the review meeting, bank-wise position reviewed on disposal of pending cases. Out of total pendency of 179 cases, Banks have reported disposal of 78 cases and 101 cases are still pending with Bank Branches as mentioned below;

S . no.	Bank	No of cases pending
1	Punjab & Sind Bank	3
2	Punjab National bank	19
3	State Bank of India	22
4	UCO bank	5
5	Union bank of India	1
6	H P Gramin Bank	27
7	H P state Coop bank	22
8	Kangra Central coop Bank	2
	Total	101

Controlling Head of member Banks are requested to ensure the disposal of pending cases in a time bound manner. The chairman emphasized on Banks to adhere to time norms in disposal of sponsored cases and in cases where the Borrower is not turning up for completion of Bank formalities even after due reminders, the cases should be immediately return to Implementing agencies. Banks to note that disposal of pendency should be reported to concerned BDO office so that HPSRLM portal can be updated.

The CEO NRLM expressed that few of reported cases pending with bank branches pertain to year 2016 and 2017. It is decided in the meeting that HPSRLM will inform the list of cases pending beyond two months to the SLBC Convenor for taking up the matter with Concerned Banks for immediate disposal.

- d) **Mapping of loan cases sanctioned under NRLM for reconciliation of Interest subvention** payments to beneficiaries under the scheme.

Latest position reviewed in the meeting and still nearly 3956 cases are pending for mapping. HPSRLM has been requested to share the information on loan account pending for mapping with SLBC convener for further follow-up action with concerned Banks.

All member banks are requested to take note of the above observations of the review meeting and follow-up with their branches for achievement of assigned targets for FY 2018-19.

The representative from HPSRLM is requested to deliberate on the issue.

6.3): **National Urban Livelihood Mission (NULM):**

A review meeting held with Member banks under the Chairmanship of Dy. Director, Urban Development Department, Govt. of Himachal Pradesh on 28.8.2018 at UCO Bank Zonal office, Shimla to review the progress under the DAY NULM Scheme for the period under review. The important points emerged in the meeting mentioned as below;

- a) **Credit mobilization Targets under SEP component of DAY NULM:** As per information received from UD Deptt H.P. Credit mobilization target for FY 2018-19 mentioned as below;

- a) SEP Individual = 300
- b) SEP – Group = 20
- c) SEP – SHGs = 200
- d) Under Mudra = 300

District-wise allocation of Targets for FY2018-19 yet pending from LDM Chamba and Kullu. LDMs of Chamba and Kullu are requested to submit the information on priority.

The State level targets allocation among banks will be finalized by Convenor Bank on receipt of information from Kullu and Chamba and bank –wise targets will be informed to all member banks shortly.

- b) **Progress under DAY NULM :** the progress under DAY NULM up to 31.7.2018 mentioned as below; (Position reported by DAY- NULM H. P.)

Cumulative position as of 31.7.2018 mentioned as below;

(amount in Lakh)

Cases under	NULM		MUDRA		No.	Amount
	No of Cases Sanctioned	Amount	No.	Amount		
SEP-I	28	34.45	17	15.42	45	49.87
SHG Bank Linkage	20	31.50	0	0	20	31.50
SEP-G	0	0	0	0	0	0
Total Amount	48	69.95	17	15.42	65	81.37

(Source: (Day NULM HP)

- c) **Pendency of sponsored cases under DAY -NULM :** Total 89 cases reported pending by NULM HP for review with banks . Out of these 48 cases have been disposed of and still 49 cases are pending with banks as per details mentioned below;

Pendency as on 28.8.2018		
S. no.	Name of Bank	No of Cases Pending
1	Allahabad Bank	01
2	Bank of Baroda	03
3	Bank of india	01
4	Central bank of india	01
5	Corporation Bank	01
6	HDFC bank	01

7	HPGB	01
8	HP SCB	01
9	J & K bank	01
10	Kangra Central Coop bank	03
11	Punjab National Bank	12
12	State Bank of India	03
13	Syndicate Bank	01
14	Union Bank of India	05
15	UCO Bank	06
	Total	41

The Dy. Director, U.D. Department HP emphasized on banks for disposal of cases with 15 days period as per extant guidelines of RBI. Controlling head of member banks are requested to follow up the progress with their branches and ensure disposal of pending cases at the earliest.

- c) **Centralized processing of Interest subvention:** Ministry of Housing and Urban Affairs, Govt of India has signed MOU with Allahabad bank for centralized processing of interest subvention through web portal. All member Banks are requested that product code for the Loan cases sanctioned under DAY NULM are properly feeded in their CBS system so that all eligible loan accounts can receive the interest subvention in their loan accounts online.

The representative from Urban Development Department, HP may deliberate on the Issues.

6.4): PRADHAN MANTRI EMPLOYMENT GENERATION PROGRAMME: (PMEGP)

A review meeting held on 29.8.2018 at UCO Bank Zonal office Shimla with Member banks under the Chairmanship of Director, KVIC HP, to review the progress under the PMEGP Scheme for the period under review. The important points emerged in the meeting mentioned as below;

- a) **Target allocation for FY 2018-19:** The Nodal implementing agency in PMEGP i.e. KVIC has informed the following targets for the FY 2018-19 for credit linkages of entrepreneurs and disbursement of Margin Money (subsidy) under the PMEGP.

(Amount in Lakh)			
S.no	Implementing Agency	No of Project	Margin Money (amt)
1	DIC	325	813.42
	KVIB	326	813.42
3	KVIC	434	1084.56
	TOTAL	1085	2711.41

The targets for FY 2018-19 in terms of number of units reallocated to banks in the State and Member Banks have been advised Bank wise allocation of Targets for FY 2018-19 by SLBC Convenor Bank.

- b) **Credit mobilization:**

Banks have sanctioned **305 projects** with sanctioned amount of Rs. **1009.63 lakhs** up to the 1st quarter ended June, 2018 as per positioned mentioned below; .

S No	Agency	No Of Projects	Amount in Lakh
1	KVIC	88	386.30
2	KBIB	89	368.26
3	DIC	128	255.07
4	Total	305	1009.63

Latest position:

Bank-wise position of proposals sponsored/ sanctioned/ rejected and pending with banks as available in the PMEGP MIS portal (<https://www.kviconline.gov.in>) placed before the House for review. Banks have sanctioned total 413 cases under the PMEGP scheme up to 20.8.2018.

The summary position of the cases/ proposals sponsored under PMEGP as of 20.8.2018 down loaded from portal mentioned as below;

AGENCY-WISE POSITION OF SPONSORED CASES UNDER PMEGP AS OF 20.8.2018**(Amount in Lakh)**

Implementing Agency	Proposals sponsored to banks by implementing agencies	Proposal sanctioned by banks	Proposals rejected by banks	Proposals pending with Banks
	No of projects	No of projects	No of projects	No of projects
DIC	677	194	469.58	100
KVIB	337	123	390.70	46
KVIC	436	96	298.93	61
	1450	413	1159.21	207
				1023

(Source: PMEGP-e-Portal)

c) Review of pendency of sponsored cases under PMEGP :

In the review meeting, total 1023 cases pending with banks reviewed with each bank and position reviewed for sanctions/ rejections by the respective bank. After the review in the meeting, 726 still pending with Banks as per Bankwise position mention below;

BANK-WISE PROGRESS UNDER PRADHAN MANTRI EMPLOYMENT GENERATION SCHEME PMEGP IN HIMACHAL PRADESH - POSITION As Of 20.8.2018		
S.NO.	NAME OF BANK	Pending sponsored cases
1	ALLAHABAD BANK	13
2	BANK OF BARODA	6
3	BANK OF INDIA	13
4	CANARA BANK	28
5	CENTRAL BANK OF INDIA	26
6	CORPORATION BANK	4
7	HDFC BANK	8

8	HIMACHAL PRADESH GRAMIN BANK	37
9	HIMACHAL PRADESH STATE COOPERATIVE BANK LTD	14
10	ICICI BANK LTD	1
11	IDBI BANK	4
12	INDIAN BANK	2
13	INDIAN OVERSEAS BANK	2
14	KANGRA CENTRAL COOPERATIVE BANK LTD	75
15	ORIENTAL BANK OF COMMERCE	19
16	PUNJAB AND SIND BANK	2
17	PUNJAB NATIONAL BANK	222
18	STATE BANK OF INDIA	164
19	SOUTH INDIAN BANK	01
20	SYNDICATE BANK	3
21	UCO BANK	58
22	UNION BANK OF INDIA	6
23	UNITED BANK OF INDIA	1
24	VIJAYA BANK	3
25	YES BANK LTD	14
	Total	726

Banks have been requested to update the position of cases disposed off by banks in the PMEGP portal. **Updation of status in all sponsored cases in the portal on regular basis is very important.** The controlling Head of member banks have been requested to monitor the position of their branches closely and dispose of all pending cases.

The representative from KVIC is requested to deliberate on the issue

6.5): Dairy Entrepreneurship Development Scheme- (DEDS):

- ◆ The Ministry of Agriculture & Farmer Welfare, Govt of India is implementing the Dairy Entrepreneurship Development Scheme (DEDS) through NABARD since September, 2010 for Dairy sector activities. The capital Subsidy under the scheme is administered through NABARD and Nationalized Banks are extending the finance for key components of the scheme. The Ministry laid emphasis to promote the key components of the scheme especially for unemployed youths and progressive farmers such as milking machines/milk tester/ bulk milk cooler (BMC), Dairy processing Equipments/ cold chain facilities such as Air conditioning milk Van, Milk Parlors for marketing etc.
- ◆ Banks have sanctioned **56 proposals involving amount of Rs.158.50 lakhs** in 1st quarter of June 2018 . Bank wise disbursements under the DEDS mentioned in Table no-GSP-6 at page no-104.

State Department of Animal Husbandry is mandated for dairy Development in the State. The representative from Animal Husbandry is requested for deliberation on the issue.

6.6): **PRADHAN MANTRI AWAS YOJANA – HOUSING FOR ALL (URBAN)**

As members are aware , that Pradhan Mantri Awas Yojana – Housing for all (Urban) (PMAY) has been launched on all India basis w.e.f. 17.6.2016 and is operational in all the statutory towns and planning areas as notified with respect to the statutory town and planning and which surround the concerned municipal area.

The Mission is being implemented during 2015-2022 and provides central assistance to Urban Local Bodies (ULBs) and other implementing agencies through States/UTs for:

1. In-situ Rehabilitation of existing slum dwellers using land as a resource through private participation
2. Credit Linked Subsidy
3. Affordable Housing in Partnership
4. Subsidy for beneficiary-led individual house construction/enhancement

Credit linked subsidy component is being implemented as a Central Sector Scheme while other three components as Centrally Sponsored Scheme (CSS). Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house.

The SLBC convener bank has uploaded the details of the PMAY Scheme in SLBC website www.slbchp.com. Member banks are requested to follow the same.

Banks have financed total 34 cases amounting to Rs. 227.64 lac as of 31.3.2018 in PMAY(Gramin). Only six PSBs banks (namely) Allahabad v bank, Canara bank, IOB, P & SB, UCO Bank and UBI) .

Banks have sanctioned total 7 proposals amounting to Rs. 56.44 lakhs in the quarter ended June, 2018 in PMAY (URBAN). Most of the Banks have reported the Nil progress and only 3 (three) banks namely Allahabad bank, UCO Bank and HP Gramin Bank have reported the progress.

Bank wise position mentioned in table no GSP-7 Page No.105. Major Banks like PNB , SBI , CBI, Canara bank etc. have not reported any progress during the quarter June,2018 under the Scheme . There is scope to increase lending under the PMAY We request all member banks to ensure correct reporting for the review meetings to have a meaningful review of progress under the scheme.

6.7 “Mukhya Mantri SwavlambanYojna” (MMSY)-

Mukhya Mantri Swavalamban Yojana 2018 has been launched by Hon'ble Chief Minister of Himachal Pradesh to promote entrepreneurship amongst the bonafied Youth of Himachal Pradesh .

Under this scheme youth of Himachal Pradesh between the age of 18 to 35 will be provided following benefits:

1. 25 percent capital subsidy on plant and machinery upto an investment of Rs. 40 lakh in industries. Subsidy will be 30 percent in case of women entrepreneurs.

2. Interest subsidy of 5 percent for three years for a loan upto Rs. 40 lakh.
3. Government land will be given at concessional lease rate of 1 percent..

Government of Himachal Pradesh, Department of Industries has issued notification vide no. Ind.A (F)2-1/2018 dated 26.05.2018 containing detailed guidelines on the scheme. The notification is also available on the website of Industries Department , Govt of Himachal Pradesh. (<http://www.emerginghimachal.hp.gov.in/>).

State Government has already made budgetary provision of Rs. 80 crore for the current year to fund the scheme. The Task force constituted at the district level has started sponsoring the projects to the various Banks in the State and monitoring the progress on monthly basis.

The eligible entrepreneurs will be financed by Banks in the State and proposals are being sponsored by the District Industries Centers to Banks in each district for credit linkages. Controlling Head of Member banks are requested to circulate the guidelines to their branches in the State and monitor the progress under the Scheme.

The representative from Industries Department may deliberate on the Issue.

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AGENDA ITEM NO. 7

7. Review of Recovery Performance of Banks in Himachal Pradesh.

7.1) BROAD SECTOR WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 30th JUNE,2018

(Amt. in Crores)

Sl. No	Sector	OUTSTANDING	Overdue	NPAs	NPA-%age
1	Agriculture	8740.61	841.29	507.54	5.80
2	MSME	10266.32	1257.50	1126.47	10.97
3	Other Priority Sector	8258.67	415.09	539.75	6.54
A	Total Priority Sector Advances (1 to 3)	27265.60	2513.88	2173.76	7.97
B	Total Non Priority Sector Advances.	10831.62	660.47	415.90	3.84
C	Grand Total (A+B)	38097.22	3174.35	2589.66	6.80

(For bank-wise details, please refer to TABLE NO. REC-1&2, Page no-106 & 107)

7.2) GOVT SPONSORED SCHEME WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 30th June, 2018

(Amt. in Crores)

Sl. No.	Sector	OUTSTANDING	Overdue	NPAs	NPA-%age
1	SGSY/NRLM	63.30	6.61	8.29	13.11
2	PMRY	2.27	0.26	0.62	27.00
3	PMEGP	141.70	9.83	12.72	8.98
4	NULM/SJSRY	1.40	0.17	0.02	1.10
4	DED	49.61	5.97	12.64	25.48
5	OTHERS	50.52	7.59	8.08	16

(For Bank-wise details, Please refer to Table no- REC-3, page no-108)

7.3) Agency-wise Recovery Position as of 30th June,2018.

(Amt in Crores)

S. No	Agency	OUTSTANDING	Overdue	NPAs	NPA-%age
1	Public Sector Banks	22664.82	2474.24	1333.83	5.89
2	RRBs	1526.56	138.98	127.24	8.34
3	Cooperative Banks	9960.15	561.13	1095.01	10.99
4	Private Banks	3945.68	0.00	33.58	0.85
	TOTAL	38097.21	3174.35	2589.66	6.80

(For Bank-wise details please refer to Table no-REC-2 at page no-107)

7.4) Sector-wise NPA position as of 30th June 2018 in Himachal Pradesh.**(Amount in Crores)**

S.n o.	Sector	NPA as of DEC., 2017	NPA as of March, 2018	NPA as of June, 2018	Variation over March, 2018	% Variation
1	Agriculture	425.47	458.95	507.54	48.59	10.6
2	MSME Sector	1064.49	888.56	1126.47	237.91	26.8
3	Other Priority Sector	309.79	410.11	539.75	129.64	31.6
4	Non Priority Sector	419.91	470.83	415.90	-54.93	-11.7
	Total	2219.66	2228.45	2589.66	361.21	16.2

(For Bank-wise details please refer to Table no-REC-1&2 at page no-106-107)

7.5) Position of Recovery Certificate Cases under HP Public Money Recovery Act 2000 as of 30th June 2018.**(Amt in Crores)**

Position as of June ,2018			
S.N O	Particulars	No. Of cases	Amt.
1	Previous Pending recovery cases as of March, 2018.	6956	212.69
2	Fresh cases filed during the quarter-June,2018.	491	30.69
3	Cases disposed off during the quarter-June, 2018.	330	24.26
4	Cases pending as of June, 2018	7117	219.12
	Out of Sr. no – 4, No. of cases pending for-		
	A) – up to period of one year	361	11.28
	B) – Beyond one year	6756	207.84

(Pl. refer Table No. REC-4, page no-109)

Observations:

- ◆ The **Non Performing Assets (NPAs) ratio of Banks in the State recorded at 6.80%** and in absolute term NPAs have reached to Rs 2589.66 crore in the quarter ended June,2018. The NPAs of Banking sector in Himachal Pradesh have upsurged and additional NPAs amounting to Rs. Rs361.21 crores have been added over and above the NPAs in quarter ended March 2018. The trend indicate that in last three quarters NPAs in the State have gone up and the additional increase of 16% in NPAs over the March2018 quarter is a serious matter.

Growing NPAs is a matter of serious concern. Banks have to pay focused attention on increasing the lending in the State to bring down the NPA ratio and further banks have to stimulate the recovery efforts to curve down the growing NPAs.

- ◆ In sector wise position of NPAs, **MSME sector has the highest NPA ratio of 10.97% (8.69% in March , 2018) and it has further increased . In agriculture sector NPA Ratio reached to 5.80%** and growing NPAs in priority sector is a serious concern. House may deliberate on the action points to arrest the growth in NPAs .
- ◆ In agency-wise position of NPAs, Co-op Banks have the high level of NPAs of 10.99%. The JCCB and HPARBD have to strengthen the recovery drives to prevent further slippage in the NPAs .

- ◆ Banks have lodged cases for recovery under H P Public Money Recovery Act 2000 for recovery of the Bank's dues through office of RRecovery Tehsildar. As of quarter ended June,2018 total 7117 cases are pending for disposal and overdues worth Rs,219.12crore is struct up in pending cases.

As the age-wise pendency indicates that 6756 cases amounting to Rs, 207.84 crore are pending with Recovery Tehsildars for more than one year. Coordinated efforts by banks and State Recovery Authorities under the State Recovery Acts will improve the position. We request that position on pending cases should be reviewed by appropriate State Government authorities at State level at regular interval to draw strategies and action plan for improvement in disposal of pending cases.

The House may review the position.

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AGENDA ITEM NO.8

8) Review of Progress under Non Sponsored Programmes (NSP) – Quarter ended June 2018.

8.1) FINANCING UNDER KISAN CREDIT CARD (KCC) SCHEME:

Based on the guidelines/ instructions/ directives received from Govt. of India, Ministry of Finance, NABARD and RBI from time to time, **Banks are implementing Kisan Credit Cards (KCC) through their rural branches** to provide adequate and timely credit support from the banking system under a single window to the farmers to meet the short term credit requirements for **cultivation of crops** and **other needs. Under the Scheme, farmers are being financed for the activities like;**

- To meet the short term credit requirements for cultivation of crops.
- Post harvest expenses.
- Produce Marketing loan.
- Consumption requirements of farmers household.
- Working Capital for maintenance of farm assets and activities allied to agriculture, like dairy animals, inland fishery etc
- Investment credit requirement for agriculture and allied activities like pump sets, sprayers, dairy animals etc.

All KCC holders should necessarily be issued Rupay KCC Cards (Plastic Cards) in lieu of passbook based KCC to withdraw their drawing limit through ATM/PoS etc.

The district-wise position under KCC scheme up to the quarter ended June 2018 as reported by Lead District Managers (LDMs) placed as below for review of the House;

(Rs. in Crores)

S.no.	District	Total No. of Farmers in the District (LDM obtained position from District Authorities)	KCCs issued (fresh + renewed) in FY 2018-19		Position of KCCs outstanding with bank Branches as of 30.6.2018		% of farmer s cover age
1	2	3	4	5	6	7	
		No.	No	Amount	No	Amount	%age
1	Bilaspur	57422	4805	45.58	20895	216.85	36
2	Chamba	70630	4806	32.88	17493	226.27	25
3	Hamirpur	54097	1952	17.52	36928	223.32	68
4	Kangra	235000	8760	114.98	66085	668.97	28
5	Kinnaur	19990	2590	30.22	9205	242.32	46
6	Kullu	74000	5660	126.90	30725	700.66	42
7	Lahaul & Spiti	6303	182	3.39	6125	52.93	97
8	Mandi	154362	6877	96.87	62086	645.27	40
9	Shimla	110005	10577	243.22	68978	1678.12	63
10	Sirmour	50400	11352	229.97	42025	681.26	83
11	Solan	50973	17593	216.46	26295	476.40	52
12	Una	62710	3461	36.11	47448	381.59	76
	Total	945892	78615	1194.11	434288	6193.96	46

Bank-wise disbursement under KCC Scheme up to the 1st quarter of FY2018-19, mentioned in Table no. NSP-1 page no-110.

Comment:

- 1) The figure of total number of farmers i.e. 945892 mentioned in the table NPS-1 obtained by LDMs from District level Authorities.
- 2) Banks have issued total 78615 KCCs as new KCCS as well as renewal of the existing KCC amounting to total disbursements of Rs.1194.11 crore in quarter ended June, 2018.
- 3) The cumulative position indicate that banks have issued total 434288 KCC and having cumulative disbursement of Rs. 6193.96 crores as of 30.6.2018
- 4) Banks have issued total no of 309804 KCC Rupay Cards to the Farmers and average ticket size is 1.43 lakh.

4) **Farmers coverage under KCC as of June, 2018:**

In Himachal Pradesh there are total 9, 45, 892 farmers as reported by LDMs As of 30.6.2018, banks have covered total 434288 farmers under KCC Scheme in Himachal Pradesh and thus the **average farmers' coverage under KCC Scheme reached to 46% in the State.**

In district **Bilaspur (36%), Chamba (25%), Kangra(28%), KULLU (42%) and Mandi (40%)** , the average farmer coverage is far **below the State average coverage under KCC.** Low coverage of Farmers in these district is matter of serious debate and matter needs to be deliberated at District level Review meeting of DLCC under the Chairmanship of Deputy Commissioner so that action points/ strategies can be chalked out for improvement in farmer coverage under the KCC scheme. **LDMs are requested to keep the issue of farmers coverage under KCC scheme as a standing agenda for the deliberation in DCC meeting.**

Important observations:

Reserve Bank of India has organised a meeting with the controlling heads of major banks functioning in the State of Himachal Pradesh on August 3, 2018 to discuss issues related to effective implementation of Kisan Credit Card Scheme. The meeting was chaired by General Manager, RBI, Shimla.

- 1) A National-level study undertaken by RBI through its various Regional Offices, to assess implementation of RBI guidelines on loans sanctioned under KCC. Major deficiencies observed during the study includes;
 - a) Single window available in KCC to meet all needs of farmers is not being utilised,
 - b) Operational flexibility of the scheme is not being utilised,
 - c) No disbursal of loans before sowing season,
 - d) No separate drawing limits for Rabi and Kharif seasons,
 - e) Share of tenant farmers was extremely low
 - f) Aadhar seeding of accounts was low,
 - g) loans against warehouse receipts was negligible,

- h) Poor coverage under Pradhan Mantri Fasal Bima Yojana, and lack of awareness about the scheme amongst the farmers,
 - i) evergreening of accounts by renewing loan by paying only interest, one time repayment, etc
- 2) Out of total 9,45,892 farmers of the state, banks provided KCC coverage to only 46% farmers i.e., 433582 farmers as of June 2018. However, performance in respect of five districts **Bilaspur (36%), Chamba (25%), Kangra(28%), Kullu (42%) and Mandi (40%)** was dismal with below State average performance.

The State Government is requested to provide district-wise/ block wise data on farmers remained uncovered under KCC Scheme so that Banks may take up a special drive to bring them under the fold of KCC scheme.

- 3) Issuance of Rupay KCC cards, is 72% . Banks have been requested to achieving complete target for issuance of Rupay Cards under KCC as per the extant RBI instructions.
- 4) RBI team during inspection of Bank branches found that ;
- Branches had taken guarantee and created charge for loans below rupees one lakh which was against instructions,
 - Not adhering to revised guidelines regarding fixation of credit limit
 - 'No Due Certificate' taken from customers.

Banks have been advised to adhere to the RBI guidelines in letter and spirit. Controlling Heads have been directed to ensure that instructions on KCC are properly disseminated to the branches and ensure close monitoring

The House may review the position.

8.2) FINANCING UNDER SELF HELP GROUPS (SHGS)

Self Help Group-Bank Linkage Programme (SBLP) aims to deliver financial products & services to the section of Indian population that lacks access to formal banking.

Self-Help Group (SHG)-Bank Linkage Programme has emerged as the major micro-finance programme in the country. It is being implemented by Commercial banks, Regional Rural Banks (RRBs) and cooperative banks.

Self Help Groups (SHGs)- Bank Linkage Programme is gaining importance especially on implementation of NRLM scheme and NULM Scheme which is entirely group centric, group driven poverty alleviation programme in rural as well as in urban areas. Hon'ble Finance Minister has announced in his Budget speech that in the FY 2018-19 Loans to self help groups will increase to Rs 75,000 crore by March 2019. All member banks are requested to pay preferred attention for Credit linkages of the SHGs.

The progress in credit linkages of SHGs reported by member Banks up to quarter ended June, 2018 mentioned as below for review of the House.

The summary position under the SHG scheme mentioned as below:

(AMOUNT IN Lakh)

Achievement during the quarter ended –June,2018		Outstanding as of quarter ended June,2018 (cumulative)	
No.	Amount in Lakh	No.	Amount in Lakh
725	1088.40	33581	22530.04

(Please refer to Table – NSP-2 at page no-111 for bank wise progress under SHG scheme)

Comments:

- A) The cumulative position of credit linked SHGs showing total 33581 SHGs which indicate the active status of SHGs with banks as of 30.6.2018.
- B) **Aadhaar linkages in SHGs operated Bank accounts.**

The DFS has issued guidelines to Banks that ;
 “For SHG Groups KYC/ Aadhaar number of SHG leader and other authorized signatories member would be sufficient for the SHG account”.

Member Banks are requested to ensure compliance of the above guidelines

- C) **Digitization of Self Help Groups under ‘É-Shakti’ project in Himachal Pradesh**

The “**EShakti**” **Project** for digitization of all SHGs in the state has been initiated by NABARD under the Gol Mission for creating “Digital India”.

- In Himachal Pradesh, Mandi was identified as a pilot project in 1st phase and digitization of SHGs has been completed. **Nearly 4300** SHGs have been covered under the project.
- In 2nd phase three more districts namely **Kangra, Solan and Sirmour** have been included under the E-Shakti project. Banks have been requested to extend the necessary support to the outsourced agencies engaged by NABARD for completion of the Job.

The representative from NABARD may deliberate on the issue.

8.3) “Doubling Farmers Income by 2022”

As we all are aware, Government of India has emphasised on "Doubling of farmer's income by 2022" is one of important agenda of Government of India. Various initiatives have been taken up by various stake holders to increase production, productivity and income generation of the Farmers in the country. Commercial banks have important role to play in doubling farmers' income. Government of India have issued directions to all stakeholders including the Banks for their proactive participation to attain the objective.

The various stakeholder have adopted various strategies in a coordinated way to achieve this goal . Few such strategies/ action points are mentioned as below;

- Focus on irrigation with large budget with the aim of “per drop more crop”
- Provision of quality seeds and nutrients based on soil health of each field.
- Investment in warehousing and cold chains to prevent post harvest crop loss
- Promotion of value addition through food processing
- Creation of national farm market, removing distortions and develop infrastructure such as e-platform across 585 stations.
- Strengthening of crop insurance scheme to mitigate risk at affordable cost
- Promotion of ancillary activities like poultry, bee –keeping and fisheries.

Probable initiatives for doubling farmers' income in HP

- ◆ Promotion of high value horticulture crop.
- ◆ Provision of irrigation to all possible farm holdings
- ◆ Efficient market connectivity and linkages to national Agri- market portal
- ◆ Promotion of supplementary income generation activities- Dairy, Bee keeping, NFS activities
- ◆ Provision of crop insurance to all farmers
- ◆ Rejuvenation of old plantation/ orchard.
- ◆ Promotion of agro forestry
- ◆ Promotion of more Controlled atmosphere (CA) storage.

The Hon'ble Finance Minister, Govt in his budget announcements for the year 2018-19 has announced several steps to support the farmers and enhance their income as mentioned below;

- MSP hiked to 1.5 times cost of production. The government will ensure payment of full MSP even if farmers sell below MSP.
- 470 APMCs have been connected to eNAM network, the rest to be connected by March 2018. Agri-Market Development Fund with a corpus of 2000 crore to be set up for developing agricultural markets.
- The focus is on low-cost farming, higher MSP. Emphasis is on generating farm and non-farm employment for farmers.
- Cluster-model approach to be adopted for agricultural production.
- Allocation to food processing ministry is being doubled from Rs 715 crore to Rs 1400 crore
- Rs 500 crore announced for Operation Green.
- Grameen Agricultural Market (GRAM) will provide farmers a means to sell directly to buyers.
- Credit for agricultural activities is up from Rs 10 lakh crore to Rs 11 lakh crore
- 100% tax deduction for the first five years to companies registered as farmer producer companies with a turnover of Rs. 100 crore and above.

All the stake holders have been requested for coordinated efforts to attain the objective.

The house may deliberate on the issue.

8.4) Review of performance under Education Loan –quarter ended June, 2018.

The data/ information received from Banks indicate that banks have disbursed fresh education loans to **1123 students** amounting to **Rs.35.69** crore in Himachal Pradesh in the 1st quarter ended June,2018.

In **Cumulative position**, Banks have sanctioned total 16744 loan accounts with outstanding amount of Rs.605.97 crores as of 30.6.2018 in the State.

Progress under Education Loans as of 30th June,2018 in Himachal Pradesh.

(Amount In crores)

Particulars	Achievement during – quarter ended June,2018		Cumulative position as of quarter ended June,2018	
	A/c	Amt. (in crore)	A/C	Amt (In crore)
Priority Sector *	1081	33.99	16366	520.08
Non Priority sector	42	1.70	378	85.89
Total – Education Loan	1123	35.69	16744	605.97

*Loan to individuals for educational purpose up to Rs.10 lakh are classified as Priority sector Loans.

(For bank-wise position Pl. Refer to Table No. NSP-3, page No-112 for Bank-wise position)

The House may review the position.

8.5) Review of performance under Housing Loan –quarter ended June,2018.

The data/ information received from Banks indicate that banks have sanctioned **7398 fresh Housing Loans amounting to Rs.708.43 Crores** during the quarter ended June, 2018.

Banks have total **104568 housing loans** with outstanding amount of **Rs. 7463.99 crores** in Himachal Pradesh at the end of quarter ended June 2018. The overall position in sanctioning of housing loans indicate the improvement over the quarter ended March, 2018

Summary position: Progress under Housing Loans as of 30th June,2018 in Himachal Pradesh.

Particulars	Achievement during quarter ended June ,2018		Cumulative position as of 30 th June,2018	
	A/C	Amt. (In crore)	A/C	Amt (in crores)
Priority Sector *	6142	459.66	89483	5350.89
Non Priority Sector	1256	248.77	15085	2113.10
Total	7398	708.43	104568	7463.99

(Bank wise progress is given at Table No. NSP-4 at page No-113)

* Priority sector -Loan to individual up to Rs.28 lakh in Metropolitan Centers (with population of 10 lakh and above) and loan up to Rs.20 lacs in other centers for purchase / construction of a dwelling unit per family provided the overall cost of the dwelling unit in Metropolitan centre and in other centers should not exceed Rs.35 lac and Rs.25 lacs respectively.

The House may review the position.

8.6) Progress under General credit Cards (GCCs)- / Joint liability Groups (JLGs) made by banks up to quarter ended June,2018 mentioned below for review of the House.

Progress as of quarter ended June,2018				
Scheme	Achievement during the quarter ended –June,2018		Outstanding Balance in credit linked SHGs as of June,2018	
	No.	Amount (in Lakh)	No.	Amount in Lakh
Joint liability Groups (JLGs).	145	255.46	3356	3659.69
General Credit Cards/ Swarojgar Credit Card etc. (GCCs/SCCs)	3036	933.83	65325	54705.99

(Source: Banks) (Please refer to Table No. NSP-5 (JLG)-page-114, NSP-6 (GCCs)-page-115)

The House may review the position.

8.7) Progress under Weaver Credit Card Scheme as of 30th June 2018 in Himachal Pradesh.

The Weaver Credit Card Scheme of Ministry of Textile, Government of India aims at providing adequate and timely assistance to the existing Handloom weavers involved in weaving activities from the Bank to the weavers to meet their credit requirements in a flexible and cost effective manner. Working capital requirements maximum up to Rs.5.00 lakh are extended under the Scheme.

Under the scheme Margin Money subsidy, Interest subvention and guarantee cover is provided by the Government of India through NABARD, thereby enabling Handloom weavers to avail credit facility for undertaking weaving activities.

The cumulative progress under the weaver card up to the quarter ended **June 2018**

No of application sanctioned during the period 01-04-2018 to 30.6..2018 No.	Amount Sanctioned during the period 01-04-2018 to 30.6..2018 (In Lakh)	No of active WCC (No)	Amount outstanding (in Lacs)
34	29.84	1984	1633.65

(Please refer to bank wise position at Table no NSP-7 at page no-116)

Development Commissioner for Handloom, Ministry of Textile, Govt of India has directed to extend MUDRA loans to Handloom weavers and Artisans. Ministry of Textile is providing financial assistance for margin money , interest subsidy and credit guarantee fee for loan sanctioned under "Weaver MUDRA scheme"

The House may review the position.

8.8) Review of performance of RSETIs (Rural Self Employment Training Institute) : Position as of 30th June,2018

Rural Self Employment Training Institutes (RSETIs) -an initiative of Ministry of Rural Development (MoRD) to have dedicated infrastructure at district level to impart training and skill upgradation of rural youth geared towards Entrepreneurship Development. RSETIs are managed by lead banks with active co-operation from the MoRD and Rural development Department of Govt of HP.

RSETIs progress in the Quarter ended 30th June, 2018											
Sr. No	Name of RSETI	Training targets for 2018-19		Achievement during the period 01-04-2018 to 30.6.2018		Cumulative Training programme conducted (since inception)		Settlement of trained candidates (out of Col no-8			Cons t. Of RSETI Building (Y/N)
		No. Of training Program	Candidates to be trained	No of training prog. held up to June,2018	Candidates trained	No. Of training Program	candidates trained	Bank Finance	Self Finance	Wage Emp.	
1	2	3	4	5	6	7	8	9	10	11	12
1	SBI RSETI Chamba	22	540	5	138	172	4021	1353	1652	3	N
2	UCO RSETI Shimla	25	750	4	104	179	4025	895	1360	136	N
3	UCO RSETI Solan	24	700	7	215	156	3599	1108	881	665	N
4	UCO RSETI Sirmour	24	700	3	86	4	102	19	07	0	N
5	UCO RSETI Bilaspur	24	700	6	170	142	3431	744	1405	153	N
6	PNB RSETI Dharmashala (Kangra)	24	600	4	100	197	5117	1045	1721	833	N
7	PNB RSETI Hamirpur	21	550	06	168	211	5012	1132	2078	320	N
8	PNB RSETI Una	25	625	8	201	198	4981	1011	1938	555	N
9	PNB RSETI Mandi	22	550	6	155	142	3323	774	1360	24	N
10	PNB RSETI Kullu	22	550	5	134	136	3420	669	1367	322	N
	Total	233	6265	54	1471	1537	37031	8750	13769	3011	

Comments:

- In the FY 2018-19, RSETI in the State have targeted to train 6265 entrepreneurs in rural areas in total 233 training programmes.
- During the FY 2018-19 RSETIs have conducted 54 programmes and trained 1471 rural youths, in the 1st quarter June, 2018.
- The trained Youth from RSETIs those linked to Bank credit is proportionately low (24%) and still far below the national average of nearly 44%.

Points for deliberation:

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

S. No.	RSETI	Status of Construction of RSETI Building as of June,2018
1	SBI RSETI Chamba	Lease deed yet to be finalized. Matter referred to AGM, RRB LHO, SBI Chandigarh for necessary action.
2	UCO RSETI Shimla	Construction work under progress
3	UCO RSETI Solan	Construction work under progress
4	UCO RSETI Sirmour	Construction work under progress
5	UCO RSETI Bilaspur	Construction work to commence shortly.
6	PNB RSETI Dharamshala (Kangra)	Construction work of RSETI Building is almost complete, but there are few pending issues like completion of boundary wall, retention wall & Parking work .
7	PNB RSETI Hamirpur	Construction work under progress
8	PNB RSETI UNA	Construction is on completion stage, NOC is pending with local authority.
9	PNB RSETI Mandi	Construction work not yet commenced
10	PNB RSETI KULLU	Construction work yet not completed.

In three Districts namely **Chamba, Bilaspur and Mandi, construction work has not commenced.** Concerned Lead Bank authorities are requested to ensure commencement of construction of RSETI building at the earliest. The controlling head of Sponsored Banks of RSETIs are requested to monitor the progress of construction of RSETI building which are under progress for early completion of Building.

2) Pending training expenses reimbursement claims with DRDA/SRLM/ KVIC:

RSETIs have submitted the position of pending Claims due from Government agencies as of 30.6.2018

(amount in thousands)

S. No.	RSETI	DRDA/SRLM	KVIC	Other agencies
1	SBI RSETI Chamba	453	357	453
2	UCO RSETI Shimla	490	133	490
3	UCO RSETI Solan	258	139	258
4	UCO RSETI Sirmour	918	149	918
5	UCO RSETI Bilaspur	552	95	552
6	PNB RSETI Dharamshala (Kangra)	373	913	373
7	PNB RSETI Hamirpur	2280	172	2280
8	PNB RSETI Una	278	294	278
9	PNB RSETI Mandi	541	806	541
10	PNB RSETI Kullu	1213	348	1213
		7356	3406	7356

We request the **Rural Development Department and KVIC to settle the pending claims** of RSETIs at the earliest.

The representative from Rural Development Department may deliberate on the issue.

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ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR