राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक

STATE LEVEL BANKERS'COMMITTEE
HIMACHAL PRADESH
CONVENOR: UCO BANK

DGM Secretariat, Hotel Himland,
SHIMLA
(HIMACHAL PRADESH)

AGENDA PAPERS
FOR
156TH QUARTERLY REVIEW MEETING –

FOR
QUARTER ENDED 31st MARCH, 2020

TO BE HELD ON 24.06.2020 (Wednesday) AT 11.30 A.M.

BANKING OUTLETS IN HIMACHAL PRADESH AS ON 31st MARCH, 2020

S. No.	District	NUMBER OF BANK BRANCHES							ATMs	Lead Bank
		PSBs	RRBs	Pvt. Banks	Coop. Banks	Payment Banks	Small Fin. Banks	Total		
1	Bilaspur	64	14	5	39	1	0	123	90	UCO
2	Chamba	44	38	6	31	1	0	120	76	SBI
3	Hamirpur	90	24	9	51	1	0	175	145	PNB
4	Kangra	214	51	29	126	2	0	422	385	PNB
5	Kinnaur	28	3	1	18	1	0	51	31	PNB
6	Kullu	68	19	12	30	1	0	130	128	PNB
7	L&S	14	2	0	7	0	0	23	13	SBI
8	Mandi	118	56	13	62	1	0	250	207	PNB
9	Shimla	193	26	39	81	1	1	341	316	UCO
10	Sirmour	81	9	14	35	1	1	141	140	UCO
11	Solan	162	12	34	49	1	2	260	371	UCO
12	Una	92	11	11	42	1	1	158	137	PNB
	Total	1168	265	173	571	12	5	2194	2039	

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.	82
7	Gram Panchayats	Nos.	3226
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 31st MARCH, 2020

S. No.	Items		Unit	Position as of 31st March, 2020
1	Banks	PSBs	Nos.	18
		RRBs	Nos.	01
		Coop. Banks	Nos.	09
		Pvt. Sector Bks	Nos.	11
		Payment Bks	Nos.	01
		Small Fin. Bks	Nos.	02
		Total	**Nos.**	**42**
2	Branch net work	PSB	Nos.	1168
		RRBs	Nos.	265
		Coop. Banks	Nos.	571
		Pvt. Sector Bks	Nos.	173
		Payment Bks	Nos.	12
		Small Fin. Bks	Nos.	05
		Total	**Nos.**	**2194**
3	Area wise Branches	Rural	Nos.	1694
		Semi Urban	Nos.	397
		Urban	Nos.	103
		Total	**Nos.**	**2194**
4	Per branch population as per 2011 Census	Rural	Nos.	3646
		Su/Urban	Nos.	1378
		Total	**Nos.**	**3129**
5	Deposits	PSBs	Rs. Crores	86560.44
		RRB	Rs. Crores	5811.14
		Coop.	Rs. Crores	23367.07
		Pvt. Sector	Rs. Crores	10588.88
		Payment Bks	Rs. Crores	15.19
		Small Fin. Bks	Rs. Crores	1150.86
		Total	**Rs. Crores**	**127493.58**
6	Advances	PSBs	Rs. Crores	34614.25
		RRB	Rs. Crores	2116.27
		Coop.	Rs. Crores	12687.00
		Pvt Sector	Rs. Crores	5403.90
		Small Fin. Bks	Rs. Crores	183.60
		Total	**Rs. Crores**	**55005.02**
7	Business Volume	PSBs	Rs. Crores	121174.69
		RRB	Rs. Crores	7927.41
		Coop.	Rs. Crores	36054.07
		Pvt Sector	Rs. Crores	15992.78
		Payment Bks	Rs. Crores	15.19
		Small Fin. Bks	Rs. Crores	1334.46
		Total	**Rs. Crores**	**182498.60**
8	Market Share	PSBs	Percentage	66.40
		RRB	Percentage	4.34
		Coop.	Percentage	19.76
		Pvt Sector	Percentage	8.76
		Payment Bks	Percentage	0.01
		Small Fin. Bks	Percentage	0.73
		Total	**Percentage**	**100.00**
9	ATMs	PSB	Nos.	1458
		RRBs	Nos.	0
		Coop. Banks	Nos.	217
		Pvt. Sector Bks	Nos.	359
		Total	**Nos.**	**2039**

STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

COMPARATIVE BANKING KEY INDICATORS AS OF 31st MARCH, 2020

(Amount in Crores)

S. No.	Item	31.03.2018	31.03.2019	31.03.2020	Variation in March, 2020 over March, 2019 (Y-o-Y)	
1	**Deposit PPD**				Absolute	%age
	Rural	69383.91	72324.07	76622.68	4298.61	5.94
	Urban/SU	36283.32	44622.63	50870.90	6248.27	14.00
	Total-Deposits	**105667.23**	**116946.70**	**127493.58**	10546.88	9.02
2	**Advances (O/S)**					
	Rural	21662.85	29119.05	32289.86	3170.81	10.89
	Urban/SU	15817.75	21516.95	22715.16	1198.21	5.57
	Total-Advances	**37480.60**	**50636.00**	**55005.02**	4369.02	8.63
3	**Total Banking Business (Dep + Adv)**	**143147.83**	**167582.70**	**182498.60**	14915.9	8.90
4	Investment made by Banks in State Govt. Securities/Bonds.	434.60	602.03	313.99	-288.04	-47.84
5	CD RATIO (As per RBI recommendation)	44.82	45.41	45.30	-0.11	-0.24
6	**Priority Sector Advances (O/S) of which under:**	**26934.96**	**31506.92**	**32153.23**	646.31	2.05
	I) Agriculture	8721.63	9464.58	10123.34	658.76	6.96
	ii) MSME	10220.20	12410.80	13163.33	752.53	6.06
	iii) OPS	7993.13	9631.54	8866.56	-764.98	-7.94
7	Weaker Section Advs.	7736.53	8397.74	12868.99	4471.25	53.24
8	DRI Advances	7.51	6.60	6.44	-0.16	-2.42
9	Non Priority Sec. Adv.	10545.64	19129.08	22851.79	3722.71	19.46
10	No. of Branches	2131	2175	2194	19	0.87
11	Advances to Women	3258.02	3901.48	4361.43	459.95	11.79
12	Credit to Minorities	672.50	745.58	604.61	-140.97	18.91
13	Advances to SCs/STs	3353.20	3565.22	3011.21	-554.01	-15.54

STATE LEVEL BANKERS' COMMITTEE
HIMACHAL PRADESH

POSITION OF NATIONAL PARAMETERS AS OF 31st MARCH, 2020 IN HIMACHAL PRADESH

(In terms of %age)

SR No	Sector	March, 2018	March, 2019	March, 2020	National Parameter
1	**Priority sector Advances** (of total Advances)	**72.49**	**62.22**	**58.46**	**40%**
2	**Agriculture Advances** (of total Advances)	**22.97**	**18.69**	**18.40**	**18%**
3	**Advances to Small & Marginal Farmers*** (of total Advances)	**N.A.**	**N.A.**	**11.43**	**8%**
4	**Advances to Micro Enterprises** (of total Advances)	**13.10**	**10.35**	**10.93**	**7.5%**
5	**Advances to Weaker Sections** (of total Advances)	**20.25**	**16.58**	**23.40**	**10%**
6	**Advances to Women** (of total Advances)	**8.31**	**7.70**	**7.93**	**5%**
7	**Advances under DRI scheme** (of total Advances)	**0.03**	**0.01**	**0.01**	**-**
8	**C.D. Ratio**	**44.68**	**45.41**	**45.30**	**60%**
9	**MSME Advances** (of total P.S. Credit)	**38.46**	**39.39**	**40.94**	**-**
10	**Advances to SC/ST** (of total P.S. Credit)	**12.14**	**11.32**	**9.36**	**-**
11	**Advances to Minorities** (of total P.S. Credit)	**2.72**	**2.37**	**1.88**	**-**

(*N.A. – Not Available)

Credit Deposit Ratio (CDR) IN H.P. As of 31st March, 2020 = 45.30%
(As per instructions from RBI)

S. no	Components	**As of 31st March, 2020**
1	Advances from Banks (within State)	**45880.96**
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	**9124.06**
3	RIDF (Bal. outstanding at the end of Qtr-December, 2019)	**2749.37**
4	Total- Credit (1+2+3+4)	**57754.39**
5	Total Deposits	**127493.58**
6	Credit Deposit ratio (%)	**45.30%**

Credit Deposit Ratio (CDR) IN H.P. AS OF 31st MARCH, 2020 = 45.30%

STATE LEVEL BANKERS' COMMITTEE

HIMACHAL PRADESH

CONVENOR : UCO BANK

156th MEETING

(REVIEW – QUARTER ENDED MARCH, 2020)

DATE: 24.06.2020 (Wednesday) TIME 11.30 AM	VENUE: Through VC

AGENDA NO.	LIST OF ITEMS	PAGE NO.
1	Confirmation of Minutes of 154th Steering Committee Meeting; Action Taken Report	1-2
2	Review of **Performance under Atmanirbhar Bharat Abhiyan, PM Garib Kalyan Yojana, PM Kisan Samman Nidhi- KCC Saturation, Mukhya Mantri Swavlamban Yojana-2019**, **Major Govt. Sponsored Schemes** viz., **NRLM, NULM, PMEGP, DEDS, PMAY** as of 31st March, 2020;	3-14
3	**Financial Inclusion Campaign**: Review of Progress in Himachal Pradesh as of 31st March, 2020	15-28
4	Review of **performance under Annual Credit Plan 2019-20** up to quarter ended 31st March, 2020	29-35
5	Review of **Banking Statistical Data and Position of National Key Business** Parameters as of 31st March, 2020.	36-42
6	**Concurrent and Fresh/Miscellaneous Issues;** Implementation of Aadhaar number seeding for Payments and Direct Benefit Transfer (DBT)-Present Status; Implementation of PMFBY and RWBCIS; Villages Uncovered by Financial Infrastructure under Jan Dhan Darshak App; Cropping Pattern in Farm Sector in HP State; Expanding and Deepening of Digital Payments; Induction of RBL as a member of SLBC; Mortgage of immovable property in Kinnaur district;	43-52
7	Review of **Recovery Performance of Banks** in HP – Review of Position as of 31st March, 2020	53-55
8	Review of **Performance under Non-Sponsored Programmes** i.e. KCC Scheme, Financing of FPOs, GCCs, SHG, Education loan, Housing Finance, WCC etc. as of 31st March, 2020. **Review of performance of RSETIs** as of 31st March, 2020 in HP.	56-65
Summary tables		66-67

Note: Data / Information Tables from Page no- 68 to 120