AGENDA NOTE FOR 156th MEETING OF STATE LEVEL BANKERS' COMMITTEE, HIMACHAL PRADESH

AGENDA ITEM NO.1

Confirmation of Minutes of the 154th Meeting of SLBC, H.P. held on 06.12.2019.

The minutes of the 154th meeting of SLBC, Himachal Pradesh held on 06.12.2019 have been circulated to the members vide Convener Bank letter No. DGM/SLBC/2019-20/minutes/154 dated 11.12.2019.

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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ACTION TAKEN REPORT

Action Taken Report with respect to 154th SLBC meeting:

S. No.	Action Suggested	Action Taken
1.1	**Sub-Committee on BC Model** The BC Model Paper was compiled and finalized. RBI suggested that the compiled Model should be sent to the Member Banks operating in the State for getting it approved by their respective Head Offices.	As per the latest status received on the matter from different Member Banks, it has been revealed that proposal is lying pending with the Boards of respective banks. SLBC has urged Member Banks for urgent disposal of the same.
1.2	**Progress under PMJDY** During the deliberations held in 5th Steering Committee meeting, GM RBI pointed out that some banks have not reported the amount under PMJDY.	Matter was pursued with different Member Banks through letter dated 10.03.2020. For the quarter ended March 2020, all the Member Banks have reported the amount under PMJDY accounts.
1.3	**Appointment of FLC in Kinnaur, Lahaul & Spiti, Bilaspur and Una** GM, RBI informed the House that currently there are no FLCs in district Kinnaur, Lahaul Spiti, Bilaspur & Una.	Present status of the same:- 1). Kinnaur- As per the information received from LDM Kinnaur, there are two FLCs working in the district. One is from HPSCB and other FLC is from PNB. 2). Lahaul Spiti- FLC still to be appointed. 3). Bilaspur- FLC has been appointed by UCO Bank on 05.06.2020. 4). Una- FLC appointed by Punjab National Bank on 06.01.2020.
1.4	**Performance of BCs** During the deliberations held in last Steering Committee meeting, GM RBI took a strong note on the issue of non-reporting of BC transactions by various Member Banks.	Matter was again taken up with banks by SLBC. As per the reporting done by the banks for quarter, BC transactions are submitted by all Member Banks, except Indian Bank.
1.5	**Revamping of SLBC website** During 5th Steering Committee meeting, issue of revamping of SLBC website was discussed. GM, RBI suggested SLBC to complete the task of revamping of website expeditiously.	New website of SLBC has been created and it is functional now. Member Banks are yet to complete the task of development of standardized data flow system. UCO Bank has already completed the task on data flow system.

AGENDA ITEM NO.-2

2.1 COVID-19: Relief Packages for MSME in an Effort to Revive Economy

The last month of Financial Year 2019-20 was eclipsed by COVID-19 forcing each activity to nosedive and touch the ground which not only threatened and halted the life cycle but reversed it too. The World Health Organization (WHO) declared the new corona virus outbreak as a public health emergency of international concern. The trade impact of the corona virus pandemic for India is estimated to be about 348 million dollars and the country figures among the top 15 economies most affected. For India, the trade impact is estimated to be the most for the chemicals, textiles and apparel, automotive sector, electrical machinery, leather products, metals and metal products; and wood and furniture.

2.1.1 Atmanirbhar Bharat Abhiyan

The Government of India took fast remedial steps visualizing that the Industries Sector falling under MSME is affected the most. The Prime Minister of India on May 12, announced a Rs. 20 lakh crore economic relief package titled Atmanirbhar Bharat Abhiyan (estimated at 10% of the GDP), with a clearly defined leap towards economic reforms that will, in his words lead to Atmanirbhar Bharat, or a self-reliant, resilient India.
The relief package has started unveiling in tranches from May 13 by Finance Minister, the first tranche of which is aimed at micro, small and medium enterprises (MSMEs), non-banking financial companies (NBFCs) and at some individuals, The Rs. 3 lakh crore Guaranteed Emergency Credit Line (GECL) scheme is aimed at MSMEs or business enterprises - constituted as proprietorships, partnerships, registered companies, trusts and limited liability partnerships (LLPs), as well as interested borrowers under Pradhan Mantri Mudra Yojna or PMMY.

A total of Rs. 3 lakh crore has been allocated for the scheme. All MSMEs with a turnover of up to Rs. 100 crore and with outstanding credit of up to Rs 25 crore will be eligible to borrow up to 20% of their total outstanding credit as on Feb 29th, 2020. These loans will have a 4-year tenure and the scheme will be open until Oct 31st, 2020. There will be a principal repayment moratorium for 12 months and the interest rate will be capped. The amount will be 100 per cent guaranteed by the National Credit Guarantee Trustee Company (NCGTC) and there will be no guarantee fee.

The announcements have started taking material form. The Banks have started coming up with disbursement of relief package to the eligible beneficiaries. The progress is being monitored at Corporate Level with regular VCs. We give below the achievement under Instant Credit to MSME from 1st April, 2020 to 12th June, 2020 for the information of all the stakeholders.

Banks	Instant Credit under MSME		Sanction under GECL	
	No. of A/Cs	Amount Financed (Rs. in Crore)	No. of A/Cs	Amount Financed (Rs. in Crore)
Public Sector Bks.	12376	184.02	11320	408.57
Regional Rural Bk.	87	1.59	0	0.00
Private Sector Bks.	6	1.30	111	223.64

Coop. Sector Bks.	1676	45.07	0	0.00
Total	**14145**	**231.98**	**11431**	**632.21**

2.2 Pradhan Mantri Garib Kalyan Yojana (PMGKY):

- **Ex-gratia Payment in Women PMJDY A/Cs:**
  During the COVID-19 pandemic, Hon'ble Finance Minister of India on 26.03.2020 made an announcement regarding ex-gratia payment of Rs. 500 per women PMJDY beneficiaries for three months during April to June, 2020 under PM Garib Kalyan package.

  In the State of Himachal Pradesh, 625962 women beneficiaries (in April), 662090 women beneficiaries (in May) and 647297 women beneficiaries (in June) were identified for benefit transfer under the Scheme. The amount of Rs. 2951.50 lakhs was transferred in the month of April under 1st tranche and Rs. 3625.55 lakhs in May under 2nd tranche. At the latest, the amount of Rs. 3236.48 lakhs was transferred in June under 3rd tranche.

Total No. of Women Beneficiaries in 1st Tranche (April, 2020)	Amount Credited in 1st Tranche (Rs. in Lakhs)	Total No. of Women Beneficiaries in 2nd Tranche (May, 2020)	Amount Credited in 2nd Tranche (Rs. in Lakhs)	Total No. of Women Beneficiaries in 3rd Tranche (June, 2020)	Amount Credited in 3rd Tranche (Rs. in Lakhs)
625962	2951.50	662090	3625.55	647297	3236.48

Please Note: For Cooperative Banks, the installment for months of April and May were credited collectively under 2nd tranche. Also, 26188 beneficiaries having accounts in HP Gramin Bank received the amount under the 1st and 2nd tranche together in the month of May, 2020.

- **OD Facility in PMJDY A/Cs:** In order to meet the emergent fund requirements due to COVID-19 pandemic, instant credit to PMJDY account holders is being provided in the form of overdraft facility. Only one eligible person in a household can avail this facility. Age of the applicant should be between 18 to 65 years. To be eligible under the scheme, the individual should have a PMJDY account operational for at least a period of 6 months. Also, the account holders must be covered under PMJJBY and PMSBY. The OD will be covered under Credit Guarantee Fund. The Scheme will be effective up to 30.09.2020; however it may be extended further as per requirement.

  Details of beneficiaries who have availed benefit under OD scheme **(During 01.04.2020 to 12.06.2020):**

No. of Accounts in which OD given	OD Amount Availed
35352	Rs. 3.53 crores

2.3 Pradhan Mantri Kisan Samman Nidhi Yojana – KCC Saturation

The Government of India, Ministry of Agriculture and Farmers Welfare, vide their letter dated 06.02.2020, launched a drive to saturate all eligible farmers of the country under KCC and launched The PM Kisan, an income scheme for all land holder farmers families in the Country. More than 9.70 Crore farmers families have been registered on the PM Kisan Portal and benefit of income support has been transferred to 8.40 crore farmers. There are 6.67 Crore KCC holder farmers in the Country. In HP State we have 936409 farmers out of which 414081 farmers have been covered under the KCC Scheme.

To provide benefit of KCC to all PM Kisan Beneficiaries in mission mode, a special drive has been launched, starting from 08.02.2020. Main proposals of the Drive are:

i) All PM Kisan beneficiaries to approach Bank Branch where they have PM Kisan Account for availing KCC. If already availed, request for enhancement, if required.
ii) Inactive KCC Cards may be activated and request for sanction of fresh limit.
iii) Those without KCC Card may approach Bank Branch with land record along with sown crop detail to get KCC Limit sanctioned.
iv) Those who have KCC Limit and want inclusion of admissible enhanced limit for livestock and fisheries may do so.
v) Bank Branches have to prepare a list of all PM Kisan beneficiaries and map it with the list of KCC Beneficiaries so as to prepare a list of PM Kisan beneficiaries who do not have KCC with that Branch.

The State Government shall take the following actions at their end:

i) Call a District Level Bankers' Committee Meeting and review the action taken by Banks to carry out the Saturation Drive.
ii) Organize a Press Conference with LDM to brief the media about the KCC Saturation Drive.
iii) Ask Rural Development Department to issue instructions to functionaries at the Panchayat Level to hold Gram Sabha meetings to inform PM Kisan beneficiaries about the Saturation Drive.
iv) Ensure active participation of Panchayat Secretaries, Patwaries and Agriculture Department officials in contacting the PM Kisan Beneficiaries.
v) Facilitate issue of land record documents by Patwaries to the farmer beneficiaries to ensure hassle free sanction of KCC by Banks.
vi) Hold regular VC with District Collectors to review the progress of saturation drive.
vii) Form Whatsapp Group of Nodal Officers to get regular update on issue of KCC.

With regard to the above guidelines, progress of the Member Banks in the State during the period from 01.04.2020 to 06.06.2020 is shared for information of the House.

BENEFICARIES UNDER PM KISAN	OUT OF WHICH NOT HAVING KCC	TOTAL ACCOUNTS IN WHICH IN-PRINCIPLE SANCTION GIVEN	ACTUAL SANCTION		REMAINING FOR ACTUAL SANCTION
			NO. OF ACCOUNTS	AMOUNT (IN LAKHS)	
821326	**648604**	**52039**	**21843**	**27355.18**	**30196**

2.4 Review of Performance Under "Mukhya Mantri Swavlamban Yojana-2019" (MMSY-2019)

The H.P. State Government notified Scheme namely "Mukhya Mantri Swavlamban Yojana- 2019" by Industries Department with a view to promoting self-employment opportunities in the State and in order to provide livelihood to local youth by encouraging local entrepreneurship.

The scheme "**Mukhya Mantri Swavlamban Yojana – 2019**" is being implemented by the Department of Industries and the existing entrepreneurs/ beneficiaries of the existing Schemes will also be eligible for incentives/concessions as per the new Scheme.

Under this scheme youth of Himachal Pradesh between the ages of 18 to 45 will be provided:

1. 25 percent capital subsidy on plant and machinery up to an investment of Rs. 40 lakh in industries. Subsidy wills be 30 percent in case of women entrepreneurs.
2. Interest subsidy of 5 percent for three years for a loan up to Rs. 40 lakh.
3. Government land will be given at concessional lease rate of 1 percent and to buy private land, stamp duty will be 3% of applicable rate.
4. Government will reimburse the CGTMSE fee charged on the loan sanctioned.

Government of Himachal Pradesh, Department of Industries has issued notification vide no. Ind. A (F)2-1/2018 dated 23.02.2019 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/). The Convenor Bank has already circulated the above mentioned notification to the Member Banks.

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.

A **review meeting was held** on 11.06.2020 with Member Banks at UCO Bank Zonal Office, Shimla under the Chairmanship of Deputy Director, Department of Industries to review **the progress under the MMSY Scheme** for the period under review. 1048 cases are still lying pending with Member Banks.

Member Banks are advised to dispose of the pending cases in an expeditious manner, as MMSY is flagship program of State Government with focus on encouraging self-employment opportunity among the youths of Himachal Pradesh.

a) Progress under MMSY

Banks have sanctioned 914 cases under MMSY as on 10.06.2020. The Bank-wise progress is as under:

S. No.	Name of Bank	No. of Cases Sanctioned
1.	Allahabad Bank	2
2.	Bank of Baroda	13

3.	Bank of India	4
4.	Canara Bank	35
5.	Central Bank of India	11
6.	Indian Bank	2
7.	Indian Overseas Bank	1
8.	OBC	24
9.	P&SB	4
10.	Punjab National Bank	267
11.	State Bank of India	128
12.	Syndicate Bank	4
13.	UCO Bank	70
14.	Union Bank of India	6
15.	HPGB	101
16.	HDFC	7
17.	IDBI Bank	1
18.	J&K Bank	4
19.	HPSCB	80
20.	JCCB	10
21.	KCCB	138
22.	Baghat Urban Coop. Bank	2
	Total	**914**

b) <u>Pendency of sponsored cases under MMSY:</u>

Total 1048 cases reported pending with Member Banks as on 30.04.2020. Bank-wise pendency is reported below:

S. No.	Name of Bank	No. of Cases Pending
1.	Allahabad Bank	2
2.	Bank of Baroda	15
3.	Bank of India	11
4.	Bank of Maharashtra	1
5.	Canara Bank	32
6.	Central Bank of India	13
7.	Corporation Bank	7
8.	Indian Bank	10
9.	Indian Overseas Bank	4
10.	Oriental Bank of Commerce	14
11.	Punjab & Sind Bank	9
12.	Punjab National Bank	197
13.	State Bank of India	266
14.	Syndicate Bank	5
15.	UCO Bank	159
16.	Union Bank of India	18
17.	HP Gramin Bank	55
18.	Axis Bank	1
19.	AU Small Finance Bank	1
20.	HDFC	10
21.	ICICI Bank	3
22.	IDBI Bank	3
23.	J&K Bank	1
24.	RBL	1
25.	Sundaram	1
26.	HP State Coop. Bank	61

27.	Jogindra Central Coop. Bank	73
28.	Kangra Central Coop. Bank	68
29.	Baghat Urban Coop. Bank	7
	Total	**1048**

The Bank-wise list of pending cases has already been shared by Convenor bank and discussed with the Member Banks in the sub-committee meeting held on 11.06.2020 advising all the Banks to dispose of the pending cases in an expeditious manner.

The representative from Industries Department may deliberate on the Issue.

2.5 Review of Performance under Major Centrally Sponsored Schemes: Position as of 31st March, 2020.

(Amount in lakh)

S. No.	**Scheme**	**Target 2019-20**		**Proposals sanctioned up to the quarter March, 2020 (01-04-2019 to 31-03-2020)**		**Outstanding up to quarter March, 2020**	
		Nos.	**Amount**	**Nos.**	**Amount**	**Nos.**	**Amount**
1	DeenDayalAntyodaya -National Rural Livelihood Mission **(DAY-NRLM)**	**8620**	**6488.27**	**3724**	**6983.99**	**8891**	**10638.19**
2	National Urban Livelihood Mission **(SEP DAY-NULM)**	**303**	**325.27**	**178**	**317.34**	**704**	**889.02**
3	Prime Minister Employment Generation Programme **(PMEGP)**	Projects	Margin Money				
3.1	**PMEGP-KVIC**	**354**	**1063.00**	**442**	**2579.47**	**2317**	**11843.98**
3.2	**PMEGP-KVIB**	**354**	**1063.00**	**616**	**2999.71**	**1525**	**7360.58**
3.3	**PMEGP-DIC**	**473**	**1417.48**	**746**	**3387.08**	**2429**	**8911.60**
3.4	**Total –PMEGP**	**1181**	**3543.48**	**1804**	**8966.26**	**6271**	**28116.16**
4	**Dairy Entrepreneurship Development Scheme. (DEDS)**	**NA**	**NA**	**537**	**1156.71**	**4227**	**5546.71**

(Source: Data reported by Banks)

(Please refer to Table no-GSP-1 to 6 at page no 68 to 73)

2.5.1 National Rural Livelihood Mission (NRLM):

Progress for the quarter ended March, 2020 reviewed in Review meeting held on 12.06.2020 at UCO Bank Z.O. Shimla under the Chairmanship of Mr. J. N. Kashyap, Deputy General Manager & SLBC Convener, UCO Bank.

a) **Credit Mobilization targets** for the State for FY 2019-20 fixed at Rs. 64.88 crores for credit linkages of new 8620SHGs. SLBC convener has allocated the Bank-wise targets for FY 2019-20 and informed the same to all member banks in Himachal Pradesh.

b) **Achievements in the Current FY:** As per progress available on the "NRLM Bank Linkage Portal", Banks disbursed Rs. 80.77 crores to 5107 new SHGs and total outstanding is Rs. 129.86 crores. The members are requested to view the progress of their bank in the State from the portal (Source https://daynrlmbl.aajeevika.gov.in).

c) **Pendency of sponsored cases with bank Branches**: HPSRLM has reported pendency of 111 sponsored cases in ten districts namely Bilaspur, Hamirpur, Kangra, Kinnaur, Mandi, Shimla, Sirmaur and Solan. In the review meeting, bank-wise position was reviewed on disposal of pending cases.

Details of cases pending with Bank Branches as on 12.06.2020 are as mentioned below;

S . no.	Bank	No of cases pending
1	Bank of Baroda	1
2	Bank of India	1
3	Canara Bank	2
4	Central Bank of India	2
5	Corporation Bank	1
6	H P Gramin Bank	7
7	H P State Coop. Bank	19
8	IDBI Bank	4
9	Indian Bank	1
10	JCCB	8
11	Kangra Central Coop. Bank	15
12	Punjab National Bank	9
13	State Bank of India	25
14	UCO Bank	16
	TOTAL	**111**

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

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 2019-20.

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

2.5.2 National Urban Livelihood Mission (NULM):

A review meeting was be held with Member Banks under the Chairmanship of Director, NULM Department, Govt. of Himachal Pradesh on 11.06.2020 at Palika Bhavan, Talland, Shimla to review the progress under the DAY NULM Scheme for the period under review.

Credit mobilization Targets under SEP component of DAY NULM: As per information received from UD Deptt H.P. Credit mobilization target for FY 2019-20 mentioned as below;

a) SEP Individual = 300
b) SEP – Group = 20
c) SEP – SHGs = 100

a) Progress under DAY NULM :

The progress under DAY NULM up to 31.03.2020 mentioned as below; (Position reported by DAY- NULM H. P.)

(Amount in Lakh)

Cases under	NULM		MUDRA		No.	Amount
	No of Cases Sanctioned	Amount	No.	Amount		
SEP-I	297	343.08	123	112.38	420	455.46
SHG Bank Linkage	119	231.42	0	0.00	119	231.42
SEP-G	0	0.00	0	0.00	0	0.00
Total Amount	**416**	**574.50**	**123**	**112.38**	**539**	**686.88**

(Source: (Day NULM HP)

b) Pendency of sponsored cases under DAY - NULM: Total 67 cases reported pending by NULM HP for review with banks. Details of cases pending with banks **as on 31.05.2020 are mentioned below:**

S. no.	Name of Bank	No of Cases Pending
1	Bank of Baroda	3
2	Bank of India	2
3	Canara Bank	8
4	Central Bank of India	11
5	Indian Bank	3
6	Oriental Bank of Commerce	4
7	Punjab National Bank	6
8	State Bank of India	13
9	Syndicate Bank	2
10	UCO Bank	4
11	Union Bank of India	1
12	HPGB	1
13	HPSCB	4
14	KCCB	2
15	IDBI Bank	3
	Total	67

Banks should dispose of cases within 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 & proper feeding of product code:** 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 fed 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.

2.5.3 PRADHAN MANTRI EMPLOYMENT GENERATION PROGRAMME: (PMEGP)

A review meeting was held on 11.06.2020 at UCO Bank Zonal Office Shimla with Member banks under the Chairmanship of Deputy Director, KVIC, H.P. to review the progress under the PMEGP Scheme for the period under review.

a) Target allocation for FY 2019-20: The Nodal implementing agency in PMEGP i.e. KVIC has informed the following targets for the FY 2019-20 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	KVIB	354	1063.00
2	KVIC	354	1063.00
3	DIC	473	1417.48
	TOTAL	1181	3543.48

b) Credit mobilization:

Banks have sanctioned **1804 cases** with sanctioned amount of **Rs. 8966.26 lakhs** up to the quarter ended March, 2020 in this FY as per position mentioned below;

S No.	Agency	No Of Projects	Amount in Lakh
1	KVIC	442	2579.47
2	KVIB	616	2999.71
3	DIC	746	3387.08
4	Total	1804	8966.26

(Source: Data reported by Banks)

Latest position:
Bank-wise position of proposals pending with banks as available in the PMEGP MIS portal (https://www.kviconline.gov.in) placed before the House for review.

c) Review of pendency of sponsored cases under PMEGP :

In the review meeting, total 459 cases pending with each bank were reviewed for sanctions/ rejections. Bank-wise position is mentioned below;

BANK-WISE PENDENCY UNDER PRADHAN MANTRI EMPLOYMENT GENERATION SCHEME (PMEGP) IN HIMACHAL PRADESH - POSITION AS OF 17.06.2020		
S.NO.	NAME OF BANK	Pending sponsored cases
1	ALLAHABAD BANK	1
2	ANDHRA BANK	1
3	AXIS BANK	1
4	BANK OF BARODA	18
5	BANDHAN BANK	1
6	BANK OF INDIA	1
7	BANK OF MAHARASHTRA	2
8	CANARA BANK	24
9	CENTRAL BANK OF INDIA	3
10	CORPORATION BANK	1
11	HDFC BANK	21
12	HIMACHAL PRADESH GRAMIN BANK	117
13	HIMACHAL PRADESH STATE COOPERATIVE BANK LTD	68
14	IDBI BANK	4
15	INDIAN BANK	2
16	INDIAN OVERSEAS BANK	2
17	KANGRA CENTRAL COOPERATIVE BANK LTD	91
18	ORIENTAL BANK OF COMMERCE	2
19	PUNJAB AND SIND BANK	7
20	PUNJAB NATIONAL BANK	63
21	STATE BANK OF INDIA	16
22	SYNDICATE BANK	1
21	UCO BANK	33
22	UNION BANK OF INDIA	13
23	UNITED BANK OF INDIA	1
	Total	459

Banks have been requested to update the position of cases disposed of 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.

d) Simplification in PMEGP Scheme procedures:

In order to further streamline the process of selection of proposals and to expedite the flow of applications under PMEGP, the Ministry of MSME vide letter dated 28.04.2020 has decided that the role of District Level Task Force

Committee (DLTFC) constituted under the PMEGP Scheme for recommendation of proposal/applications to financing banks, is discontinued. The role of DLTFC should be limited to monitor the performance of PMEGP Scheme on quarterly basis in their respective districts.

The State/District level implementing agencies viz., KVIC, KVIB and DICs after receiving the applications will scrutinize the applications preliminary, examining the personal and factual details mentioned in the applications/project reports and the corrected and complete applications along with detailed project report may be forwarded by the implementing agencies directly to the Banks for taking credit decision. Banks will receive the applications directly from the implementing agencies, examine them and sanction the loans as per the existing procedures.

Further, a Scoring Sheets may be developed by KVIC in consultation with the Bankers Association of India and uploaded on the PMEGP-e-portal which would enable the implementing agencies to scrutinize the applications and forward them to the banks based on a minimum prescribed marks scored by the applicant. The scoring sheet will also enable the applicants to judge their applications at their level providing the applicants an opportunity to improve his project and re-submit the application in due course after making necessary improvements.

All the PMEGP applications presently available and pending at DLTFC level may also be withdrawn by the concerned implementing agencies and forwarded to the banks immediately for taking credit decisions.

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

2.5.5 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 December, 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.

- DEDS has been continued for the year 2019-20 and the major activities covered under DEDS are establishment of small dairy units, rearing of heifer calves, vermin-compost with milch animal unit, purchase of milking machines / Milkotesters / Bulk cooling points (up to 5000 liters capacity), purchase of dairy processing equipments for manufacture of milk products, establishment of dairy products, establishment of private veterinary clinics and dairy marketing outlet / Dairy parlour.

- The budget for the State of H.P. is as under:-

Category	Gen	SC	ST	Total
Budget	196.45	50.48	25.92	272.85

- Banks have sanctioned **537 proposals involving amount of Rs. 1156.71 lakhs** up to quarter ended March, 2020. Bank wise disbursements under DEDS mentioned in Table no-GSP-6 at page no-73.

- A total of 4227 accounts are outstanding under the Scheme amounting to Rs. 5546.71 lakhs.

- 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.

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

As members are aware, that Pradhan Mantri Awas Yojana – Housing for all (Urban) 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 sanctioned **total 184 proposals** amounting to **Rs. 2127.81 lakhs** up to the quarter ended March, 2020 in PMAY (URBAN). Most of the Banks have reported Nil progress and only 16 (Sixteen) banks namely Allahabad Bank, Andhra Bank, Bank of Baroda, Bank of India, Canara Bank, Corporation Bank, Indian Bank, Oriental Bank of Commerce, Punjab National Bank, State Bank of India, Syndicate Bank, UCO Bank, Union Bank of India, H.P. Gramin Bank, South Indian Bank and H.P. State Co-operative Bank have reported progress.

Bank wise position mentioned in table no GSP-7 Page No. 74. 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.

∞∞∞∞∞**XXXX**∞∞∞∞∞

AGENDA ITEM NO -3

3. FINANCIAL INCLUSION CAMPAIGN- HIMACHAL PRADESH:

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY):

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

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

As of 31.05.2020, around 38.89 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.

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

Pradhan Mantri Jan Dhan Yojana (PMJDY)-Position as a whole in the Country as on 31st May, 2020

(Figures in crores)

Bank Name	RURAL/ SU	URBAN	TOTAL	NO OF RUPAY CARDS	BALANCE IN ACCOUNTS
Public Sector Bank	18.09	12.81	30.90	24.77	102607.95
Regional Rural Bank	5.73	1.01	6.74	3.29	24887.98
Private Banks	0.71	0.54	1.25	1.14	3949.42
Total	**24.52**	**14.36**	**38.89**	**29.20**	**131445.35**

(Source: pmjdy.gov.in)

Financial Inclusion Campaign in Himachal Pradesh : Current Status

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

Banks in the State have covered all the households with at least one Basic Saving Deposit Account.

As of 31.03.2020, banks have more than **13.82 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 is mentioned as below for information of the House.

Progress under PMJDY in Himachal Pradesh as of 31st March, 2020

(Figures in lakhs)

Banks (sector wise)	RURAL	URBAN	Total No. of A/Cs	Amount	NO OF ZERO BAL ACs	NO OF RUPAY CARDS	Aadhaar seeding	No. of accounts where Overdraft availed	Overdraft Amount
Public Sector Bank	6.10	2.53	8.64	36174.92	0.72 (8%)	7.49 (86%)	7.63 (88%)	0.34	502.55
Regional Rural Bank	4.05	0.22	4.27	41119.02	0.08(1 %)	3.40 (79%)	3.49 (81%)	0.06	5.11
Private Banks	0.14	0.13	0.27	1510.64	0.07 (26%)	0.27 (96%)	0.23 (85%)	0	0.00
Cooperative Banks (including Urban Coop.)	0.54	0.10	0.64	3128.20	0.09 (14%)	0.38 (59%)	0.60 (93%)	0	0.00
TOTAL	10.83	2.98	13.82	81932.78	0.96 (7%)	11.54 (83%)	11.95 (86%)	0.40	507.66

(For bank-wise position, pl. refer to Table- FI-1 at page-76)

HIGHLIGHTS:

- Banks have **issued RuPay Debit Cards in 83% of PMJDY accounts and** it is higher than the National average of 75%. Among member Banks, Cooperative sector banks have low average percentage in issuance of RuPay debit cards. These Banks are requested to pay preferred attention to the matter.
- There are **96368** accounts under PMJDY with zero balance. (Detailed Table given on Page No. 76, Agenda Item No. 3. Respective Banks are desired to pay their preferred attention and specific thrust to bring these accounts out of 'Zero Balance' Category.

  As per directions from DFS Member Banks are requested to ensure the distribution of Rupay Debit cards to all account holders.

  Aadhaar seeding in 86% of PMJDY accounts. All member banks are requested to complete the exercise of Aadhaar seeding in all accounts as per guidelines received from DFS/RBI.

- In Himachal Pradesh, Banks have extended **overdraft of Rs. 507.66 Lakh** in eligible PMJDY accounts in the state. All member Banks are requested to adhere to revised guidelines received from DFS.

3.2): UNIVERSAL SOCIAL SECURITY INITIATIVES UNDER PMJDY SCHEME-Status in Himachal Pradesh up to March, 2020

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

Performance under Social Security Insurance Schemes i.e. PMSBY and PMJJBY as of 31.03.2020

Name of Scheme	No. of enrollments (in lakhs)
A) PRADHAN MANTRI SURAKSHA BIMA YOJANA-**(PMSBY)**	13.15
B) PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA- **(PMJJBY)**	3.83

(Bank-wise position mentioned in Table no FI-2 at page no- 78)

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 renewed every year from 1st of June. Banks have total **enrollments of around 13.15 lakh account holders** under Accidental Insurance Scheme i.e. PMSBY as of 31.03.2020.

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 renewed every year from 1st of June. Banks have more than **3.83 lakh enrollments** under PMJJBY in the State as of period ended March, 2020.

Grace period for renewal of PMJJBY and PMSBY policies;

- DFS, Ministry of Finance, Govt. of India in consultation with IRDAI, has decided to allow a grace period of 30 days from the due date of renewal of PMJJBY, w.ef. 1st June, 2020 up to 30th June, 2020 and a grace period of 15 days from the due date of renewal of PMSBY, w.e.f. 1st June, 2020 to 15th June, 2020 The grace period is allowed for only those subscribers who don't have adequate account balance to pay for the premium. Risk would be covered during the grace period under both the schemes.

- In case of death during grace period, the insurers may deduct the due unpaid annualized premium from the gross claim amount payable to the beneficiary. Other than this, the modalities of claim settlement during grace period will remain the same.

- Banks are advised to make necessary publicity among customers to maintain sufficient balance in accounts to ensure timely deduction of premium and renewal of policies. Also, the customers should be sensitized about the modalities of the grace period for PMJJBY and PMSBY policies renewal.

B) MICRO PENSION SCHEME – ATAL PENSION YOJANA:

Atal Pension Yojana (APY) The subscribers under APY increased to more than 1.75 lakhs up to the quarter ended March, 2020. **The Bank-wise (Agency) achievements under Atal Pension Yojana (APY) in Himachal Pradesh as of 31.03.2020 mentioned as below;**

S No.	Category	Target per branch (p.a.)	No Of Branches Regd. in HP **	Targets 2019-20	Achievement During FY 2019-20	Cumulative position as of March, 2019
1	PSBs	70	1168	81760	29596	127754
2	RRBs	60	265	15900	12198	34051
3	Pvt. Banks	30	178	5340	1304	8506
4	Coop Banks (including Urban Coop. Banks)	20	490	9800	4267	4878
	Total	XXXX	2101	112800	47365	175189

**** Excluding HPARDB and IPPB**

(Bank-wise position mentioned in Table FI-APY at page no 79)

Stoppage of Auto-Debit for APY Contributions till 30th June, 2020

- Outbreak of COVID-19 pandemic has impacted adversely to all the sections of the society, especially the disadvantaged and poor are the most affected.
- The majority APY subscribers belong to the lower strata of the society, and it may be difficult for them to keep contributing to the scheme regularly during this period.
- Taking this into consideration, PFRDA vide its circular dated 11.04.2020 has decided to stop auto-debiting savings account of the subscribers for APY contribution till 30th June, 2020. Also, no penal interest will be charged to the APY subscribers if they regularize their APY accounts by depositing such non-deducted APY contributions along with regular contributions within 1st July, 20 to 30th Sept, 2020.

Initiatives to boost subscribers under APY Scheme.

- 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.

- PFRDA has been conducting review meetings with Banks & Department of Post from time to time to promote subscribers under the scheme.

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 (Public & Private Sector Banks) - Position as on 02.06.2020

S No.	Particulars	Position as of 02.06.2020
1	Total Number of Claim Cases received **since inception**	1004
2	Total no of cases **paid**	716
3	Total no of cases **Rejected**	206
4	**Pending** with insurer	82

(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 (Public & Private Sector Banks)- as of 02.06.2020

Sr. No.	Pending with insurer	Total	More than two months old
1	Oriental Insurance Company Ltd.	**48**	**45**
2	New India Assurance Co. Ltd	**2**	**2**
3	Bajaj Allianz	**1**	**1**
4	National Insurance Co. Ltd.	**24**	**24**

5	Reliance Life Insurance	**5**	**5**
6	Universal Sompo	**1**	**1**
7	United India Insurance Co. Ltd.	**1**	**1**
	Total	**82**	**79**

(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 02.06.2020.

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	HP Gramin Bank	Oriental Insurance Company	10	2
2	H P State Coop Bank Ltd	New India Assurance Co. Ltd.	5	2

(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 commencement of Risk

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

A) Summary: Insurance Claims under PMJJBY in HP- Position as of 02.06.2020

S No.	Particulars	Position as of 02.06.2020
1	Total Number of Claim Cases received **since inception**	1377
2	Total no of cases **paid**	1263
3	Total no of cases **Rejected**	62
4	**Pending** with insurer	52

(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 02.06.2020

Sr. no	Pending with insurer	Total	More than two months old
1	Life Insurance Corporation of India	**48**	**45**
2	HDFC Life	**4**	**4**
	Total	**52**	**49**

(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 02.06.2020

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	Life Insurance Corporation of India	3	0
2	H P State Coop Bank Ltd	Life Insurance Corporation of India	7	3

(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

3.3) 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, 25 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	HP Gramin Bank	3	
5	Jogindra Central Coop Bank	1	
	Total	25	

Points for deliberation.

A) All member banks are requested to adhere to the guidelines of Reserve Bank of India issued vide their communication RBI/2016-17/236FIDD.FLC.BC.No. 22/12.01.018/2016-17 March 02, 2017.
Each Bank Branch in Rural area to conduct at least one camp per month (**on the Third Friday of each month (after branch business hours**), **focusing**

on digital payments with target groups viz. farmers, small entrepreneurs, school children, senior citizens and SHGs.

B) Quarterly progress report on Financial Literacy Campaign by FLCs and Banks during the quarter ended March, 2020 placed for review of the House.

C.1) FLCs by Public Sector Banks (PSB): REPORT ON CONDUCT OF **SPECIAL CAMPS** BY FINANCIAL LITERACY CENTRES (GOING DIGITAL) as of quarter ended March, 2020.

District	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LDM	DDM	LDO	Local Govt	NGO	BC	Others
BILASPUR	46201	NIL							
Chamba	47201	24	20	9	0	16	1	4	23
HAMIRPUR	48201	26	16	1	1	25	20	8	25
KANGRA	47001	16	1	2	1	12	9	0	8
Kinnaur	47601	NIL							
KULLU	46801	20	6	2	0	8	1	10	20
Lahaul & Spiti	47401	11	0	0	0	0	0	0	11
MANDI	46401	19	0	0	3	12	2	0	9
Shimla	46001	38	0	0	0	21	2	19	24
SIRMOUR	48001	33	3	2	1	33	32	0	13
SOLAN	46801	68	0	0	0	5	10	0	23
UNA	48401	4	4	0	0	0	0	0	4
	TOTAL	**259**	**50**	**16**	**6**	**132**	**77**	**41**	**160**

(Position as per reporting to RBI on quarterly basis- March, 2020- Annexure –II, Part A)

C.2) FLCs by RRBs/Coop BANKS:
QUARTERLY REPORT ON CONDUCT OF **SPECIAL CAMPS** BY FINANCIAL LITERACY CENTRES (GOING DIGITAL) AS OF QUARTER ENDED MARCH, 2020.

RRB/ Coop Banks	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LDM	DDM	LDO	Local Govt	NGO	BC	Others
HPGB (RRB)	472,464	36	1	2	1	30	11	1	13
HPSCB	480,460 464,472 462	NIL							
KCCB	482,484	3	0	0	0	0	0	0	3
	TOTAL	**39**	**1**	**2**	**1**	**30**	**11**	**1**	**16**

(Position as per reporting to RBI on quarterly basis- March, 2020- 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 March, 2020 (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	NGO	BC	Others
Bilaspur	46201	NIL							
Chamba	47201	24	20	9	0	16	1	4	23
HAMIRPUR	48201	15	6	1	1	14	13	7	14
KANGRA	47001	33	1	2	1	29	19	0	8
Kinnaur	47601	NIL							
KULLU	46801	9	4	1	1	4	3	4	9
Lahaul& Spiti	47401	11	0	0	0	0	0	0	11
MANDI	46401	62	2	1	2	15	45	1	62
Shimla	46001	38	0	0	0	23	2	19	25
SIRMOUR	48001	15	0	0	0	15	15	0	5
SOLAN	46801	102	8	3	2	25	18	16	62
UNA	48401	33	1	2	1	29	19	0	8
	TOTAL	**342**	**42**	**19**	**8**	**170**	**135**	**51**	**227**

(Position as per reporting to RBI on quarterly basis- March, 2020- Annexure –II)- Part-B)

C.4) <u>FLCs by RRBs/Coop BANKS</u> : QUARTERLY REPORT ON CONDUCT OF **<u>TARGET GROUP</u>** SPECIFIC CAMPS BY FINANCIAL LITERACY CENTRES As of Quarter ended March,2020

RRBs/ Coop Banks	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LDM	DDM	LDO	Local Govt	NGO	BC	Others
HPGB (RRB)	472,482, 484	31	2	3	3	25	11	2	31
HPSCB	480,460464,472, 462	185	2	6	1	57	34	2	95
KCCB	482, 484	3	0	0	0	0	0	0	3
	TOTAL	**219**	**4**	**9**	**4**	**82**	**45**	**4**	**129**

(Position as per reporting to RBI on quarterly basis- March, 2020- Annexure –II- Part-B)

C.5) Financial Literacy Camps organized by **<u>Rural Branches</u>** during the Quarter ended March, 2020 (Annexure –III)

District	No of rural branches in district	No of camps conducted during the quarter-March,2020	Target Group Addressed
Bilaspur	107	145	Farmers, SHGs, School Children, Micro and Small Entrepreneurs and Senior citizens.
Chamba	96	105	Students, Farmers, SHGs
Hamirpur	139	175	SHG/FARMERS/STUDENTS
Kangra	365	413	Students, Farmers, SHG, EX-Servicemen
Kinnaur	50	28	Students, Farmers, SHGs

Kullu	102	203	Farmers,Students,SHG
Lahaul& Spiti	23	21	Farmers
Mandi	153	281	SHG, Farmers, School Children, Senior Citizen
Shimla	245	411	Farmers, Students
Sirmaur	101	285	SHG, Farmers, Students
Solan	164	144	Students, farmers, NGOs Artisans, MSME beneficiaries, Schools ,College staff etc.
Una	111	109	ITI students
	1656	**2320**	

(Position as per reporting to RBI on quarterly basis- March, 2020- Annexure –III)

The Bank Branches (Rural) organized the Financial Literacy Camps mentioned in the attached Table No. Table-FI-FLC at page no- 75.

Financial Assistance by NABARD:
In order to spread financial literacy and embark on creation of "Digital India", NABARD facilitates conduct of Financial and Digital Literacy Camps (FDLCs). A grant support of Rs. 6000/- per camp is provided by NABARD.

The House may review the position.

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

- Banks have been allocated **3226 Gram Panchayats as Sub-Service Areas(SSAs).**The Concerned Banks are ensuring the extension of banking services in their allocated SSAs either by opening branch or through the fixed location Bank Mitras (BCAs).

- Banks have deployed total **3916 active Bank Mitras (BMs)** as of 31stMarch, 2020.

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 March, 2020 as mentioned in the Table no.FI-1A at page no-77.

Note:

1. Indian Bank has not reported the transaction data and commission paid to BCAs.
2. Also, Corporation Bank has not reported amount under the transactions handled by BCs as well as the commission paid.
3. On reviewing the information reported by IPPB, it was observed that the amount of commission paid to Bank Mitra seems to be on a lower side in comparison to the number and amount of transactions handled. As per the reply received from IPPB, the reason for low commission amount is due to the small size of service/transactions (like cash deposit, cash withdrawals, bill payments, AEPS, etc.) for which commission paid is low.

3.5) Pradhan Mantri MUDRA Yojana (PMMY):

Pradhan Mantri MUDRA Yojana (PMMY] was launched on April, 08. 2015, for extending credit facilities to micro enterprises/ small businesses up to Rs.10 Lakhs

in a hassle free manner. 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 **46065** new entrepreneurs with fresh disbursement to the tune of **Rs.1107.47 Crores** up to the period ended March, 2020. 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-80) reveals that banks have outstanding Mudra loan under PMMY **Rs. 2319.61 crores** with coverage of **120254Micro and Small entrepreneurs.**
- **Mudra Cards**: The preloaded approved Mudra card is one of the major benefits a borrower can avail under the scheme. This pre-loaded card would enable them to buy raw material and light machinery for their business on an online platform. Borrowers can easily withdraw money whenever they require cash in hand for the business units. The design of the card is being approved by DFS. All eligible beneficiaries can get this Rupay Mudra Card. In Himachal Pradesh Banks **have issued 60602 Mudra cardsup to quarter ended March, 2020.**
- 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 period ended March, 2020

(Amount in Lakh)

		Progress up to the end of March,2020 (01.04.2019 to 31.03.2020)					
S.No	**Category**	**Rural**		**Urban**		**Total**	
		No.	**Amt**	**No.**	**Amt**	**No.**	**Amt**
1	**Shishu** (Loan up to 50000/)	**12489**	**5042.13**	**6939**	**2287.29**	**19428**	**7329.42**
2	**Kishor(**Loan from Rs.50001/- to Rs.5.00 lakh)	**14710**	**37669.12**	**5468**	**16024.45**	**20178**	**53693.57**
3	**Tarun (**Loan above Rs.5.00 lakh and up to Rs.10 lakh)	**4425**	**33843.70**	**2034**	**15881.05**	**6459**	**49724.75**
4	**Total disbursements up to March,2020 (1+2+3)**	**31624**	**76554.95**	**14441**	**34192.79**	**46065**	**110747.74**
5	**Cumulative position as of 31.03.2020**	**120254**				**231961.47**	
6	**No. of Mudra Cards issued up to 31.03.2020**	**60602**					

(Bank wise position of disbursement of loans under PMMY up to period ended March, 2020 mentioned in the Annexure-FI-3 at page no-80).

Observations/ comments.

- Issuance of Mudra Card to eligible borrowers at the time of disbursement of loan.
- Timely disposal of loan applications.
- **PMMY PUBLICITY:** Banks to ensure display of Mudra logo on website with a dedicated Mudra corner, where details of the beneficiaries under this scheme to be displayed. Each Mudra borrower should display a "Mudrapreneur" logo on his site/shop.
- Hoarding to be setup at District Court, District Hospital, Railway Station, Bus Stand and other prominent locations.

House may deliberate on the issue

3.6): 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 at least **one Scheduled Caste (SC)** or **Scheduled Tribe (ST)** borrower and at least **one woman borrower** per Bank Branch for setting up of a new enterprise (also termed as green field enterprise). The loans will be extended for setting up of a new enterprise in Manufacturing, Trading or Service sector by SC/ST/Women entrepreneur.

Latest Progress under Stand-UP India Scheme as of 31.03.2020 in Himachal Pradesh:

The Convener 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 31.03.2020

A) Progress under Stand-Up Scheme Period 01.04.2019 to 31.03.2020

(Amount in Crores)

S. No.	Banks	Women Beneficiaries		SC/ST Beneficiaries		Total Achievement	
		A/c	Amt	A/c	Amt	A/c	Amt
1	Public Sector Banks	66	14.49	3	0.67	69	15.16
2	H. P. Gramin Bank (RRB)	1	0.12	0	0.00	1	0.12
3	Private Sector banks	0	0.00	0	0.00	0	0.00
4	Coop sector banks	0	0.00	0	0.00	0	0.00
	Total	67	14.62	3	0.68	70	15.30

(Bank wise position mentioned in Table no FI-4, page no. 81)

B) Cumulative position (Agency-wise) under Stand-UP India Scheme in Himachal Pradesh as of 31.03.2020

(Amt in Crore)

S. No.	Banks	No Of branches ***	Annual Target (2 cases per branch)	Women beneficiaries		SC/St Beneficiaries		Total Achievement	
		Nos.	Nos.	A/c	Amt	A/c	Amt	A/c	Amt
1	Public sector Banks (PSBs)	1168	2336	338	65.54	113	21.82	451	87.36
2	H.P. Gramin Bank (RRB)	265	530	9	1.42	13	1.81	22	3.23
3	Private Sector banks	171	342	11	1.50	3	0.39	14	1.89
4	Coop sector banks (incl. Urban Coop. Bks.)	571	1142	0	0	0	0	0	0
	Total	2191	4356	358	68.46	129	24.01	487	92.48

(* Excluding HPARDB and IPPB)**

(Bank wise position mentioned in Table no FI-4, page no-81)

Points for deliberations:

1) Banks have sanctioned loans to 358 new women entrepreneurs amounting to Rs. 68.46 crores since inception of scheme.

2) Banks have sanctioned 129 new SC/ST entrepreneurs amounting to Rs. 24.01 crores since Inception.

3) The cumulative position reveals that Banks have outstanding loans amounting to **Rs. 92.48 crores to total 487 new entrepreneurs**. Out of total loans sanctioned under the scheme, 71% are the women beneficiaries and rest 29% are SC/ST Beneficiaries.

4) Private Sector banks have negligible performance under the Scheme.

5) Cooperative sector banks have **'NIL'** performance under the Scheme.

6) 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.

7) As reported by different Member Banks, the major reason for low achievement under this scheme is not finding eligible entrepreneurs. A general negative attitude is also found in the people not to invest or establish a project requiring heavy investments due to hilly area and lower connectivity.

Issue of Information Mismatch Between Progress Reported by Banks on SLBC Portal and Stand Up India Portal:

On comparing the information submitted by the Member Banks on the SLBC portal and the report available on the Stand Up Mitra portal, major discrepancy has been observed. The information as submitted by the Banks on the SLBC portal is mentioned below:

(Amount in Crores)

S. No.	Parameters	Women Beneficiaries		SC/ST Beneficiaries		Total Achievement	
		A/c	Amt	A/c	Amt	A/c	Amt
1	Achievement during FY 2019-20 (01.04.2019 to 31.03.2020)	346	55.14	83	14.50	429	69.64
2	Cumulative Outstanding under Scheme	513	104.52	153	27.95	666	132.47

The issue of erroneous reporting was taken up with the Member Banks and they were advised to get the information rectified on the Stand Up India portal at the earliest vide mails dated 29.05.2020.

The issue was discussed in the 6th Steering Committee Meeting held on 15.06.2020 wherein Mr. Rajesh Sharma, Special Secretary, Finance opined that the data as reported on the Stand Up India portal will be considered final and the same will be tabled in the SLBC meetings.

Member Banks are advised to present correct data on the Stand Up India portal at the earliest so that accurate information can be presented in the SLBC meetings.

The House may deliberate on the issue.

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AGENDA ITEM NO-4

4. Review of Performance under Annual Credit Plan 2019-20 – Progress up to period ended March, 2020.

The progress under Annual Credit Plan 2019-20 for the period ended March, 2020 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) 2019-20, banks have planned to disburse fresh loans to the tune of Rs. 25308.00 crores in the FY 2019-20 in Himachal Pradesh. As per the data submitted by member banks, total disbursements **made by banks up to period ended March 2020 aggregated to Rs. 26898.64 Crore** as against the annual targets of **Rs. 25308.00 Crores**. Banks have recorded **achievement of 106.29%** of assigned targets in terms of financial outlay set up for the period up to March, 2020 in ACP 2019-20.

In terms of physical achievements under ACP 2019-20 during the period under review, banks have extended credit to **872014 new units** as against a target of 963100 units and thereby having achievement of **90.54%** of assigned targets for the FY 2019-20.

The sector-wise targets vis-a-vis achievements in under ACP 2019-20 up to the period ended March, 2020 as mentioned hereunder:

ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2019-20FOR THE PERIOD ENDED MARCH, 2020. (01.04.2019 TO 31.03.2020)

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

(Amt. in Crores)

S.No.	Sector/ Activity	Annual Targets 2019-20	Achievement – period ended March, 2020	%age Achievement – period ended March, 2020
1	Agriculture	11071.86	7946.96	71.78
2	MSME	7599.42	9866.46	129.83
3	Education	333.11	108.07	32.44
4	Housing	1531.39	1092.62	71.35
5	Others –PS	1730.22	175.56	10.15
Total PS (1 TO 5)		22266.00	19189.67	86.18

(Please refer to Table: ACP-I, page no- 82 to 87)

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

(Amt. in Crores)

S.No.	Sector/ Activity	Annual Targets 2019-20	Achievement– period ended March 2020	%age Achievement – period ended March, 2020
1	Agriculture	NIL	79.71	NA
2	Education	180.56	17.73	9.82
3	Housing	417.59	359.34	86.05
4	Others	2443.85	7252.19	316.17
Total NPS (1+2+3+4)		3042.00	7708.97	269.02

Grand Total (PS+NPS)	25308.00	26898.64	106.29

(Please refer TABLE-ACP-I, page no-88 to 93)

4.3) PHYSICAL ACHIEVEMENT- PRIORITY SECTOR CREDIT (PS)

(In units)

S.No.	Sector/Activity	Annual Targets 2019-20	Achievement – period ended March 2020	%age Achievement – period ended March, 2020
1	Agri. –Direct	565341	464758	82.21
2	MSME	180885	234270	129.51
3	Education	9896	6467	65.35
4	Housing	37290	20670	55.43
5	Others –PS	85242	12333	14.47
Total PS (1 to 5)		878654	738498	84.05

(Please refer to Table: ACP-I, page no-82 to 87)

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

(In units)

S.No.	Sector/Activity	Annual Targets 2019-20	Achievement –period ended March 2020	%age Achievement – period ended March, 2020
1	Agriculture	NIL	7	NA
2	Education	3004	282	9.39
3	Housing	3053	2519	82.51
4	Others	78389	130708	166.74
5	Total NPS	84446	133516	158.11
6	Total PS	878654	738498	84.05
Grand Total PS+NPS)		963100	872014	90.54

(Please refer to Table: ACP-I, page no-88 to 93)

4.5) AGENCY-WISE DISBURSEMENT UNDER ANNUAL CREDIT PLAN 2019-20 UP TO MARCH, 2020.

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 2019-20	6165.65	1209.88	3091.61	604.72	11071.86
B	Achievements– Up to March, 2020	4194.06	1210.59	1830.57	711.74	7946.96

C	%-Achievement- Up to March, 2020	**68.02**	**100.06**	**59.21**	**117.69**	**71.78**
2	**MSME SECTOR**					
A	Annual Target 2019-20	**5915.16**	**518.25**	**1327.26**	**558.75**	**7599.42**
B	Achievements– Up to March, 2020	**6382.24**	**532.28**	**1877.63**	**1074.31**	**9866.46**
C	%-Achievement – Up to March, 2020	**122.85**	**102.71**	**141.47**	**192.27**	**129.83**
3	**EDUCATION LOANS**					
A	Annual Target 2019-20	**206.76**	**26.30**	**72.30**	**27.75**	**333.11**
B	Achievements– Up to March, 2020	**91.70**	**3.97**	**10.56**	**1.84**	**108.07**
C	%-Achievement.- Up to March, 2020	**44.35**	**15.10**	**14.61**	**6.63**	**32.44**
4	**HOUSING LOANS**					
A	Annual Target 2019-20	**953.75**	**155.16**	**287.91**	**134.57**	**1531.39**
B	Achievements– Up to March, 2020	**600.80**	**81.80**	**387.09**	**22.93**	**1092.62**
C	%-Achievement- Up to March, 2020	**62.99**	**52.72**	**134.45**	**17.05**	**71.35**
5	**OPS UNDER PRIORITY SECTOR**					
A	Annual Target 2019-20	**1033.90**	**134.74**	**403.43**	**158.15**	**1730.22**
B	Achievements– Up to March, 2020	**123.71**	**5.35**	**37.63**	**8.86**	**175.55**
C	%-Achievement – Up to March, 2020	**11.97**	**3.97**	**9.33**	**5.60**	**10.15**
6	**TOTAL PRIORITY SECTOR**					
A	Annual Target 2019-20	**13555.22**	**2044.32**	**5182.51**	**1483.95**	**22266.00**
B	Achievements– Up to March, 2020	**11392.50**	**1833.99**	**4143.49**	**1819.69**	**19189.67**
C	%-Achievement – Up to March, 2020	**84.05**	**89.71**	**79.95**	**122.62**	**86.18**

(Please refer to Table: ACP-I, page no-82 to 87)

B) NON PRIORTY SECTOR LOANS-AGENCY-WISE

(Amount in Crores)

3	**NPS- EDUCATION LOANS**					
A	Annual Target 2019-20	**111.24**	**13.36**	**34.83**	**21.13**	**180.56**
B	Achievements– Up to March, 2020	**17.33**	**0.00**	**0.00**	**0.40**	**17.73**
C	%-Achievement.- Up to March, 2020	**15.58**	**0.00**	**0.00**	**1.89**	**9.82**
4	**NPS-HOUSING LOANS**					
A	Annual Target 2019-20	**249.51**	**39.62**	**73.13**	**55.33**	**417.59**
B	Achievements– Up to March, 2020	**323.59**	**0.00**	**12.84**	**22.91**	**359.34**

C	%-Achievement.- Up to March, 2020	**129.69**	**0.00**	**17.57**	**41.41**	**86.05**
5	**NPS –OTHERS**					
A	Annual Target 2019-20	**1511.39**	**178.26**	**394.32**	**359.88**	**2443.85**
B	Achievements– Up to March, 2020	**2490.41**	**89.26**	**1502.19**	**3170.32**	**7252.19**
C	%-Achievement.- Up to March, 2020	**164.78**	**50.07**	**380.96**	**880.94**	**296.75**
6	**TOTAL NON PRIORITY SECTOR**					
A	Annual Target 2019-20	**1872.15**	**231.24**	**502.28**	**436.33**	**3042.00**
B	Achievements– Up to March, 2020	**2911.03**	**89.26**	**1515.04**	**3193.63**	**7708.97**
C	%-Achievement- Up to March, 2020	**155.49**	**38.60**	**301.63**	**731.93**	**269.02**

(Please refer to Table no. ACP -1, Page 88 to 92)

C) GRAND TOTAL FOR ALL SECTORS						
A	Annual Target 2019-20	**15427.37**	**2275.56**	**5684.79**	**1920.28**	**25308.00**
B	Achievements– Up to March, 2020	**14303.54**	**1923.25**	**5658.53**	**5013.32**	**26898.64**
c	%-Achievement.- Up to March, 2020	**92.72**	**84.52**	**99.54**	**261.07**	**106.29**

(Please refer to Table no-ACP-1 at page-93)

4.6): <u>Observations/ comments on achievements up to March, 2020 under Annual Credit Plan (ACP) 2019-20</u>

a) Up to March 2020, banks have disbursed fresh loans to the tune of **Rs. 26898.64 crore** to total **872014** new units. The achievement against the targets set for period ended March, 2020 registered at **106.29%.**

b) In the **<u>Priority Sector segments,</u>** Banks have disbursed fresh credit of Rs. **19189.67 crores** and achieved **86.18%** of the assigned targets up to March, 2020.

c) In **<u>Non-Priority Sector (NPS)</u>** segments, Banks have made fresh loans to the tune of Rs. **7708.97 crores** as against the set target of Rs. **3042.00 crores** and recorded achievement of **253.42%.** Private Sector Banks and PSBs have shown remarkable achievements under the Non-Priority Sector lending in the State.

d) In **<u>Agriculture Sector</u>**- Banks have made fresh credit disbursements of **Rs. 7946.96 crores** as against the target of Rs.**11071.86** crores having achievement of **71.78%** of the assigned targets.

e) In **<u>MSME Sector</u>-** Banks have fresh credit disbursements of Rs. **9866.46 crores** as against the target of Rs. **7599.42 crores**. Banks have recorded achievement of **129.83%** which is quite good.

f) Achievement under **Education loans** was **32.44**% of targets and banks have disbursed fresh education loans to the tune of Rs. **108.07 crores** up to March, 2020. Private Sector Banks have negligible performance under fresh education loan disbursements.

g) The **Agency-wise (i.e. PSB/RRB/Private Banks /Coop Banks) overall achievement** under Annual Credit Plan (ACP) 2019-20 up to March, 2020 indicates that Public

Sector banks (PSB) have overall achievement of 92.72% , RRB- 84.52% , Cooperative Sector Banks- 99.54% and Private Banks – 261.07%.

h) The **overall performance of 106.29%** as against the targets assigned up to March, 2020 under ACP 2019-20 is quite good.

PERFORMANCE ANALYSIS OF BANKS UNDER ACP 2019-20

i) Agriculture Sector:

Following banks have less than 40% achievement in Agriculture sector:

S. No.	Bank	% age
1.	Allahabad Bank	8.16
2.	Bank of Baroda	1.79
3.	Bank of India	14.37
4.	Bank of Maharashtra	0.86
5.	Corporation Bank	3.03
6.	Indian Bank	22.10
7.	Indian Overseas Bank	24.45
8.	Oriental Bank of Commerce	33.80
9.	Punjab & Sind Bank	8.85
10.	Syndicate Bank	16.76
11.	Union Bank of India	12.76
12.	United Bank of India	0.43
13.	Bandhan Bank	0.00
14.	Catholic Syrian Bank	0.00
15.	IDBI Bank	29.77
16.	Kotak Mahindra Bank	3.46
17.	South Indian Bank	0.00
18.	Yes Bank	31.50
19.	HP ARDB	10.48

(Please refer to Page 82)

ii) MSME Sector:

Following banks have less than 50% achievement in MSME sector:

S. No.	Bank	%age
1.	Andhra Bank	22.43
2.	Bank of Baroda	18.87
3.	Bank of India	20.08
4.	Bank of Maharashtra	6.91
5.	Central Bank of India	43.14
6.	Corporation Bank	4.93
7.	Indian Bank	18.15
8.	Indian Overseas Bank	30.41
9.	Punjab & Sind Bank	40.65
10.	Union Bank of India	24.04
11.	United Bank of India	37.69
12.	Bandhan Bank	2.99
13.	Catholic Syrian Bank	0.00
14.	South Indian Bank	2.43

15.	HP ARDB	2.32

(Please refer to Page 83)

iii) Total Priority Sector:

Following banks have less than 40% achievement in Total Priority sector:

S. No.	Bank	%age
1.	Andhra Bank	22.44
2.	Bank of Baroda	16.58
3.	Bank of India	22.59
4.	Bank of Maharashtra	9.49
5.	Corporation Bank	5.22
6.	Indian Bank	24.68
7.	Indian Overseas Bank	30.87
8.	Punjab & Sind Bank	25.93
9.	Union Bank of India	19.37
10.	United Bank of India	24.61
11.	Bandhan Bank	2.01
12.	Catholic Syrian Bank	0.00
13.	South Indian Bank	0.50
14.	HP ARDB	10.34

(Please refer to Page 87)

iv) Overall ACP Achievement:

Following banks have less than 50% achievement in targets allotted under ACP 2019-20:

S. No.	Bank	%age
1.	Andhra Bank	30.92
2.	Bank of Baroda	18.03
3.	Bank of India	22.95
4.	Bank of Maharashtra	11.23
5.	Central Bank of India	42.94
6.	Corporation Bank	6.60
7.	Indian Overseas Bank	28.51
8.	Punjab & Sind Bank	31.21
9.	Union Bank of India	27.58
10.	United Bank of India	24.18
11.	Bandhan Bank	2.07
12.	Catholic Syrian Bank	0.00
13.	South Indian Bank	0.46
14.	HP ARDB	10.10

(Please refer to Page 93)

DISBURSEMENTS UNDER CROP LOAN SCHEME UP TO MARCH, 2020

Banks have annual target of Rs. 6736.65 crore under the Crop loan Scheme for Financial Year 2019-20 comprising the proportion of more than 60% of total financial outlay of Rs. 11071.86 crores projected in overall Agriculture sector for fresh credit disbursements in ACP 2019-20.

Banks have target of fresh disbursements of **Rs. 6735.65 crores** for the purpose of short term credit under Agriculture sector up to March, 2020 and Banks have disbursed **Rs. 6064.33 crore** and recorded achievement of 90% of the assigned targets in the crop loan disbursements up to March, 2020 of ACP 2019-20 .

Agency –wise Annual disbursements under <u>Crop loans up to March, 2020</u>

(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 2019-20	**3785.10**	**797.73**	**1803.96**	**349.86**	**6736.65**
B	Achievement – Up to March, 2020	**3020.15**	**1165.78**	**1404.44**	**473.96**	**6064.33**
C	%-Achievement.- Up to March, 2020	**79.79**	**146.14**	**77.85**	**136.40**	**90.02**

(For Bank-wise details, please refer TABLE-ACP-I, page no-94)

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AGENDA ITEM NO.5

5) REVIEW OF STATISTICAL BANKING DATA AS OF 31st MARCH, 2020

5.1) COMPARATIVE BANKING KEY INDICATORS AS OF 31st March, 2020

(Amt 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
	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

5.2) Review of Banking Sector Performance in Key business parameters in Himachal Pradesh as of 31st March, 2020.

A) The **total Banking business** has grown at Y-o-Y growth rate of **8.90%** with aggregate banking business amounting to **Rs.182498.60 crore** as of 31st March, 2020. In absolute term, the total business has grown by Rs.

2029.08 crore over the quarter ended December, 2019 (**Rs.180469.52 crore** in December, 2019).

B) The **total Deposits** in banking sector have grown to **Rs.127493.58 crore** with Y-o-Y growth of **9.02%.** In absolute term, the total Deposits have grown by Rs.1295.11 crore over the quarter ended December, 2019 (**Rs.126198.47 crore** in December, 19)

C) Banks have **total Loans & Advances** to the tune of **Rs. 55005.02 crores** in quarter ended March, 2020 with Y-o-Y growth rate of **8.63%.**The Loans &Advances have shown incremental growth of Rs.733.92 crore over the quarter ended December,2019 (**Rs.54271.10 crore** in December,19)

(For Bank-wise details, please refer to Table no- NP-1-15, page no 95-109)

5.3) CREDIT DEPOSIT RATIO (CDR):

c) Overall CD ratio in the State:

The overall Credit Deposit Ratio (based on instructions from RBI) in the State stood at 45.30% as of 31st March, 2020 as per details mentioned below:

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- March, 2020)	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%

I) Banks have overall CD ratio (as per instructions from RBI) of **45.30%** in Himachal Pradesh as of **March, 2020.**The CDR has witnessed increase of 370 basis point over the quarter ended December, 2019 (**44.93%** in December, 2019).

ii) **Bank-wise position of CDR:** Based on the information received from member banks, the domestic Credit Deposit Ratio (CDR) arrived at **43.14%** in quarter ended March, 2020. (Bank wise position mentioned at Table no- NP-12, page no- 106) The data reveals that few of the member Banks as mentioned below are having poor CDR in March, 2020 and their position is almost static having persistently very poor CDR below 20%:

S No.	Name of Bank	In %age
1	IDBI Bank	19.45
2	AU Small Finance Bank	15.19
3	Bandhan Bank	1.44
4	South Indian Bank	12.28
5	Mandi Urban Cooperative Bank	17.46

The District-wise CDR position in twelve districts as of March, 2020 mentioned as below;

(Figures in %age)

(Source: Data reported By Banks)

S.No	Districts	June, 2019	September, 2019	December, 2019	March, 2020	Remarks
1	Bilaspur	**26.94**	**26.83**	**26.94**	**27.35**	Critically low CD ratio
2	Chamba	**27.36**	**27.34**	**26.64**	**26.56**	Critically low CD ratio
3	Hamirpur	**21.46**	**21.26**	**21.59**	**21.17**	Critically low CD ratio
4	Kangra	**24.41**	**24.45**	**25.17**	**24.50**	Critically low CD ratio
5	Kinnaur	**48.88**	**49.61**	**41.16**	**43.24**	
6	Kullu	**41.69**	**40.41**	**38.85**	**40.34**	
7	L& S	**25.76**	**25.49**	**21.73**	**20.75**	Critically low CD ratio
8	Mandi	**26.07**	**25.56**	**25.49**	**23.78**	Critically low CD ratio
9	Shimla	**44.21**	**40.82**	**42.77**	**44.88**	
10	Sirmour	**68.77**	**63.36**	**61.79**	**62.49**	
11	Solan	**63.92**	**62.77**	**65.28**	**64.48**	
12	Una	**33.40**	**31.77**	**33.52**	**33.26**	Critically low CD ratio
	State	**36.41**	**35.20**	**35.87**	**35.99**	

(For bank-wise and District wise details, please refer to Table no- 13 at page no-107)

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 on 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) Achieving the targets set under the Annual Credit Plan 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 31st MARCH, 2020.

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)

- Banks have **achieved six out of seven important National Parameters (NPs)** set up by RBI. The parameter of attainment of benchmark CD ratio of 60% could not be achieved for the period under review.

- The **Priority Sector lending** has a share of **58.46%** of total advances as against the National parameter (NP) set by RBI at 40%.
- **Agriculture sector lending** have a share of **18.40%** of total Advances and achievement is above the NP of 18%.
- **Also, advances to Small and Marginal Farmers** stand at 11.43% of the total advances. Factual position for March, 18 and March, 19 is not available. The related information will be collected on a quarterly basis henceforth.
- **Advances to Micro Enterprises** amount to **10.93%** of the outstanding advances as of 31.03.2020 which is above the **national parameter** of **7.5%.**
- Similarly the achievement of **23.40%** 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 **7.93%** and it is above the NP of 5% set by RBI.
- **The achievement of below mentioned Banks is below the National Parameter of 40 % under Priority Sector.**
  1. Indian Bank, 2. Axis Bank, 3. Bandhan Bank, 4. Catholic Syrian Bank, 5. Yes Bank, 6. South Indian Bank, 7. Parwanoo Urban Coop. Bank
- **The achievement of below mentioned Banks is below the National Parameter of 18 % under Agriculture Sector.**
  1. Allahabad Bank, 2. Andhra Bank, 3. Bank of Baroda, 4. Bank of India, 5. Bank of Maharashtra, 6. Canara Bank, 7. Corporation Bank, 8. Indian Bank, 9. Indian Overseas Bank, 10.Oriental Bank of Commerce, 11.Punjab and Sind Bank, 12.State Bank of India, 13. Syndicate Bank, 14.Union Bank of India, 15. United Bank of India, 16. Kangra Central Cooperative Bank Ltd.

  Amongst the Private Sector Banks, except HDFC & IDBI Bank, all others are below the National Parameter of 18% under Agriculture.

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

5.5): <u>BRANCH EXPANSION IN THE HIMACHAL PRADESH AS OF 31st March, 2020.</u>
(For bank-wise details please refer to Table No. NP-1 & 2, page no.- 95, 96)

Banks have opened 3 new branches during the quarter ended March, 2020. The details of newly opened bank branches are mentioned below for information of the House.

NEW BANK BRANCHES OPENED BY MEMBER BANKS IN H.P. DURING THE QUARTER ENDED MARCH 2020 (01.01.2020 to 31.03.2020)						
S. No.	**Bank**	**Date of Opening**	**Name of Centre**	**Whether R/SU/U**	**District**	**Banked/ Unbanked Centre**
1	Axis Bank	27.01.2020	Sundernagar	SU	Mandi	Banked
2	Axis Bank	28.03.2020	Sanjauli	U	Shimla	Banked
3	Indusind Bank	15.01.2020	Dharamshala	SU	Kangra	Banked

All member Banks have total 2194 branches in the State as of 31.03.2020. Nearly 77% 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 give thrust on deployment of BC in unbanked areas, where opening of Brick & Mortar branches is not feasible for banks.

ATM NETWORK IN HIMACHAL PRADESH-

Position as of quarter ended March, 2020 is as below:

- Banks have total **2039 ATMs** operational in the State.
- **PSBs** have total **1458 ATMs** and having **Branch network of 1168**.
- 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 **364 ATMs** as against the branch network of **178** up to the quarter ended March, 2020.
- **Cooperative Sector Banks** i.e. HPSCB, JCCB, KCCB and Baghat Urban Coop. Bank have total **217 ATMs** and **Branch Network is 571**. 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-95; NP-2, page no -96; NP-3,page no-97).

The position of "Banking Outreach" in Himachal Pradesh as of 31st March, 2020:

S. No.	Position	Status as of December, 2019	Status as of March, 2020
1	Total number of branches	2191	2194
2	Total number of Rural branches	1692	1694
3	Total number of Semi Urban branches	396	397
4	Total number of Urban branches	103	103
5	Total CBS branches	2110	2113
6	Total Non CBS Branches (HPARDB)	81	81
7	ATMs installed by Banks	2026	2039
8	Branches dealing in foreign business	10	10
9	Branches having currency chest	53	45
10	Branches dealing Treasury Business	104	105
11	Branches having Clearing Houses	74	74
12	Branches having Extension counters	40	40
13	Branches specified SME	48	49
14	Branches specified USB	0	0
15	Branches having BC model	3935	3916

(The details mentioned at Table no NP -2, page no-96)

5.6) PRIORITY SECTOR ADVANCES IN HP AS OF 31st MARCH, 2020.

(At a Glance for information of the House)

		Summary as of March, 2020		
Sr. No.	Particulars	No. of Accounts	Amount (in crores)	% of Total advances (in terms of financial outlay)
A	**Agriculture Loans**	**547170**	**10123.34**	**18.40%**
	of which i) Crop loan	**414296**	**7167.60**	
	ii) Term Loan	**132874**	**2955.74**	
B	**MSME Loans**	**267762**	**13163.33**	**23.93%**
	of which: Micro- Manuf& services.	**211826**	**6011.31**	
	Small Manuf& services	**32437**	**4858.41**	
	Medium (Manf. & Services)	**3023**	**1736.74**	
	Khadi & Village ind.	**3422**	**127.56**	
	Other MSME	**17054**	**429.31**	
C	**Other Priority Sector**	**157640**	**8866.56**	**16.12%**
	Housing loan	**101383**	**6369.04**	
	Education Loan	**15900**	**431.87**	
	Social infrastructure	**434**	**223.78**	
	Others	**39923**	**1841.87**	
D	**Total Priority Sector Advances** (A+B+C)-(**PS**)	**972572**	**32153.23**	**58.45%**
E	**Total Non Priority Sector (NPS)**	**377696**	**22851.79**	**41.55%**
F	**Total Advances**	**1350268**	**55005.02**	**100%**

(Please refer to Table no NP-8 &9 at page no. 102, 103)

The House may review the position.

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AGENDA ITEM NO.-6

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

6.1) Aadhaar Coverage in Himachal Pradesh:

In Himachal Pradesh there are 73,84,022 residents (projected population 2019) and 78,83,936 UIDs (**106.77**%) 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. (As on 31st May, 2020)				
Sr No	**District**	**Population as per 2019**	**Aadhaar Generation**	**% Aadhaar Generation**
1	Bilaspur	413758	445767	107.74%
2	Chamba	556778	588862	105.76%
3	Hamirpur	492480	568074	115.35%
4	Kangra	1631200	1800310	110.37%
5	Kinnaur	88747	86177	97.10%
6	Kullu	471986	496116	105.11%
7	L&S	32296	33071	102.40%
8	Mandi	1080476	1168045	108.10%
9	Shimla	866863	861663	99.40%
10	Sirmaur	569840	601317	105.52%
11	Solan	616090	615718	99.94%
12	Una	563508	618816	109.81%
G. Total		**7384022**	**7883936**	**106.77%**

Also, age-wise classification of AADHAAR coverage as on 31.05.2020 in the State is appended below:

Sr No	District	0 to 5 years			5 to 18 years			Above 18 years		
		Population as per 2019	Aadhaar Generation	% Aadhaar Generation	Population as per 2019	Aadhaar Generation	% Aadhaar Generation	Population as per 2019	Aadhaar Generation	% Aadhaar Generation
1	Bilaspur	31424	20381	64.86%	79044	85123	107.69%	303290	340263	112.19%
2	Chamba	50380	24977	49.58%	131542	136300	103.62%	374856	427585	114.07%
3	Hamirpur	36216	25892	71.49%	98675	99017	100.35%	357589	443165	123.93%

4	Kangra	121443	80576	66.35%	314013	331967	105.72%	1195745	1387767	116.06%
5	Kinnaur	5572	2844	51.04%	15059	16854	111.92%	68116	66479	97.60%
6	Kullu	36748	23759	64.65%	99762	99688	99.93%	335476	372669	111.09%
7	L&S	2099	1087	51.79%	6111	5856	95.83%	24087	26128	108.47%
8	Mandi	81553	51834	63.56%	219116	222167	101.39%	779806	894044	114.65%
9	Shimla	57445	29606	51.54%	189085	166990	88.31%	620334	665067	107.21%
10	Sirmaur	50174	34089	67.94%	129675	140101	108.04%	389990	427127	109.52%
11	Solan	50032	25743	51.45%	139181	128068	92.02%	426877	461907	108.21%
12	Una	43629	28927	66.30%	118151	118388	100.20%	401728	471501	117.37%
G.Total		**566716**	**349715**	**59.26%**	**1539413**	**1550519**	**100.72%**	**5277893**	**5983702**	**113.37%**

6.2) 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, 40 Aadhaar Enrolment & Updation Centres opened by Banks & Department of Post 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 : 31.05.2020		
S No	**Bank**	**No of Centres**
1	Bank of India	1
2	State Bank of India	14
3	ICICI Bank	2
4	YES Bank Limited	2
A	**Banks (Summary)**	**19**
B	**Department of Post**	**21**
C	**Other Govt. Agencies**	**18**
D	**Total centres in HP**	**58**
Source: https://appointments.uidai.gov.in		

Guidelines for Restarting Aadhaar Enrolment/ Update activities at Aadhaar Enrolment Centres:

In order to contain spread of Novel Corona Virus (COVID-19), UIDAI vide its advisory dated 20.03.2020 suspended the AADHAAR enrolments/update activities across the country.
Keeping in view the difficulties being faced by beneficiaries of various DBT schemes, the State Governments and district authorities are issuing directives on opening of services/activities in certain districts/ local areas where it is considered feasible depending on the situation in that area.

In pursuance of the above guidelines, we request the State Government to issue us necessary guidelines.

The representative from UIDAI may deliberate on the issue.

6.3) 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 GoI 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 GoI Schemes and State Government Schemes by the various Government Departments viz. Education Department, Health Department, WCD, NSAP Rural Department, ITDeptt. 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 March, 2020 mentioned as below:

DBT - Himachal Pradesh – 31.03.2020 (April, 19 to March, 20)				
Sr. No.	**Department**	**Scheme**	**Count***	**Amount (in Rs)**
1	Education Dept	PM OBC	14604	57296977
2		PM SC	8957	109149791
3		PM ST	2999	46655905
4		PM Minority	0	0
5		Pre Matric OBC	6843	6158700
6		Pre Matric SC	0	0
7		MCM for Minority	0	0
8		SVUCY	3367	33670000
9		DAMCY OBC	917	917000
10		DAMCY SC	177	212000
11		IRDP	339	366300
12		MAHRISHIBALMIKICHHATTRAVRITIYOJNA	0	0
13		KALPANA CHAWLA CHHATERVRITIYOJNA	3795	56850000
14		THAKUR SEN NEGI UTKRISHTHACHHATERVRITIYOJNA	282	3102000

15		INDIRA GANDHI UTKRISHTHACHHATERVRITIYOJNA FOR POST PLUS TWO STUDENT	51	510000
16		Rashtriya Indian Military College (RIMC)	0	0
17		Mukhya Mantri ProtsahanYojna	8	600000
18		NDA	0	0
19		PM EBC (Economically Backward Classes)	2718	9420586
20		Pre Matric ST	1806	4077000
21		Sainik School SujanpurTihra Scholarship Scheme	0	0
22		Incentive to SC/ST Girls for Higher Education	0	0
23		Up-Gradation of Merit Scholarship for SC	0	0
24		Post Matric scholarship to students with disabilities	0	0
25	NIT Hamirpur	TOP CLASS EDUCATION SC	0	0
26		TOP CLASS EDUCATION ST	0	0
27	UGC	FELLOWSHIP SCHEMES OF UGC	0	0
28	Health Dept	JSY	15946	12414179
29	WCD	IGMSY	0	0
30	NSAP	IGNWPS	93363	283103095
31		IGNDPS	4148	18283175
32		NOAPS	391954	1551165856
33	RD Dept	MGNREGA *	2659190	7291146732
34	PDS	CASH FOR FOOD	0	0
35	Other	National Child Labour Policy	0	0
36	DITHP	Incentive to AWW	0	0
37	WCD	Incentive to AWC	0	0
38	Health Dept	Incentive to Health operators	0	0
Total			3148655	9143698858
Payment through PFMS				
39	STATE GOVT	Security Related Expenditure (Modernisation of Police Forces)	6043	35165962
40	HEALTH DEPT	National Rural Health Mission (CSS)	0	0
41	LABOUR AND EMPLOYMENT	CENTRAL BOARD FOR WORKERS EDUCATION (CSS)	0	0
42	Rural Development	Pradhan Mantri MatruVandanaYojna (CSS)	0	0
43		PRADHAN MANTRI AWASYOJNA (PMAY)- RURAL (CSS)	0	0
44		PRADHAN MANTRI GRAM SADAKYOJNA	0	0
45	WCD	Pradhan Mantri MatruVandanaYojna (CSS)	0	0
46	WCD	Pradhan Mantri MatruVandanaYojna (CSS)	0	0

47	MINISTRY OF MINORITY AFFAIRS	MERIT - CUM - MEANS BASED SCHOLARSHIP FOR PROFESSIONAL AND TECHNICAL COURSES OF UNDER GRADUATE AND POST-GRADUATE	0	0
48	MINISTRY OF MINORITY AFFAIRS	POST MATRIC SCHOLARSHIP FOR MINORITIES	0	0
49	MINISTRY OF MINORITY AFFAIRS	PRE MATRIC SCHOLARSHIP FOR MINORITIEs	0	0
50	SOCIAL JUSTICE AND EMPOWERMENT	SCHOLARSHIP FOR STUDENTS WITH DISABILITIES	0	0
Total			6043	35165962
G.Total			**31,54,698**	**9,17,88,64,820**

(B) Current Status on DBT in Himachal Pradesh

- State DBT Portal is live and integration with Bharat DBT Portal has been completed.

- Total **164** (72 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. 917.88 Crore** till March, 2020 have been successfully transferred into beneficiaries Aadhaar enabled bank accounts under **50 cash schemes**, as mentioned above. There are **22** other schemes where benefits are being provided in-kind.

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

(C) Important Issues on DBT:

D.1) <u>DBT credit, even if account is inactive</u>.

In the high level meeting held on 04.08.2018 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 regard.

D.2) <u>DBT and Bankers Right of 'Set Off'.</u>

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 Set Off of Bankers in case of benefit o 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 inter-alia stated that Banks will consider forgoing their right to Set Off in specific instances where the relief assistance is linked to Natural calamities

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

Member Banks are requested to note the above guidelines for meticulous compliance.

6.4 Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) and Revised Weather Based Crop Insurance Scheme (RWBCIS)

UCO Bank, Anti Branch has reported that they have insured the crop of farmers under PMFBY from Agriculture Insurance Company of India with add-on cover for hail storm. The premium was remitted on 03.01.2020 with detail in excel file. Branch informed them about the loss on 12.05.2020 through email.

The Insurance Company declined the claim on the pretext that the Proposal Forms should have reached the Company on or before 04.01.2020. The Insurance Company did not object on receipt of add-on cover premium but when the claim was raised they refunded the premium of Rs.52320.00 on 29.05.2020, after about 6 months.

Farmers have complained to Divisional Manager, AIC, Panchkula along with copies to Principal Secretary, Agri., Secretary Horticulture and SLBC.

Agriculture Insurance Co. Ltd. is requested to respond.

6.5 Villages Uncovered by Financial Infrastructure on Jan Dhan Darshak App

Department of Financial Services, Ministry of Finance, Government of India, apprised the SLBC on 26.05.2020 that still 54 villages are unbanked in HP State.

The list is appended below:

Name of District	No. of Villages	Proximity /Service Area of the Bank
Bilaspur	11	State Bank of India
Chamba	3	Punjab National Bank
Chamba	1	State Bank of India
Chamba	9	HP Gramin Bank
Kullu	1	HP Gramin Bank
Lahaul & Spiti	24	State Bank of India
Lahaul & Spiti	5	Punjab National Bank
TOTAL	54	

The above information was shared with LDMs of the concerned districts on the same day and they were advised to update us of the details of the banking touch points in the nearby 5 Kms area.
The updated list was shared with DFS on 04.06.2020 for their perusal.

In addition, latest report of 125 villages which are still shown as uncovered on Jan Dhan Darshak App was shared by DFS with SLBC. The details of banking touch points, either brick & mortar branches or Bank Mitras providing banking services in these villages are to be mapped on the Jan Dhan Darshak App by Head Offices of concerned Banks. The Banks having banking touch points in the area were advised to update the location details (latitude, longitude) on the App at the earliest. Also, the respective LDMs are advised to check for coverage of listed villages on the web version of JDD App (http://dbtgis.nic.in/bankgis/) using nearby banking touch point tool on a regular basis.

LDMs and Controlling Heads of concerned Banks are requested to apprise of the latest status.

6.7 Cropping Pattern in Farm Sector in HP State

RBI vide its Circular No.DBR.No.BP.BC.2/21.04.048/2015-16 dated 01.07.2015 has issued Prudential Norms Guidelines on Income Recognition, Asset Classification and Provisioning pertaining to AGRICULTURAL ADVANCES.

As per the circular, a loan granted for short duration crops will be treated as NPA, if the installment of principal or interest thereon remains overdue for two crop seasons.

A loan granted for long duration crops will be treated as NPA, if the installment of principal or interest thereon remains overdue for one crop season.
For the purpose of these guidelines, "long duration" crops would be crops with crop season longer than one year and crops which are not "long duration" crops would be treated as "short duration" crops.

The crop season for each crop, which means the period up to harvesting of the crops grown would be as determined by the State Level Bankers' Committee in each State.
In this backdrop, Agriculture, Horticulture and Revenue Department is requested to provide us the detailed pattern of all crops grown in the State so that it is placed and approved in the next SLBC Meeting in conformity with the RBI Instructions.

6.8 Expanding and Deepening of Digital Payments

With a view to encourage digitization of payments and enhance financial inclusion through digitization, a High-Level Committee on Deepening of Digital Payments under the Chairmanship of Sh. Nandan Nilekani, former Chairman, UIDAI was constituted by Reserve Bank of India in May 2019 and made recommendations related to leveraging of SLBC mechanism for deepening of digital payments.

In this backdrop, SLBCs were tasked with setting-up a "Sub-Committee on Digital Payments" and identifying one district in each State to be converged with 'Transformation of Aspirational District' programme of the Government of India to make it 100% digitally enabled WITHIN A TIME FRAME OF ONE YEAR in close coordination and collaboration with all stakeholders, including SLBC, State Government, RBI etc.

The sub-committee on Digital Payments constituted by SLBC, H.P., in its meeting held on 16.10.2019 unanimously identified Hamirpur district in the State of Himachal Pradesh. Punjab National Bank is the Lead Bank in District Hamirpur. Consequent to this, during the course of deliberations in the 154th SLBC meeting, Mr. Anil Kumar Khachi, Chief Secretary, to the Govt. of H.P. opined that in addition to Hamirpur, State Bank of India and UCO Bank, being the major Banks in the State should identify one more district each and ensure that the identified districts are enabled digitally. Pursuant to this, SBI has been entrusted with district Chamba which is also an aspirational district and Solan is identified by UCO Bank.

Sub-committee on Digital Payments is entrusted with the given indicative list of agenda points:

1. Mapping of financial institutions for DBT transfer and Aadhaar linking with Bank Accounts.
2. Identification of shadow areas where brick and mortar branch opening is not feasible by strengthening the services of Business Correspondents.

3. Enhanced financial literacy activities for spreading the awareness for DBT benefits and increasing digital payment systems amongst the rural beneficiaries.
4. Narrowing the gap of basic banking facilities with technical expertise.
5. To monitor the P2P points, issuing Debit Cards and establishment of POS for effecting Digital Payment.
6. To assess and enhance Transactions between G2M, G2P, P2G, M2G with involvement of State Government.
7. To arrange digitalization of Mandis, Haats, wholesale markets for the benefits of rural consumers.
8. Shifting from Cash Transactions system to Digital Receipt/Payment system in all Government Departments where financial transactions are involved.

As per the preliminary feedback received from stakeholders, special thrust to digital Business to Consumers (B2C) and Consumers to Business (C2B) transactions should be given in the identified districts which would act as a catalyst for achieving the objectives of the programme. Hence, following actions are suggested:

1. Time bound roadmap to all branches of member Banks located in the districts for on-boarding merchants/traders/business/ utility service providers to facilitate fully digital transactions by October, 2020 has been devised by SLBC.
2. A field level assessment/ survey of merchants/ traders/ businesses/ utility service providers located in the identified districts to be conducted by LDMs.
3. Targets have been assigned for on-boarding merchants other than those already covered by branches in such a manner that all the merchants operating in the identified districts are effectively enabled for facilitating digital transactions.
4. Issues related to availability of digital infrastructure, connectivity, etc. in the identified districts may be looked into and reviewed by the Sub-Committee of the SLBC. Such issues raised by the field functionaries shall be addressed by Telecom Service Providers.

The above suggested measures and strategies are being meticulously followed up by SLBC. Also, the Convenor Bank is continuously monitoring the progress of the roadmap on quarterly basis.

Progress for District Hamirpur, Chamba and Solan as of 31st March, 2020 this regard under various Digital parameters in given below:

DEEPENING OF DIGITAL DISTRICT - POSITION OF PERFORMANCE AS ON 31.03.2020							
SCHEME	**PARTICULARS**	**CHAMBA**	**TARGET**	**HAMIRPUR**	**TARGET**	**SOLAN**	**TARGET**
1. Digital coverage for individuals (Savings Accounts)	**Total No. of SB Accs.**	725200		1149441		942250	
	No. of Debit cards/ RuPay cards issued to SB Accs.	388053	507640	540540	862081	515196	753800
	% Debit/ RuPay cards coverage	53.51%	70%	47.03%	75%	54.68%	80%
	No. of net banking issued	99830	290080	277164	574721	258480	565350
	% Net banking coverage	13.77%	40%	24.11%	50%	27.43%	60%
	No.of Mobilie Banking + UPI + USSD	133133	326340	245688	574721	289628	612463
	% of MB/ UPI/ USSD coverage	18.36%	45%	21.37%	50%	31.74%	65%
2. Digital coverage for business (Current	**Total No. of Current Accounts**	1946		12908		41737	
	No. of net banking to CAs	1015	1168	4031	7745	19813	31303

Accounts)	% Net banking coverage	52.16%	60%	31.23%	60%	47.47%	75%
	No. of POS/ QR availed by CA accounts	529	1168	1405	7745	3495	20869
	% of POS/ QR coverage	27.18%	60%	10.88%	60%	8.37%	50%
3. Provision of Digital infrastructure	A. POS/ QR issued to shopkeepers (other than CA holders)	93	Target to be fixed according to number of Service Providers	514	Target to be fixed according to number of Service Providers	14	Target to be fixed according to number of Service Providers
	B. POS/ QR issued to Govt./ Public Service providers	180		55		7	
	C. POS/ QR issued to others	563		113		9	
	Total POS/ QR (A+B+C) other than CA holders	836		682		30	
4. Digital Financial Literacy	No. of FLC camps on Digital FL	369		652		219	
	No. of people trained/ educated	10340		20598		22397	
5. Aadhaar Seeding	Total No. of Customer IDs	705415		1353508		707766	
	No. of IDs seeded with Aadhaar	551445	670144	1046374	1285833	552139	672378
	% Aadhaar seeding	78.17%	95%	77.31%	95%	78.01%	95%

6.8 Induction of RBL Bank as Member of SLBC

RBL Bank, having a branch each in Shimla and Solan, has requested vide their mail dated 16.01.2020 to be inducted as a member of SLBC. The House is requested to approve the same.

6.9 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: The matter referred by Govt. of Himachal Pradesh to Government of India for obtaining necessary approval in the matter.

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

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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 31st MARCH, 2020

(Amt. in Crores)

Sl. No	Sector	Outstanding	Overdue	NPAs	NPA-%age
1	Agriculture	10123.34	1332.86	809.84	8.00
2	MSME	13163.33	2042.98	1577.11	11.98
3	Other Priority Sector	8866.56	1080.62	592.13	6.68
A	**Total Priority Sector Advances (1 to 3)**	**32153.23**	**4456.46**	**2979.08**	**9.27**
B	**Total Non Priority Sector Advances.**	**22851.79**	**1118.66**	**1033.84**	**4.52**
C	**Grand Total (A+B)**	**55005.02**	**5575.12**	**4012.92**	**7.30**

(For bank-wise details, please refer to TABLE NO. REC-1&2, Page no- 110 &111)

7.2) GOVT. SPONSORED SCHEME WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 31st March, 2020

(Amt. in Crores)

Sl. No.	Sector	Outstanding	Overdue	NPAs	NPA-%age
1	SGSY/NRLM	106.38	81.47	4.57	4.30
2	PMRY	36.45	4.58	0.52	1.43
3	PMEGP	281.16	12.23	24.54	8.73
4	SJSRY/NULM	8.89	0.93	0.25	2.89
4	DEDS	55.47	6.75	9.23	16.69
5	MUDRA	2391.61	68.61	156.78	6.76

(For Bank-wise details, Please refer to Table no- REC-3, page no-112)

7.3) Agency-wise Recovery Position as of 31st March, 2020.

(Amt in Crores)

S. No	Agency	Outstanding	Overdue	NPAs	NPA-%age
1	Public Sector Banks	34614.36	4797.88	2160.68	6.24
2	RRBs	2116.27	61.82	105.95	5.01
3	Cooperative Banks	12686.99	696.99	1672.90	13.18
4	Private Banks	5587.40	18.43	73.39	1.31
	TOTAL	**55005.02**	**5575.12**	**4012.92**	**7.30**

(For Bank-wise details please refer to Table no-REC-2 at page no-111)

7.4) Sector-wise NPA position as of 31st March, 2020 in Himachal Pradesh.

(Amount in Crores)

S.No.	Sector	NPA as of December, 2019	NPA as of March, 2020	Variation over December, 2019	% Variation
1	Agriculture	783.04	809.84	26.80	3.42

2	MSME Sector	1484.72	1577.11	92.39	6.22
3	Other Priority Sector	539.93	592.13	52.20	9.67
4	Non Priority Sector	1030.53	1033.84	3.31	0.32
	Total	3838.22	4012.92	174.70	4.55

(For Bank-wise details please refer to Table no-REC-1&2 at page no- 110 &111)

7.5) Position of Recovery Certificate Cases under HP Public Money Recovery Act 2000 as of 31st March, 2020.

(Amt in Crores)

Position as of March,2020			
S.NO	**Particulars**	**No. Of cases**	**Amt.**
1	Previous Pending recovery cases as of December, 2019.	6625	253.77
2	Fresh cases filed during the quarter-March, 2020.	218	4.41
3	Cases disposed off during the quarter-March, 2020.	695	7.63
4	**Cases pending as of March, 2020**	6148	250.55
Out of Sr. no – 4, No. of cases pending for-			
	A) – up to period of one year	1096	18.90
	B) – Beyond one year	5052	231.65

(Pl. refer Table No. REC-4, page no-113)

Observations:

- The **Non Performing Assets (NPAs) ratio of Banks in the State recorded at 7.30%** and in absolute term, NPAs have reached to **Rs. 4012.92 crore** in the quarter ended March, 2020. The NPAs of Banking sector in Himachal Pradesh have upsurged and additional NPAs amounting to Rs. 174.70 crores have been added over and above the NPAs in quarter ended December, 2019 (Rs. 3838.22 crore in Dec, 19). The trend indicates that in last two quarters NPAs in the State have gone up.
  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 NPAratio of 11.98% (10.60% in Sept, 2019). In agriculture sector NPA Ratio reached to 8.00%** 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 **13.18%**. 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 the office of Recovery Tehsildar. As of quarter ended March, 2020 total **6148 cases** are pending for disposal and overdues worth **Rs.250.55 crore** is stuck up in pending cases.

As the age-wise pendency indicates, 5052 cases amounting to Rs.231.65Crore 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.

Bank-wise details of recovery cases pending with State Govt. departments have been requested from the Member Banks and will be placed in the next SLBC meeting.

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 March, 2020.

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 March, 2020 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) during the Quarter- March, 2020		Position of KCCs outstanding with bank Branches as of 31.03.2020		% of farmers coverage
1	2	3	4	5	6	7	8
		No.	No	Amount	No	Amount	%age
1	Bilaspur	57422	3912	49.05	21674	233.67	38
2	Chamba	70630	10165	105.42	20113	183.18	28
3	Hamirpur	54097	5570	67.82	29980	373.49	55
4	Kangra	235000	17906	196.73	63984	654.73	27
5	Kinnaur	10507	2401	66.19	9821	244.84	93
6	Kullu	74000	9209	255.42	30984	705.37	42
7	Lahaul& Spiti	6303	705	15.73	3914	83.68	62
8	Mandi	154362	10053	142.85	58093	824.70	38
9	Shimla	110005	10912	260.09	82611	1960.88	75
10	Sirmour	50400	11328	187.28	40533	706.71	80
11	Solan	50973	6545	165.21	34876	689.91	68
12	Una	62710	4731	68.63	29420	306.85	47
	Total	**936409**	**93437**	**1580.42**	**426003**	**6968.01**	**45**

Bank-wise disbursement under KCC Scheme up to the end of FY 2019-20, mentioned in Table no.NSP-1 page no- 114.

Comment:

1) The figure of total number of farmers i.e. 936409 as obtained by LDMs from District level Authorities.
2) Banks have issued total 93437KCCs as new KCCS as well as renewal of the existing KCC amounting to total disbursements of Rs. 1580.42 Crore in quarter ended March, 2020.
3) The cumulative position indicates that banks have issued total 426003 KCC and having cumulative disbursement of Rs. 6968.01 Crore as of 31.03.2020.
4) Banks have issued total no of 344492 KCC Rupay Cards to the Farmers.

1.1) <u>Farmers coverage under KCC as of March, 2020</u>:

In Himachal Pradesh there are total 9,36,409 farmers as reported by LDMs. As of 31.03.2020, banks have covered total 4,26,003 farmers under KCC Scheme in Himachal Pradesh and thus the **average farmers' coverage under KCC Scheme reached to 45% in the State.**

In district **Bilaspur (38%), Chamba (28%), Kangra (27%), KULLU (42%) and Mandi (38%)**, 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 as a standing agenda for the deliberation in DCC meeting.**

8.1.1 <u>Financing of FPOs</u>

The FPOs are not able to access Credit Facility from majority of Banks due to absence of specific Circular pertaining to the financing of FPOs. All Banks should formulate the Policy for financing the FPOs at the earliest.

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

Small Farmers Agri-Business Consortium (SFAC) is extending Credit Guarantee Fund Scheme to FPOs Registered under Cooperative Societies Act and financed by National Cooperative Development Corporation (NCDC).

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. All member banks are requested to pay preferred attention to Credit linkages of the SHGs.

The progress in credit linkages of SHGs reported by member Banks during quarter ended March, 2020 mentioned as below for review of the House.

The summary position under the SHG scheme mentioned as below:

Achievement during the quarter ended –March, 2020		**Outstanding as of quarter ended March, 2020 (Cumulative)**	
No.	**Amount in Lakh**	**No.**	**Amount in Lakh**
999	**1938.82**	**10444**	**12661.11**

Please refer to Table – NSP-2 at page no- 115 for bank wise progress under SHG scheme)

Comments:

A) The cumulative position of credit linked SHGs showing total 10444SHGs which indicate the active status of SHGs with banks as of 31.03.2020.

B) All the member Banks are requested to extend full cooperation to the SHGs approaching their branches in sanction of credit limits so as to help the needy SHG members to meet their social needs/start economic activity with financial assistance from the banking sector.

C) NABARD provides a grant assistance of Rs. 2000/- each for conduct of Village Level Camps (VLCs) for SHGs. Banks are requested to submit the proposals for conduct of VLPs to NABARD.

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 signatory member would be sufficient for the SHG account".

Member Banks are requested to ensure compliance of the above guidelines

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 GoI Mission for creating "Digital India".

- In Himachal Pradesh, the digitization of SHGs is being implemented in four districts viz., Mandi, Sirmaur, Solan and Kangra through our NGO partners. As of now, 12000 SHGs have been digitized.

- Recently, EShakti Phase IV is being launched in Chamba and Bilaspur districts for digitization of 500 and 700 SHGs. Banks are requested to extend their cooperation for the same.

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 stakeholders 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.

Developing of Benchmark for Monitoring

NABARD in coordination with RBI have developed the benchmarks/indicators for monitoring and reviewing the progress under Doubling of Farmers, Income by 2022. The benchmark/indicators are mainly related to credit aspects.

Indicators are explained below;

S. No.	Indicator	Measures
A.	**BENCHMARK PARAMETERS**	
1.	**Coverage of farmers**	**a.** No. of agri loan A/Cs as compared to no. of farmers in the state **b.** No. of SF/MF A/Cs financed (disbursed) during the year as as share of total no. of SF/MF in the State/District/Block
2.	**Short Term Credit**	**a.** Crop Loan disbursed per hectare of net cultivable

		area **b.** Share of SF/MF/Tenant farmers in total farmers financed (No. of A/Cs) **c.** Share of SF/MF/Tenant farmers in total farmers financed (Amount) **d.** Share of allied activities in total loans to farmers (No. of A/Cs) **e.** Share of allied activities in total loans to farmers (Amount)
3.	**Term Loan**	**a.** Share of SF/MF/Tenant farmers in total farmers financed (No. of A/Cs) **b.** Share of SF/MF/Tenant farmers in total farmers financed (Amount) **c.** Share of allied activities in total loans to farmers (No. of A/Cs) **d.** Share of allied activities in total loans to farmers (Amount)
4.	**Extent of coverage under Crop Insurance**	No. of Crop Loan accounts covered under insurance to that of total crop loan A/Cs financed
B.	**GROWTH PARAMETERS**	
1.	**Short Term Credit/Working capital for allied activities**	**a.** Growth in no. of A/Cs of short term credit/working capital for allied activities to farmers **b.** Growth in amount of short term credit/working capital for allied activities to farmers
2.	**Capital formation in Agriculture**	Growth in Agriculture Term Loan disbursed: **a.** Agriculture and allied activities (Farm Credit) **b.** Agriculture Infrastructure **c.** Ancillary Activities
3.	**Crop Insurance**	Growth in no. of claims received and settled
4.	**Market Development Linkage**	**a.** Growth in no. of FPOs financed by banks **b.** Growth in no. of SHGs/JLGs financed by banks **c.** Growth in no. of accounts financed against warehouse receipts

Necessary mechanism will be developed for incorporating the aforesaid benchmarks/indicators for monitoring and reviewing the progress made under the scheme. The review will be done on an annual basis.

The House may deliberate on the issue.

8.4) Review of performance under Education Loan –quarter ended March, 2020.

The data/ information received from Banks indicate that banks have disbursed fresh education loans to **1312 students** amounting to **Rs. 26.91 crore** in Himachal Pradesh in the quarter ended March, 2020.

In **Cumulative position,** Banks have sanctioned total 16197 loan accounts with outstanding amount of Rs. 482.15 crores as of 31.03.2020 in the State.

Progress under Education Loans as of 31st March, 2020 in Himachal Pradesh.

(Amount In crores)

Particulars	**Achievement during –quarter ended March, 2020**		**Cumulative position as of quarter ended March, 2020**	
	A/c	**Amt. (in crore)**	**A/C**	**Amt (In crore)**
Priority Sector *	1258	23.90	15900	431.87
Non Priority sector	54	3.01	297	50.28
Total – Education Loan	1312	26.91	16197	482.15

***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-116)

The House may review the position.

8.5) Review of performance under Housing Loan –quarter ended March, 2020.

The data/ information received from Banks indicate that banks have sanctioned **5244 fresh Housing Loans amounting to Rs. 396.71 Crores** during the quarter ended March, 2020.

Banks have total **119915 housing loans** with outstanding amount of **Rs. 9007.18 crores** in Himachal Pradesh at the end of quarter ended March, 2020.

Summary position: Progress under Housing Loans as of 31stMarch, 2020 in Himachal Pradesh.

Particulars	**Achievement during quarter ended March, 2020**		**Cumulative position as of 31stMarch, 2020**	
	A/C	**Amt. (In crore)**	**A/C**	**Amt (in crores)**
Priority Sector	4545	299.44	101383	6369.04
Non Priority Sector	699	97.27	18532	2638.14
Total	**5244**	**396.71**	**119915**	**9007.18**

*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.

(Bank-wise progress is given at Table No. NSP-4 at page No-117)

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 March, 2020 mentioned below for review of the House.

In order to develop effective credit products for small/marginal/tenant farmers, oral lessees, sharecroppers, as also entrepreneur engaged in various non-farm activities, NABARD has launched the scheme for promotion of Joint Liability Groups in 2004-05 for Farm sector as well as Non-Farm Sector.

Progress as of quarter ended March, 2020				
Scheme	**Achievement during the quarter ended – March, 2020**		**Outstanding Balance in credit linked SHGs as of March, 2020**	
	No.	Amount (in Lakh)	No.	Amount (in Lakh)
Joint liability Groups (JLGs).	94	156.64	3088	3573.39
General Credit Cards/ Swarojgar Credit Card etc. (GCCs/SCCs)	2474	1981.36	39617	30654.24

(Source: Banks)

(Please refer to Table No. NSP-5 (JLG)-page-118, NSP-6 (GCCs)-page no-119)

All banks are requested to finance JLGs as it has become a business proposition for the bankers. NABARD is providing grant assistance to the bankers for promotion of JLGs. Bankers are requested to submit the proposal to NABARD to avail grant assistance.

The House may review the position.

8.7) Progress under Weaver Credit Card Scheme as of 31stMarch, 2020 in Himachal Pradesh.

The Weaver Credit Card Scheme of Ministry of Textile, Government of India aims at proving 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 March, 2020

No of application sanctioned during the period 01.01.2020 to 31.03.2020 No.	Amount Sanctioned during the period 01-01-2020 to 31.03.2020 (In Lakh)	No of active WCC (No)	Amount outstanding (in Lacs)
5	**15.50**	**502**	**2030.29**

(Please refer to bank wise position at Table no NSP-7 at page no-120)

Development Commissioner for Handloom, Ministry of Textile, and 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 31st March, 2020

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 31st March, 2020

Sr. No.	Name of RSETI	Training targets for 2019-20		Achievement during the period 01-04-2019 to 31-03-2020		Cumulative Training programme conducted (since inception)		Settlement of trained candidates (out of Col no-8			Const. Of RSETI Building (Y/N)
		No. Of training Program	Candidates to be trained	No of training prog. held up to March, 2020	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**	**560**	**22**	**564**	**211**	**4987**	**1742**	**2351**	**3**	**N**
2	UCO RSETI Shimla	**23**	**575**	**17**	**385**	**209**	**4760**	**1190**	**1580**	**136**	**N**
3	UCO RSETI Solan	**22**	**550**	**16**	**422**	**185**	**4365**	**1267**	**1091**	**694**	**N**
4	UCO RSETI Sirmour	**20**	**550**	**13**	**271**	**171**	**3824**	**884**	**1345**	**51**	**N**
5	UCO RSETI Bilaspur	**25**	**550**	**18**	**499**	**177**	**4375**	**1076**	**1634**	**158**	**N**
6	PNB RSETI Kangra	**24**	**600**	**21**	**553**	**237**	**6188**	**1479**	**2211**	**909**	**N**
7	PNB RSETI Hamirpur	**23**	**575**	**20**	**579**	**245**	**5975**	**1330**	**2530**	**334**	**N**
8	PNB RSETI Una	**24**	**600**	**24**	**586**	**240**	**6028**	**1503**	**2079**	**558**	**N**
9	PNB RSETI Mandi	**22**	**550**	**22**	**559**	**181**	**4310**	**1153**	**1853**	**30**	**N**
10	PNB RSETI Kullu	**22**	**550**	**21**	**531**	**174**	**4374**	**1138**	**1384**	**602**	**N**
	Total	**227**	**5660**	**194**	**4949**	**2030**	**49186**	**12762**	**18045**	**3475**	

Comments:

- In the FY 2019-20, RSETI in the State have targeted to train 5660 entrepreneurs in rural areas in total 227 training programmes.
- During the FY 2019-20, RSETIs have conducted 194 programs and trained 4949 rural youths up tothe quarter ended March, 2020.

- The trained Youth from RSETIs linked to Bank credit is proportionately low (25%) and still far below the national average of nearly 44%.

Points for deliberation:

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

S. No.	RSETI	Status of Construction of RSETI Building as of March, 2020
1	**SBI RSETI Chamba**	Land for construction was indentified at Karien, which was not considered suitable by Joint Premises Committee of SBI Head Office. New application has since been submitted by Director RSETI for alternate land.
2	**UCO RSETI Shimla**	At present work is stopped.Likely to begin soon.
3	**UCO RSETI Solan**	Construction work under progress.
4	**UCO RSETI Sirmour**	Two slabs have been completed on 16.02.2019. After that contractor has stopped the work due to payment issue.
5	**UCO RSETI Bilaspur**	All required approvals from different departments in connection with starting of RSETI Building construction have been obtained and forwarded to Zonal Office. Starting of construction work is awaited due to retendering work.
6	**PNB RSETI Kangra**	RSETI has started functioning from own building.
7	**PNB RSETI Hamirpur**	Building work will be completed within 2-3 months
8	**PNB RSETI Una**	Construction work is almost donebutNOC is pending with Special Area Development Authority (SADA) for electricity and water connection**.**
9	**PNB RSETI Mandi**	Land not provided
10	**PNB RSETI Kullu**	Construction work has again been stopped by contractor.

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 31.03.2020

(Amount in thousands)

S. No.	RSETI	DRDA/SLRM	KVIC	Other agencies
1	**SBI RSETI Chamba**	2147	0	182
2	**UCO RSETI Shimla**	2417	115	18
3	**UCO RSETI Solan**	1780	0	0
4	**UCO RSETI Sirmour**	526	0	0

5	**UCO RSETI Bilaspur**	709.10	0	0
6	**PNB RSETI Kangra**	452	200	0
7	**PNB RSETI Hamirpur**	726	0	0
8	**PNB RSETI Una**	1220	47	0
9	**PNB RSETI Mandi**	270	492	0
10	**PNB RSETI Kullu**	0	0	1540
	TOTAL	**10247.10**	**854**	**1740**

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

STATE LEVEL BANKERS'COMMITTEE
HIMACHAL PRADESH
CONVENOR: UCO BANK

DATA TABLES

TABLES ON DATA/INFORMATION (BANK-WISE) ON THE AGENDA NOTES- **MARCH, 2020**

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2	3	Financial Inclusion Campaign	FI-TABLE
3	4	Performance under Annual Credit Plan 2019-20 for the quarter ended March, 2020	ACP
4	5	Banking Statistical Data and Position of National Key Business -31.03.2020	NP 1 -14
5	7	Recovery Performance of Banks in HP – Quarter ended March, 2020	REC 1-4
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