AGENDA NOTE FOR 163rd QUARTERLY REVIEW MEETING OF STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

AGENDA ITEM NO.1

Confirmation of Minutes of the 162nd State Level Bankers' Committee Meeting held on 04.01.2022:

The 162nd meeting of SLBC, Himachal Pradesh was held on 04.01.2022, the minutes of which were circulated to the members vide Convener Bank letter No. DGM/SLBC/2021-22/162 dated 18.01.2022

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

The Steering Committee meeting was held on 14.03.2022 and entire Agenda was discussed in the meeting. Minutes of the Steering Committee Meeting are attached at the end of the Agenda Papers. The major points for discussion in the General House of SLBC are placed as finalised in Steering Committee Meeting.

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ACTION TAKEN REPORT

Action Taken Report with respect to 162nd SLBC Meeting:

1	Action Suggested	Action Taken
1.1	**Revamping of SLBC website** It is well within the notice of member Banks that the new website has been made operational for data entry since June, 2020 quarter in compliance with the RBI instructions. The issue was pending for switch over to new portal due to one or other issue. From September, 2021, SLBC decided to capture the data only from new portal and all banks were directed to submit a certificate towards accuracy of SLBC Data.	At present, there are 6 Banks in the State who are not portal-ready till date. We have requested NABARD to support or issue strict instructions to Kangra Central Coop. Bank to prepare the up-loadable text files of the SLBC data. There are 4 Urban Cooperative Banks except The Parwanoo Urban Coop. Bank, may be provided support so that they can also prepare the same as only these Banks are left to automate the SLBC revamped system. The Representative from NABARD may deliberate on the issue. The Urban Cooperative Banks are also requested to update the latest development. The Representative from ARDB Bank may update the latest position.
1.2	**Issue of Claim Settlement under PMFBY** The Agriculture Insurance Co. has refunded the Add-on Premium of UCO Bank Anti and HPSCB Jubbal which was remitted to AIC on 03.01.2020 for Apple Crop covering the loss due to hail storm. The Insurance Company did not object on receipt of add-on cover premium but when the claim was raised they refunded the premium, after about 5 months.	On 10.06.2021, Director Horticulture, Shimla convened a reconciliation meeting with SLBC & Insurance Co. to settle the issue. The issue is still pending for settlement. It was also discussed in the PMFBY/RWBCIS meeting held under the Chairmanship of Chief Secretary on 01.11.2021 alongwith Director Agriculture, Director Horticulture, and Insurance Co. The CS has directed the RM AIC to resolve the issue at an early date. The outcome of the same is still awaited. We request the intervention of CS Sir.
1.3	**Opening of Banking Touch Points in Unbanked Villages in HP State** The Mission Office is time and again sharing the list with us pertaining to unbanked villages in HP State which has no banking outlet (branch/BC or ATM) within a radius of 5 kms. As per last Report there were 7 villages without Banking Touch Points in the State.	The SBI has appointed BCs and updated on Jandhan Darshak App. At present there are only 4 villages as unbanked in the State. In the last Steering Committee Meeting it was decided that concerned LDM alongwith LDO of RBI will visit 1 unbanked village in Kangra District and LDM Shimla will visit 3 villages of Shimla District but they have not completed the jobs till date despite our

		repeated reminders to both the LDMs along with copies to RBI. The 3 villages in Chamba District allotted to SBI have been covered with BC and lat-long has also been uploaded on the portal. The Shimla and Kangra LDMs have undertaken the survey of these 4 villages. Both the LDMs have confirmed that banking services are being provided to the people of these villages but engagement of a separate BC or opening of a Branch shall not be viable looking to the scattered/migratory population. LDM Kangra and LDM Shimla may update the House. The SBI at Khui Khera village, in the vicinity of Mohli Khas in Kangra District, has installed an ATM. We propose to relax the condition of 5 kms radius in the similar lines as approved for Lahaul and Spiti and Kinnaur Districts (52 villages).

At present the below mention 4 villages are only Unbanked Villages in HP State.

Sr.	Distt Name	Sub-Distt Name	Village Name	Population	Served by
1	Kangra	Fatehpur	Mohli Khas (14)	239	KCCB, Indora
2	Shimla	Chaupal	Jabna (67)	79	IPPB, HPSCB Deha
3	Shimla	Theog	Jangal Chadaha(61)	108	IPPB, SBI & HPSCB, Deha
4	Shimla	Theog	Jangal Khagn (60)	63	IPPB, SBI & HPSCB, Deha

1.4	**SARFAESI ACT PROVISIONS.** The Chairman HP Gramin Bank had raised the issue that District Magistrates are not cooperating for granting sanction for police protection while taking the possession of a chargeable security of NPA Loans.	The issue was discussed in Steering Committee Meeting. For information of the House, we wish to share that under SARFAESI Act, there is no provision of reconciliation at District Magistrate level. Practically, it is seen that District Magistrates starts giving dates for hearing the cases which jeopardises the very nature of the Act and recovery proceedings are unduly delayed. We request the State Government to issue directions to all District Magistrates to follow the procedure laid down as per SARFAESI Act as there is no room for reconciliation at DM level.

1.5	**LOAN GIVEN BY PACS.** We have requested NABARD to issue directions to PACS to provide the loan data sanctioned and disbursed by them.	As the NABARD has not assisted in collecting the data, we once again place the agenda item before NABARD authorities. If it is not possible, the issue may be dropped.
1.6	**DEEPENING OF DIGITAL PAYMENTS – PROGRESS THEREFOF.** The CS and GM RBI has suggested to collect data for all Banks for all Districts to review the current position.	As directed, we have introduced a format designed by RBI on the portal to collect the digital data of all banks. There are still few banks who failed to upload the text file on the portal. Out of the PSB, 3 major Banks i.e. Bank of India, Punjab & Sind Bank and SBI have not uploaded the same. Amongst Pvt. Sector Banks, Axis Bank, ICICI, IDBI, IDFC First Bank, Indusind Bank and Kotak Mah.Bank have not uploaded the report. Amongst Small Finance Bank, Equitas and Ujjivan couldn't do it.

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AGENDA ITEM NO.-2

2.1.1 Resolution Framework 2.0 – Policy on Resolution of COVID-19 Related Stress of Individuals and Small Businesses.

To alleviate the potential stress caused by the resurgence of COVID-19, RBI has announced new set of measures vide its Circular no. RBI/2021-22/31 DOR. STR.REC.11/21.04.048/2021-22 dated 05.05.2021 wherein standard borrowal accounts as on 31.03.2021 relating to Personal Loans to Individuals and Small Business loans and advances to individuals and other entities who have aggregate exposure up to Rs.50 Crore in any sector and any amount in respect of borrowers in the Hospitality Sector & Tourism sector, Leisure and Sporting sector and Civil Aviation sector from all the lending institutions as on 31.03.2021 can be restructured.

Eligible borrowers' accounts in which resolution plan involving moratorium/ extension of repayment period of less than two years were implemented as per earlier Resolution Framework 1.0 (RBI's circular dated 06.08.2020) can also be considered for further moratorium/ extension.

In respect of Working Capital to individuals and Small Business where Resolution Plan has been implemented earlier (as per RBI circular dated 06.08.2020) may also be reviewed, as a one-time measure with regard to reassessment of working capital cycle, reduction of margin, etc. without the same being treated a restructuring. However, such reassessed margin and working capital limit will be restored as per earlier Resolution Plan by 31.03.2023.

2.1.2 Resolution Framework 2.0 – Policy on Resolution of COVID-19 Related Stress of Micro, Small and Medium Enterprises (MSMEs) borrowers up to Rs. 50.00 Crore

In view of the uncertainties created by the resurgence of the COVID-19 pandemic in India in the recent times, RBI has extended the facility for restructuring existing MSME loans without a downgrade in the asset with some modifications vide their circular RBI/2021-22/31 DOR. STR.REC.11/21.04.048/2021-22 dated 05.05.2021. Standard Borrowal accounts as on 31.03.2021 relating to MSME having aggregate exposure up to Rs. 25 crore from all the lending institutions as on 31.03.2021 can be restructured. Further to this RBI vide its circular no. RBI/2021-22/47DOR.STR.REC. 21/21.04.048/2021-22 dated 04.06.2021 has enhanced the threshold for aggregate exposure from Rs.25.00 Crore to Rs.50.00 Crore.

Other Important Features and Nature of account and Tenor of Credit under the Scheme

- A separate loan account should be opened for the borrower, distinct from the existing loan account(s), for coverage under the Scheme.
- Under ECLGS 1.0 the tenor of loans provided under GECL shall be four years from the date of first disbursement.
- Under ECLGS 2.0, the tenor of facilities provided under GECL shall be for a period of 5 years from the date of first disbursement of fund based facility or first date of utilization of non-fund based facility, whichever is earlier. To be eligible for guarantee cover of the sanctioned non-fund based facility, first utilization must happen on or before December 31, 2021.
- Under ECLGS 3.0, the tenor of facilities provided under GECL shall be six years from the date of first disbursement.
- Under ECLGS 4.0, the tenor of facilities provided under GECL shall be for a maximum period of 5 years from the date of first disbursement of fund based facility or first date of utilization of non-fund based facility, whichever is earlier. Last date of disbursement

under fund based facility and utilization of LC under non-fund facility shall be December 31, 2021.

- The last date of disbursement for fund based facility under the scheme (ECLGS 1.0, ECLGS 2.0, 3.0 & 4.0) shall be December 31, 2021.
- While no last date has been stipulated for the non-fund based facility under ECLGS 2.0, the MLIs should ensure to progressively reduce their liability under the non-fund based facility as the guarantee cover under the scheme for a particular borrower shall expire on completion of 5 years from the first date of utilization by the borrower under ECLGS 2.0 or December 31, 2026, whichever is earlier.
- No pre-payment penalty shall, however, be charged by the MLIs in case of early repayment.
- Moratorium period of one year on the principal amount shall be provided to borrowers for the fund based portion of GECL credit under ECLGS 1.0 & 2.0 and 6 months for the fund based portion of GECL under ECLGS 4.0 during which interest shall be payable. Moratorium period of 2 years on the principal amount shall be provided to borrowers for GECL facility (only fund based is allowed) under ECLGS 3.0, during which period interest shall be payable.
- The principal shall be repaid in 36 monthly installments under ECLGS 1.0 in 48 monthly installments under ECLGS 2.0 and 3.0 and in maximum 54 monthly installments under ECLGS 4.0, after the moratorium period is over.
- Pre-payment of facilities to be allowed at no additional charge to the borrower. The account may be operated in combination with applicable Interest Subvention Scheme(s) as far as feasible.RBI's approval has been obtained for keeping risk weight for loans provided under GECL at zero.

2.2 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 packages 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 was allocated for the scheme which has been increased to 5.00 lakh crore. All MSMEs with a turnover of up to Rs. 100 crore and with outstanding credit of up to Rs 50 crore will be eligible to borrow up to 20% of their total outstanding credit as on Feb 29th, 2020. This limit is now extended to 30% of the total outstanding credit balance as on 29.02.2020 or 31.03.2021 whichever is higher. These loans will have six-year tenure with two year moratorium for principal repayment. The scheme would be applicable to all loans sanctioned under GECL during the period from date of issue of these guidelines by NCGTC to 31.03.2023 or till guarantees for an amount of Rupees 5,00,000 Crore are issued (taking into account ECLGS 1.0, 2.0, 3.0 & 4.0), whichever is earlier.

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 31st January, 2022 for the information of all the stakeholders.

The eligible accounts under instant credit as on 29.02.2020 were 86056 having outstanding amount of Rs. 3975.34 Crore, and the eligible accounts under GECL were 105242 having outstanding amount of Rs. 6495.23 Crore.

Achievement under Guaranteed Emergency Credit Line to MSME from 1st April, 2020 to 31st January, 2022 is presented below for the information of all the stakeholders.

Banks	Sanction under Instant Credit to MSME up to 31.01.2022		Sanction under GECL up to 31.01.2022	
	No. of A/Cs	Amount Financed (Rs. in Crore)	No. of A/Cs	Amount Financed (Rs. in Crore)
Public Sector Bks.	13747	268.56	51885	1072.55
Regional Rural Bk.	7895	68.75	3925	65.44
Private Sector Bks.	341	96.93	3509	396.32
Coop. Sector Bks.	8522	302.72	0	0.00
Total	30305	730.96	59319	1534.31

- **Credit to Farmers and Self Help Groups:** An instant credit facility for farming community to meet the emergent funds requirements for Agriculture and Domestic purpose due to COVID-19 pandemic was launched. Under the scheme, 10% of sanctioned limit for investment activity/ KCC limit, i.e., minimum Rs. 10,000/- and maximum Rs. 30,000/- for existing regular investment credit/ KCC agriculture accounts can be extended to the eligible borrowers.

  Also, a similar instant credit facility has been extended to credit linked Women Self Help groups (SHGs) in order to meet their emergent needs in wake of COVID-19 outbreak. As per the scheme, Rs. 5000/- per member subject to maximum ceiling per group of Rs. 1,00,000/- (20 member group) can be extended.

  Details of beneficiaries who have availed benefit under both the above mentioned schemes are as here under: **(During 01.04.2020 to 31.01.2022):**

Credit to Farmers		Credit to SHGs	
No. of Accounts	Amount (In Crores)	No. of Accounts	Amount (In Crores)
106623	1418.98	3919	78.71

2.3 KCC SATURATION SCHEME

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 437399 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.

With regard to the above guidelines, progress of the Member Banks in the State during the period from 01.04.2021 to 31.01.2022 is shared for information of the House.

No. of Beneficiaries under PM Kisan	Cumulative number of KCC applications Received	KCC applications Sanctioned (No. of A/Cs)								KCC Limit Sanctioned (in Rs Lakhs)								Application not found to be eligible				No of Pending Applications
		KCC (Crop Loan)	Farmers with AH or Fisheries Activities		AH			Fisheries	Grand Total	KCC (Crop Loan)	Farmers with AH or Fisheries Activities		AH			Fisheries	Grand Total	Applicant already having a KCC either in same bank or others	Non-availability of land records, No clear title/ disputed land records, etc.	Not Interested in Availing KCC	Total	
			KCC (Crop Loan) with dairy activity	KCC (Crop Loan) with any other allied activities	Dairy	Poultry	Others				KCC (Crop Loan) with dairy activity	KCC (activities Crop Loan) with any other allied activities	Dairy	Poultry	Others							
818603	214944	73309	6795	1539	17254	58	2523	175	101634	160186	7272	1741	13094	215	10802	233	101653	43676	36972	30584	11232	2059

The PM Kisan Samman Nidhi paid to farmers in HP during this Financial Year (paid in May and August) is given below:

District wise Combined report of 1st, 2nd and 3rd Installment							
State Name	Potential Beneficiary	FTO Generation 1st installment	FTO Generation 2nd Installment	FTO Generation 3rd Installment	Payment Success 1st Installment	Payment Success 2nd Installment	Payment Success 3rd Installment
BILASPUR	60,585	59,815	59,783	59,139	59,284	59,530	58,848
CHAMBA	74,012	70,204	70,170	69,923	69,829	69,997	69,697
HAMIRPUR	77,773	59,461	59,375	59,046	59,294	59,302	58,851

KANGRA	242,445	213,966	213,870	2,09,925	213,630	213,591	2,09,432
KINNAUR	11,223	11,000	9,905	9,854	10,954	9,876	9,808
KULLU	79,649	67,635	67,584	67,109	67,548	67,525	66,966
LAHUL AND SPITI	0	3,087	3,084	3,078	3,081	3,076	3,071
MANDI	164,498	169,472	169,291	1,59,548	168,204	168,650	1,58,839
SHIMLA	124,509	93,059	92,790	91,083	92,482	92,503	90,701
SIRMAUR	52,764	72,661	72,599	59,602	72,065	72,306	59,338
SOLAN	56,538	68,158	68,077	67,408	67,820	67,933	66,867
UNA	73,022	90,561	90,501	84,366	90,188	90,354	84,080
Grand Total :	**1017018**	**979079**	**977029**	**570608**	**974379**	**974643**	**568227**

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**" **was modified vide Notification dated 19.06.2021** which is being implemented by the Department of Industries. Under this scheme, the 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. 60 lakh in industries subject to maximum project cost of Rs.100.00 lakhs.
2. Subsidy will be 30 percent in case of Himachali bonafide entrepreneurs and for widow women up to the age of 45 years subsidy component shall 35%.
3. Interest subsidy of 5 percent for three years for a loan up to Rs.60 lakhs.
4. The Interest subsidy shall not be payable in case of default/rescheduling of the loan.
5. 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.
6. 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.
The latest pendency report is appended in below paragraphs. Respective Banks are requested to clear the pendency immediately.

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) District-wise Target under MMSY for FY 2021-22

S. No	District	Targets
1.	Bilaspur	210
2.	Chamba	195
3.	Hamirpur	247
4.	Kangra	383
5.	Kinnaur	97
6.	Kullu	278
7.	Lahaul Spiti	90
8.	Mandi	315
9.	Shimla	300
10.	Sirmaur	315
11.	Solan	300
12.	Una	270
	Total	3000

b) Latest Status of Cases Sponsored in the FY 2021-22 under MMSY

Total 4960 cases are sponsored under the Scheme during the financial year 2021-22. Out of the cases, 2119 cases have been sanctioned, 1476 cases have been rejected and 1365 cases are lying with the branches for disposal. Consolidated bank-wise list of cases is attached below for the information of the House.

MMSY PROGRESS FOR THE PERIOD 01.04.2021- 20.03.2022									
S.No	Banks	SPONSORED		SANCTIONED		PENDING		REJECTED	
		No	Amount	No	Amount	No	Amount	No	Amount
1	Bank of Baroda	62	1486.65	28	686.24	16	390.82	18	409.58
2	Bank of India	37	391.51	20	150.85	5	86.72	12	153.93
3	Bank of Maharashtra	7	225.63	1	35.00	4	164.52	2	26.11
4	Canara Bank	153	2411.11	61	854.45	31	724.09	61	832.56
5	Central Bank of India	105	1968.05	40	783.94	26	724.74	39	459.36
6	Indian Bank	23	315.60	10	100.15	9	108.80	4	106.65
7	Indian Overseas Bank	9	178.45	4	51.02	4	122.78	1	4.65
8	Punjab & Sind Bank	55	585.51	26	286.39	13	212.41	16	86.71
9	Punjab National Bank	1009	13475.98	398	3849.10	295	5660.27	316	3966.61
10	State Bank of India	1352	24267.74	455	7216.07	478	9985.44	419	7066.23
11	UCO Bank	454	6689.78	212	2620.98	117	2581.44	125	1487.37
12	Union Bank of India	61	1105.37	20	238.35	29	652.78	11	210.19
13	HP Gramin Bank	507	5600.74	279	2633.97	70	1212.90	158	1753.88
14	Axis Bank	11	401.32	2	41.44	7	295.65	2	64.24
15	Bandhan Bank	1	19.80	0	0.00	1	19.80	0	0.00

16	HDFC	222	4939.15	106	1891.72	76	1963.81	40	1083.61
17	ICICI	16	385.57	3	55.89	12	328.06	1	1.62
18	IDBI Bank	11	100.42	4	17.17	2	58.05	5	25.20
19	Indusind	18	218.38	10	118.97	7	93.96	1	5.44
20	J&K Bank	14	270.93	6	78.60	4	31.05	4	161.28
21	Kotak Mahindra Bank	1	8.55	0	0.00	1	8.55	0	0.00
22	Yes Bank	1	4.50	0	0.00	1	4.50	0	0.00
23	HP State Coop. Bk Ltd.	348	4011.27	149	1484.07	66	1012.42	133	1514.78
24	Joginder Central Coop.Bk	54	1147.20	19	364.64	11	339.94	24	442.62
25	Kangra Cental Coop. Bk	362	3324.54	231	2092.22	53	440.56	79	795.80
26	The Baghat Urban Cooperative Bank	2	34.23	0	0.00	0	0.00	2	34.23
27	AU Small Finance Bank	65	933.38	35	394.39	27	513.82	3	25.17
	Total	**4960**	**74501.36**	**2119**	**26045.62**	**1365**	**27737.88**	**1476**	**20717.82**

d) Reasons for rejection of cases:

Following reasons for rejection under the scheme have been highlighted:
1) Applicant has desired to transfer his application to other Bank.
2) Already availed loan under different scheme.
3) Customer not interested/withdrawn/refused to take loan.
4)Loan rejected by bank due to codal formalities not completed by customers/loan exceed/defaulter by bank.
5) Unsatisfactory CIBIL score.
6) Unit not viable.

e) Launch of Online Portal for MMSY:

The Department of Industries, HP launched the online portal for Mukhya Mantri Swavlamban Yojana on 5th Sept, 2020. Now, the interested candidates can apply for availing finance under the Scheme through online mode, this will speed up the loaning process. Development of online portal for the scheme has been a long standing demand of member Banks in the State. The creation of online portal will enable Banks to effectively monitor the status of newly sponsored cases and help in keeping pendency under check. The link for the portal is http://mmsy.hp.gov.in. Login credentials of the branches in the State have been circulated to member Banks vide email dated 10.09.2020.

The representative from Industries Department may deliberate on the Issue.

2.5 Review of Performance under Major Centrally Sponsored Schemes: Position as of 31st Dec, 2021.

(Amount in lakh)

S. No.	Scheme	Target 2021-22		Proposals sanctioned upto the quarter Dec, 2021 (01-04-2021 to 31.12.2021)		Outstanding up to quarter Dec, 2021	
		Nos.	Amount	Nos.	Amount	Nos.	Amount

1	Deen Dayal Antyodaya -National Rural Livelihood Mission **(DAY-NRLM)**	**8000**	**11000**	**2895**	**5102.63**	**9057**	**11891.60**
2	National Urban Livelihood Mission **(SEP DAY-NULM)**	**160**	**--**	**213**	**214.81**	**1399**	**1475.35**
3	Prime Minister Employment Generation Programme **(PMEGP)**	Projec ts	Margin Money				
3.4	**Total –PMEGP**	**1451**	**4373.00**	**804**	**3391.88**	**4138**	**14054.19**

(Please refer to Annexure-51 at page no 80)

2.5.1 National Rural Livelihood Mission (NRLM):

Progress for the quarter ended December, 2021 was reviewed in the review meeting held on 05.03.2022 at UCO Bank Zonal Office, Shimla. Banks were advised to clear the pendency within 15 days.

a) **Credit Mobilization targets** for the State for FY 2021-22 fixed at Rs. 110.00 crores for credit linkages of new 8000 SHGs. SLBC convener has allocated the Bank-wise targets for FY 2021-22 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" as of 31.12.2021, Banks disbursed Rs. 51.03 crores to 2895 new SHGs and total outstanding is Rs. 118.92 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**:

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.

Details of cases pending with Bank Branches as on 28.02.2022 are as mentioned below;

S. No.	Bank	No. of cases pending
1	Bank of Baroda	1
2	Canara Bank	2
3	Central Bank of India	12
4	H P State Coop. Bank	39
5	H P Gramin Bank	27
6	IDBI	2
7	Jogindra Central Coop. Bank	13
8	Kangra Central Coop. Bank	47
9	Punjab & Sind Bank	1
10	Punjab National Bank	59

11	State Bank of India	54
12	UCO Bank	27
13	Union Bank of India	8
	TOTAL	**292**

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

2.5.2 National Urban Livelihood Mission (NULM):

A review meeting through VC was held on 14.03.2022 with Member Banks, along with LDMs to review the progress under the DAY-NULM and PMSVANidhi Scheme for the period under review. Mr.Bragesh Bahadur from UD Deptt. has attended the meeting.

a) **Progress under DAY NULM :**

The progress under DAY NULM up to 22.03.2021 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	203	210	108	180.63	311	390.63
SHG Bank Linkage	143	286.58	0	0.00	143	286.58
SEP-G	0	0.00	0	0.00	0	0.00
Total Amount	**346**	**496.58**	**108**	**180.63**	**454**	**677.21**

(Source: DAY-NULM HP)

b) **Pendency of sponsored cases under DAY -NULM** :

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.

Mr.Bragesh Bahadur from UD Deptt. informed in the VC on 14.03.2022 that HP State Cooperative Bank is not doing credit linkage of SHG Members. As the HPSCB is not member of CGTMSE, they were advised to cover these cases under MUDRA Scheme. The AGM, HPSCB has assured to follow this proposed practice.

S. no.	Name of Bank	No of Cases Pending
1	Bank of Baroda	3
2	Bank of India	2
3	Canara Bank	3
4	Central Bank of India	14
5	HP Gramin Bank	4
6	HP State Cooperative Bank	6
7	Indian Bank	5
8	Jogindra Central Coop. Bank	2
9	Kangra Central Coop. Bank	2
10	Punjab & Sind Bank	1
11	Punjab National Bank	16
12	State Bank of India	17
13	UCO Bank	7

14	Union Bank of India	8
	Total	**90**

c) **Centralized processing of Interest subvention & proper feeding of product code:** Ministry of Housing and Urban Affairs, Govt. of India has signed MOU with Indian Bank (erstwhile 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.

PM Street Vendors Atma Nirbhar Nidhi (PM SVANidhi):

Ministry of Housing and Urban Affairs has launched PM SVANidhi Scheme which is a special micro-credit facility scheme for providing affordable loan to urban street vendors to resume their livelihoods that have been adversely affected due to COVID-19 lockdown. Dharamshala is among one of 125 cities which are identified by Government of India for complete saturation. Under the Scheme, collateral free working capital loan of up to Rs. 10,000 will be extended to the Urban Street Vendors vending on or before 24th March, 2020. The tenure of the loan is 1 year and will be repaid in monthly installments. On timely or early repayment, the vendors will be eligible for the next cycle of working capital loan with an enhanced limit.

The vendors, availing loan under the scheme, are eligible to get an interest subsidy @7%. The interest subsidy is available up to March 31, 2022. The scheme will incentivize digital transactions by vendors through cash back facility. The onboard vendors would be incentivized with monthly cash back in the range of Rs. 50 to Rs. 100. The transaction trail so created will build the credit score of vendors for enhancing their future credit needs.

On 03.09.2021 the Ministry of Housing & Urban Affairs has issued modifications in the scheme for promotion of digital transactions by vendors. On cash back issue, various states has highlighted that many of the street vendors are transacting less than Rs.25/- in each transaction and are not availing the benefit of the cash back. States have requested to relax the existing criteria for minimum eligible transaction of Rs.25/- so that more vendors can become eligible for availing cash back under PM SVANidhi.

In this connection, Ministry has decided to make the following changes.

S. No	Present Conditions of the Scheme	Modified conditions of the Scheme
1	Eligible Digital Transaction (EDT) of minimum Rs.25/-	Eligible Digital Transaction(EDT) to be a digital transaction of any value.
2	Rs.50/- cash back on conducting a minimum of 50 EDTs. No cash back is paid even if the SV conducts 49 EDTs in a month.	Rs.1/- cash back per EDT till the first 50 EDTs.
3	Rs.25/- cash back on conducting next 50 EDTs.	Rs.0.50 per EDT for the next 50 EDTs
4	Rs.25/- cash back on conducting next 100 EDTs.	Rs.0.25 per EDT for the next 100 EDTs

5	A maximum of 5 transactions on a day from/to the same Mobile Number were allowed. This was put in place to avoid Gaming of the system by street vendors.	This limit would be removed so as to encourage the SVs to get more acquainted with the conduct of Digital Transactions.

In the 161st SLBC Meeting a request was made to the State Government to exempt the Stamp Duty as a special case, charged on the documents while sanctioning loans to PM SvaNidhi beneficiaries as this is a poverty alleviation program of Central Government. State Govt. has issued a notified vide Circular No. Rev.Stamp(F)6-1/2020 dated 28.12.2021 that Stamp Duty on Hypothecation Agreement for Loans sanctioned to PM SvaNidhi shall be Rs. 10/- only.

The Review Meeting of Sub-Committee on NULM will be organized shortly to review the progress under the scheme.

PMSVANidhi Status as on 20.03.2022

Name of the Bank	Total Applications	Pending			Total Sanctioned	Disbursed out of Sanctioned	Pending for Disbursement	Returned
		Market Place	Picked up	Resubmitted				
Axis Bank	8	0	4	0	4	3	1	1
Bank of Baroda	175	1	8	5	161	158	3	3
Bank of India	99	0	7	0	92	91	1	3
Bank of Maharashtra	23	0	0	0	23	23	0	0
Canara Bank	292	0	12	0	280	271	9	4
Central Bank of India	270	0	29	9	232	214	18	6
H.P. State Co-operative Bank Ltd.	222	2	4	0	216	202	14	6
Himachal Pradesh GB	161	0	5	0	156	138	18	11
HDFC	**171**	**0**	**45**	**1**	**125**	**11**	**114**	**45**
ICICI Bank	**9**	**0**	**7**	**0**	**2**	**0**	**2**	**1**
IDBI Bank	72	0	11	0	61	58	3	0
Indian Bank	163	0	10	1	152	148	4	1
Indian Overseas Bank	28	0	0	0	28	28	0	0
Jammu & Kashmir Bank Ltd	8	0	1	0	7	7	0	0
Kotak Mahindra Bank	1	0	1	0	0	0	0	0
Punjab and Sind Bank	72	0	4	0	68	67	1	0
Punjab National Bank	1042	6	44	12	980	936	44	32
State Bank of India	858	5	10	0	843	836	7	23
The Chamba Urban Co-op Bank	0	0	0	0	0	0	0	0
The Kangra Central Co-Op. Bank	62	0	4	1	57	57	0	8
UCO Bank	425	1	27	4	393	354	39	11
Union Bank of India	218	0	17	2	199	186	13	2
Grand Total	**4379**	**15**	**250**	**35**	**4079**	**3788**	**291**	**157**

(Source: https://portal.standupmitra.in)

In the Review meeting held on 14.03.2022, all member Banks were advised to clear the pendency. No representative from HDFC Bank having higher pendency for disbursement joined the VC.

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 04.03.2022 with Member banks under the Chairmanship of Director, KVIC, H.P, in which the progress and pendency under PMEGP was reviewed.

a) **Target allocation for FY 2021-22:** The Nodal implementing agency in PMEGP i.e. KVIC has informed the following targets for the FY 2021-22 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	435	1131.90
2	KVIC	435	1131.90
3	DIC	581	1749.20
	TOTAL	1451	4373.00

b) **Credit mobilization:**

Banks have sanctioned **702 cases** with sanctioned amount of **Rs. 3713.83 lakhs** up to the quarter ended Dec, 2021 in this FY as per position mentioned below;

(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** :
Total 364 cases are pending with each bank as on 20.03.2022. Bank-wise position is mentioned below:

BANK-WISE PENDENCY UNDER PRADHAN MANTRI EMPLOYMENT GENERATION SCHEME (PMEGP) IN HIMACHAL PRADESH - POSITION AS OF 20.03.2022		
S.NO.	NAME OF BANK	Pending sponsored cases
1	BANK OF BARODA	8
2	BANK OF INDIA	3
3	BANK OF MAHARASHTRA	1
4	CANARA BANK	17
5	CENTRAL BANK OF INDIA	12
6	HDFC BANK	3
7	HIMACHAL PRADESH GRAMIN BANK	44
8	HIMACHAL PRADESH STATE COOPERATIVE BANK LTD	38

9	IDBI BANK	3
10	INDIAN BANK	4
11	INDIAN OVERSEAS BANK	2
12	J & K BANK	1
13	JOGINDRA CENTRAL COOPERATIVE BANK	6
14	KANGRA CENTRAL COOPERATIVE BANK LTD	13
15	PUNJAB AND SIND BANK	8
16	PUNJAB NATIONAL BANK	83
17	STATE BANK OF INDIA	97
18	UCO BANK	40
19	UNION BANK OF INDIA	8
	TOTAL	**391**

Banks are 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.

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

2.5.5): 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 was being implemented during 2015-2022 and provided 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 last date for availing the subsidy under PM Awas Yojana Credit Linked Subsidy Scheme has been extended to March 31, 2021 both for MIG-I and MIG-II categories. Also, for the category of LIG/EWS, the last date is March 31, 2022.

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 62 proposals** amounting to **Rs. 1073.07 lakhs** up to the quarter ended Dec, 2021 in PMAY (URBAN). 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.

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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 22.12.2021, around 44.17 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 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 09th February, 2022

(Figures in crores)

Bank Name	RURAL/ SU	URBAN	TOTAL	NO OF RUPAY CARDS	BALANCE IN ACCOUNTS
Public Sector Bank	21.97	13.20	35.16	26.92	122214.89
Regional Rural Bank	7.13	1.05	8.18	3.39	31794.55
Private Banks	0.70	0.59	1.29	1.10	4703.86
Total	**29.80**	**14.84**	**44.63**	**31.41**	**158713.30**

(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 31.12.2021, banks have more than **17.09 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 Dec, 2021

(Figures in lakhs)

Banks (sector wise)	Rural	Urban	Total No. of A/Cs	Amount	No. of Zero Balance ACs	Aadhaar seeding	No. of RuPay Cards Issued	No. of accounts where Overdraft availed	Overdraft Amount
Public Sector Bank	8.28	1.56	9.84	78926.41	0.83 (8%)	8.55 (81%)	7.90 (75%)	0.08	846.47
Regional Rural Bank	5.76	0.29	6.05	65861.55	0.15 (2%)	4.77 (79%)	3.11 (51%)	0	0.00
Private Banks	0.15	0.13	0.28	1770.53	0.07 (25%)	0.24 (83%)	0.27 (95%)	0.01	0.05
Cooperative Banks (including Urban Coop.)	0.74	0.16	0.90	2775.58	0.07 (8%)	0.86 (95%)	0.45 (50%)	0	0.00
TOTAL	14.93	2.16	17.09	149345.05	1.13 (7%)	14.42 (81%)	11.74 (69%)	0.08	846.52

(For bank-wise position, pl. refer Annexure-61 at page no 83)

HIGHLIGHTS:

- Banks have **issued RuPay Debit Cards in 69% of PMJDY accounts**.
- There are **112780** accounts under PMJDY with zero balance. (Detailed Table given on Annexure-61 at page no 83). 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 81% 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. 846.52 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 Dec, 2021

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

Performance under Social Security Insurance Schemes i.e. PMSBY and PMJJBY as of 31.12.2021 for HP State is given below:

Name of Scheme	No. of enrollments (in lakhs)
A) PRADHAN MANTRI SURAKSHA BIMA YOJANA- **(PMSBY)**	16.88
B) PRADHAN MANTRI JEEVAN JYOTIBIMA YOJANA- **(PMJJBY)**	4.78

(Source : pmjdy.gov.in portal)

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 more than 16.88 lakh account holders** under Accidental Insurance Scheme i.e. PMSBY as of 31.12.2021.

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 **4.78 lakh enrollments** under PMJJBY in the State as of period ended Dec, 2021.

B) MICRO PENSION SCHEME – ATAL PENSION YOJANA:

Atal Pension Yojana (APY)

The **Bank-wise (Agency) achievements under Atal Pension Yojana (APY) in Himachal Pradesh as of 31.12.2021 mentioned as below:**

S No.	Category	Target per branch (p.a.)	No of Branches Regd. in HP **	Targets 2021-22	Achievement up to 31.12.2021	Cumulative up to 31.12.2022
1	PSBs	70	1136	79520	42808	184351
2	RRBs	70	265	18550	7955	54685
3	Major Pvt. Banks (Axis, HDFC, ICICI & IDBI Bank)	70	149	10430	2104	13054
4	Pvt Banks (Excluding those mentioned above)	30	35	1050	45	329
5	Small Finance Banks	50	14	700	NR	187
4	Coop Banks (including Urban Coop. Banks)	20	571	11420	NR	3833
	Total	XXXX	2170	121670	52912	256439

**** Excluding HPARDB and IPPB**

(Bank-wise position mentioned at Annexure-69 at page no 86)

Continuation of Co-Contribution to APY subscribers in the State by H.P. Govt.

The Himachal Pradesh Government, at present, is providing co-contribution of Rs.2000/- or 50% of the contribution, whichever is less, to the APY subscribers in the State. The State Government, as per notification No.Fin.(Pen)F(4)-1/2020 dated 29th May, 2021 has decided to extend the Scheme till 31.03.2022 and continue co-contribution of Government in the accounts

of existing eligible beneficiaries and also new subscribers, registered under the Atal Pension Yojana, upto 31" March, 2022.

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 28.02.2022

S No.	Particulars	Position as of 28.02.2022
1	Total Number of Claim Cases received **since inception**	1220
2	Total no of cases **paid**	920
3	Total no of cases **Rejected**	288
4	**Pending** with insurer	12

(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 28.02.2022

S. No.	**Pending with insurer**	**Total**	**More than two months old**
1	Reliance General Insurance	**5**	**5**
2	Future Generali	**2**	**2**
3	Bajaj Allianz General Insurance	**1**	**1**
4	Tata AIG General Insurance	**2**	**0**
5	The Oriental Insurance Co.	**1**	**0**
6	Universal Sompo General Insurance	**1**	**0**
	Total	**12**	**8**

(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 28.02.2022.

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	18	4
2	H P State Coop Bank Ltd	New India Assurance Co. Ltd.	18	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 28.02.2022**

S. No.	**Particulars**	**Position as of 28.02.2022**
1	Total Number of Claim Cases received **since inception**	2826
2	Total no of cases **paid**	2562
3	Total no of cases **Rejected**	149
4	**Pending** with insurer	115

(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 28.02.2022

S. No	Pending with insurer	Total	More than two months old
1	Life Insurance Corporation of India	106	69
2	Canara HSBC	9	7
	Total	113	76

(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 28.02.2022

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	Life Insurance Corporation of India	47	29
2	HP State Coop Bank Ltd	Life Insurance Corporation of India	38	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
5) Incorrect age submitted for enrolment.

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)	1	
4	HP Gramin Bank	3	
	Total	22	

Points for deliberation:

A) **All member banks are requested to adhere to the guidelines of Reserve Bank of India issued vide their communication** RBI/2016-17/236FIDD.FLC.BC.No. 22/12.01.018/2016-17 March 02, 2017.
Each Bank Branch in Rural area to conduct at least one camp per month (**on the Third Friday of each month (after branch business hours)**, **focusing 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 December, 2021 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 December, 2021.

District	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LDM	DDM	LDO	Local Govt	NGO	BC	Others
Bilaspur	46201	19	4	0	4	5	1	0	19
Chamba	47201	10	10	4	0	6	6	0	10
Hamirpur	48201	6	1	1	0	4	1	1	6
Kangra	47001	21	1	2	0	6	4	2	5
Kinnaur	47601	No Camps Conducted During the Quarter							
Kullu	46801	No Camps Conducted During the Quarter							
Lahaul & Spiti	47401	23	3	0	0	0	0	0	23
Mandi	46401	17	0	0	0	6	17	0	17
Shimla	46001	29	6	0	0	28	0	24	29
Sirmaur	48001	No Camps Conducted During the Quarter							
Solan	46801	40	15	7	0	0	1	3	30
Una	48401	6	1	0	0	0	0	0	6
	TOTAL	171	41	14	4	55	30	30	145

(Position as per reporting to RBI on quarterly basis- December, 2021- 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 December, 2021.

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	6	0	0	0	0	0	0	6
HPSCB	480,460,464,472,462	35	0	0	6	24	9	1	19
KCCB	482,484	11	0	0	0	0	0	0	11
	TOTAL	52	0	0	6	24	9	1	36

(Position as per reporting to RBI on quarterly basis- December, 2021- 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 December, 2021 (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	19	3	0	4	5	1	0	18
Chamba	47201	10	10	4	0	6	6	0	0
Hamirpur	48201	14	3	0	2	8	1	3	14
Kangra	47001	38	1	5	3	12	15	2	23
Kinnaur	47601	37	0	0	0	0	0	0	0
Kullu	46801	No Camps Conducted During the Quarter							
Lahaul & Spiti	47401	23	3	0	0	0	0	0	23
Mandi	46401	60	0	0	0	21	4	2	33
Shimla	46001	7	1	0	0	7	0	4	7
Sirmaur	48001	No Camps Conducted During the Quarter							
Solan	46801	40	15	7	0	0	0	3	23
Una	48401	21	9	2	1	2	2	1	9
	TOTAL	**269**	**45**	**18**	**10**	**61**	**29**	**15**	**150**

(Position as per reporting to RBI on quarterly basis- December, 2021- Annexure –II- Part-B)

C.4) **FLCs by RRBs/Coop BANKS:** Quarterly report on conduct of **target group** specific camps by financial literacy centres as of Quarter ended December, 2021

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	8	0	0	1	4	0	1	3
HPSCB	480,460,464,472,462	77	0	1	0	60	23	0	36
KCCB	482,484	11	0	0	0	0	0	0	11
	TOTAL	**96**	**0**	**1**	**1**	**64**	**23**	**1**	**50**

(Position as per reporting to RBI on quarterly basis- December, 2021- Annexure –II- Part-B)

C.5) **Financial Literacy Camps** organized by **Rural Branches** during the Quarter ended December, 2021 (Annexure –III)

District	No of rural branches in district	No of camps conducted during the quarter- December, 2021	Target Group Addressed
Bilaspur	106	245	Farmers, Small entrepreneurs, School students, SHGs
Chamba	95	279	Farmers, Small entrepreneurs, School students, SHGs
Hamirpur	145	262	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Kangra	360	379	Farmers, Small entrepreneurs, School students, SHGs

Kinnaur	50	56	Jan Sampark Abhiyan
Kullu	101	159	Farmers, Small entrepreneurs, School students, SHGs
Lahaul & Spiti	23	23	Farmers, Small entrepreneurs, Senior citizens
Mandi	157	81	Farmers, SHGs
Shimla	240	152	School students, SHGs,
Sirmaur	88	185	Farmers, SHGs
Solan	160	279	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Una	123	27	Farmers, Small entrepreneurs, School students
	1648	**2127**	

(Position as per reporting to RBI on quarterly basis- December, 2021- Annexure –III)

The Bank Branches (Rural) organized the Financial Literacy Camps mentioned in the attached Table No. Table-FI-FLC at page no- 82.

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 **7777 active Bank Mitras (BMs)** as of 31st Dec, 2021.

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 Dec, 2021 as mentioned at Annexure-3 at page no 109.

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 **49501** new entrepreneurs with fresh disbursement to the tune of **Rs. 1014.72 Crores** upto the quarter ended Dec, 2021. Private 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 annexure-63 (page no-84) reveals that banks have outstanding Mudra loan under PMMY **Rs. 2587.50 crores** with coverage of **166287 Micro and Small entrepreneurs.**
- **Mudra Cards**: The preloaded approved Mudra card is one of the major benefits a borrower can avail under the scheme. This pre-loaded card would enable them to buy raw material 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.

- 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 Dec, 2021

(Amount in Lakh)

		Progress up to the end of Dec, 2021 (01.04.2021 to 31.12.2021)			
S.No	**Category**	**Total disbursements up to 31.12.2021**		**Cumulative position as of 31.12.2021**	
		No.	**Amt**	**No.**	**Amt**
1	**Shishu** (Loan up to 50000/)	16098	5646.66	63420	16416.89
2	**Kishor** (Loan from Rs.50001/- to Rs.5.00 lakh)	26300	46375.56	84759	132057.70
3	**Tarun** (Loan above Rs.5.00 lakh and up to Rs.10 lakh)	7103	49449.79	18288	110275.15
4	**Total disbursements up to 31.12.2021 (1+2+3)**	49501	101472.01	166287	258749.74

(Bank wise position of disbursement of loans under PMMY up to period ended Dec, 2021 mentioned in the Annexure-63 at page no-84).

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 31.12.2021 in Himachal Pradesh:

The Convener bank has compiled the progress under the Stand-up 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 31.12.2021

A) Progress under Stand-Up Scheme Period 01.04.2021 to 31.12.2021

(Amount in Lakhs)

S. No.	Banks	Women Beneficiaries		SC/ST Beneficiaries		Total Achievement	
		A/c	Amt	A/c	Amt	A/c	Amt
1	Public Sector Banks	74	1926.81	10	168.29	84	2095.10
2	H. P. Gramin Bank (RRB)	0	0.00	0	0.00	0	0.00
3	Private Sector banks	4	79.49	0	0.00	4	79.49
4	Coop sector banks	NA	NA	NA	NA	NA	NA
	Total	78	2006.30	10	168.29	88	2174.59

(Bank wise position mentioned in Annx-65, page no. 85)

B) Cumulative position (Agency-wise) under Stand-Up India Scheme in Himachal Pradesh as of 31.12.2021

(Amt in Crore)

S. No.	Banks	Women Beneficiaries		SC/ST Beneficiaries		Total Achievement	
		A/c	Amt	A/c	Amt	A/c	Amt
1	Public sector Banks	1028	224.56	317	61.30	1345	285.86
2	H.P. Gramin Bank (RRB)	69	11.54	30	4.17	99	15.71
3	Private Sector banks	42	8.02	3	0.39	45	8.41
4	Coop sector banks (incl. Urban Coop. Banks)	NA	NA	NA	NA	NA	NA
	Total	1139	244.12	350	65.86	1489	309.98

(Bank wise position mentioned in Annx-65, page no-85)

Points for deliberations:

1) Banks have sanctioned loans to 1139 new women entrepreneurs amounting to Rs. 244.12 crores since inception of scheme.
2) Banks have sanctioned 350 new SC/ST entrepreneurs amounting to Rs. 65.86 crores since Inception.
3) The cumulative position reveals that Banks have outstanding loans amounting to **Rs. 309.98 crores to total 1489 new entrepreneurs**. Out of total loans sanctioned under the scheme, 76% are the women beneficiaries and rest 24% are SC/ST Beneficiaries.

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

5) Banks are requested to update their position of proposals disposed off under Stand-Up India Scheme in the web portal (https://www.standupmitra.in) regularly.

6) 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.

Member Banks are advised to ensure that progress under the Scheme should be regularly updated on the Stand Up India portal so that accurate information can be presented in the SLBC meetings.

The House may deliberate on the issue.

3.7): JANSURAKSHA SATURATION CAMPAIGN:

Hon'ble Prime Minister, in his Independence Day 2021 speech has announced "We have to achieve saturation – all the households should have Bank accounts"

Dept of Financial Services announced implementation of Saturation Drive for Jansuraksha Schemes vide their Office Memorandum F.no.21(23)/2014-FI (Mission) dated 27.09.2021 and directed all banks to implement the saturation drive and achieve **100% saturation by 30.09.2022**. Banks were further directed to obtain electoral roll of states for which bank is holding the responsibility of SLBC and prepare list of adults in the age group 18 to 21 years during the years 2019, 2020 and 2021, to be made available to all member PSU banks and **all such identified persons have to be approached / contacted and they have to be prompted to open PMJDY accounts and to bring them under fold of PMSBY, PMJJBY and APY. This drive has to be completed by 31st December 2021.**

The best source to reach such person is electoral roll. This job has been assigned to a Bank who is having lead bank responsibility in a State. They will prepare excel format of all such adults who have attained majority in 2019, 2020 and 2021. It shall be arranged by District, Assembly constituency and polling station as specified in electoral roll. The list was provided to SLBCs by 31.10.2021 which was further allocated to member Banks by LDMs.

The beneficiaries have to be covered having accounts under PMJDY and MUDRA. In PMJDY, a quarterly balance of Rs.1000.00 or more 2nd Quarter of 2021-22 may be taken as indicative of the holder of an operative account to pay premium/contribution for PMJSS.

The progress as on 16.03.2022 of PMJDY Account holders pertaining to their coverage under PMSBY & PMJJBY is given as below:

Bank Name	PMJJBY Number of Eligible PMJDY A/C Holders for PMJJBY	PMJJBY Enrolled till 30-09-2021 Out of Column 'B'	PMJJBY Enrolled during the Week (Thur-Wed) Out of Column 'B'	PMJJBY Total Enrolment during 01-10-2021 to till Date	PMSBY Number of Eligible PMJDY A/C Holders for PMSBY	PMSBY Enrolled till 30-09-2021 Out of Column 'F'	PMSBY Enrolled during the Week(Thur-Wed) Out of Column 'F'	PMSBY Total Enrolment during 01-10-2021 to till Date
Bank of Baroda	9140	828	0	218	8941	3083	1	1053

Bank of India	2176	670	11	918	9253	6650	28	912
Bank of Maharashtra	3033	543	3	28	2801	251	3	38
Canara Bank	29289	5804	4	145	34117	12607	1	210
Central Bank of India	27237	908	18	173	35260	4906	4	389
Indian Bank	13503	439	7	885	13474	787	15	3031
Indian Overseas Bank	4367	194	1	5	5500	829	2	8
Punjab & Sind Bank	4527	321	1	48	5943	1368	4	148
Punjab National Bank	69840	4737	245	7022	95012	24873	444	26677
State Bank of India	72827	5219	632	13336	75959	21940	302	16069
UCO Bank	66006	5117	30	1179	82089	11364	40	1520
Union Bank of India	5408	101	587	688	5602	321	1502	1823
Jammu & Kashmir Bank	184	0	0	0	241	3	0	1
Total	**307537**	**24881**	**1543**	**24645**	**374192**	**88982**	**2346**	**51879**

The progress as on 16.03.2022 of PMMY Account holders pertaining to their coverage under PMSBY & PMJJBY is given as below:

Bank Name	Number of Eligible PMMY Borrowers for PMJJBY	PMJJBY Enrolled till 30-09-2021	PMJJBY Enrolled during the Week	PMJJBY Total Enrolled till Date	Number of Eligible PMMY Borrowers for PMSBY	PMSBY Enrolled till 30-09-2021	PMSBY Enrolled during the Week	PMSBY Total Enrolled till Date
Bank of Baroda	792	111	1	44	955	254	0	68
Bank of India	2110	269	7	504	2679	951	13	1199
Bank of Maharashtra	175	125	3	153	228	161	3	199
Canara Bank	3634	396	1	17	4373	815	2	27
Central Bank of India	951	56	0	180	1155	316	1	362
Indian Bank	189	11	2	44	301	27	1	65
Indian Overseas Bank	269	24	0	2	324	43	0	3
Punjab & Sind Bank	1957	111	2	41	1957	435	3	471
Punjab National Bank	23304	3409	50	4352	29856	9136	66	11918
State Bank of India	3948	3422	250	1152	3422	608	150	1204
UCO Bank	5553	1523	43	143	6613	2192	39	156

Union Bank of India	812	101	73	174	1670	365	346	711
Jammu & Kashmir Bank	336	320	0	0	409	26	0	1
Total	**44030**	**9878**	**432**	**6806**	**53942**	**15329**	**624**	**16384**

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AGENDA ITEM NO.-4

4.1 VILLAGES UNCOVERED BY FINANCIAL INFRASTRUCTURE ON JAN DHAN DARSHAK APP

The Mission Office is time and again sharing the list with us pertaining to unbanked villages in HP State which has no banking outlet (branch, BC or ATM) within a radius of 5 kms. As per extant RBI Policy, there should be a banking touch point within a radius of 5 kms at least in the form of BC. A brick and mortar branch should be opened in the area having population of 2000 persons or 500 households.

Till September, 2021, there were 59 villages without Banking Touch Points in the State as per DFS portal. In 161st SLBC Meeting the issue of thin population in Lahaul & Spiti and Kinnaur Districts were taken up with DFS, which was also attended by Director, DFS Mr.Sanjay Kumar, with recommendations either to enhance the radius to 15 kms as a special case or consider these centres as banked because regular banking services were already being provided through one or more banking touch points. Vide DFS letter No.08.04.2021-FI(Mission Office) dated 01.11.2021 DFS, Ministry of Finance, agreed to our proposition recommended by SLBC and minutised requesting to accept the suggestion looking to the genuineness of topographic conditions. As per latest report only four villages, as given below, are remaining as unbanked as per DFS Portal, however, banking facilities are equally provided to the people of these villages.

At present the below mention 4 villages are only Unbanked Villages in HP State.					
Sr.	**Distt Name**	**Sub-Distt Name**	**Village Name**	**Population**	**Served by**
1	Kangra	Fatehpur	Mohli Khas (14)	239	KCCB, Indora
2	Shimla	Chaupal	Jabna (67)	79	IPPB, HPSCB Deha
3	Shimla	Theog	Jangal Chadaha(61)	108	IPPB, SBI & HPSCB, Deha
4	Shimla	Theog	Jangal Khagn (60)	63	IPPB, SBI & HPSCB, Deha

The Kangra Central Cooperative Bank reported that they have entered the lat-long on portal but still the center is being shown as unbanked. We request NABARD to look into the matter. Moreover, the nearby bank branches of any other bank may also explore possibility to appoint a BC in the area.

The SBI has updated the information of BCs engaged by their Bank at Tai in Chamba District who is covering other two villages Rusmas and Sural Bhatori as well.

In the last Steering Committee Meeting it was decided that concerned LDMs alongwith LDO of RBI will visit 1 unbanked village in Kangra District and LDM Shimla. The LDM Shimla has visited the said 3 villages of Shimla District along with LDO Mr.Amrender Gupta of RBI Shimla, on 07.03.2022. The LDM Shimla has submitted his findings which convey that Jangal Chadaha and Jangal Khagn are inhabited by only migratory people who have their orchards in the area and stay there only for harvesting and return to the permanent habitats in Godna panchayat. The visit report explains that these are the same people who are having double establishments and return to lower heights during winter when nobody lives there. The banking services to these people are provided by SBI and HPSCB Deha. **The HPGB has appointed BCs at Jhina and Nanahar villages.** The distance from these villages up to Jabna is less than 2 kms but the location of the **BC**s is slightly beyond the radius of 5 kms shown on portal. However,

google map also shows the distance less than 2 kms between these villages. The people of Jabna are getting banking service from this BC and HPGB, Basadhar, UCO Bank & HPSCB, Chopal & Marawog and SBI Chopal. He also added that presently there are only 7 families having inhabitable interest at Jabna.

We may add that 3 villages of Shimla District were shown allotted to IPPB. We have received a letter from IPPB dated 22.02.2022 conveying their inability to cover these villages as their operations in the area are not on CBS. We need to allot these villages to some other Banks operating nearby area. It can be done only after joint survey by the LDM and LDO.

Now only 4 villages are left to be covered i.e. one in Kangra District and 3 in Shimla District.

However, pending the survey by LDM & LDO of Mohli Khas village, we found on dbtgis.nic.in portal that SBI at Khui Khera village, in the vicinity of Mohli Khas in Kangra District, has installed an ATM. We may request SBI to appoint a BC by their Bank as KCCB do not have BC concept in their Bank.

The RBI may call for the explanations of LDM and LDO Kangra for not complying with the instructions as well as SBI may come forward voluntarily to appoint a BC in Mohli Khas village where they have already an ATM at village Khui Khera which falls within 5 kms radius.

Representative from SBI may apprise of the current status for engagement of BC and updating of information of dbtgis portal. House may deliberate upon the situation of other 3 unbanked villages of Shimla District.

4.2 EXPANDING AND DEEPENING OF DIGITAL PAYMENTS:

National Payments Corporation of India (NPCI) is an umbrella organization managing all Retail Payments in India. With a view to augment the pace of digitalization and fulfillment of Digital India Mission in HP, Chief, Business Development, NPCI, New Delhi has written to a letter to Chief Secretary of the Himachal Pradesh on 02.12.2020, with a copy to SLBC to share the concern of NPCI with member banks operating in HP State. NPCI has highlighted few below mentioned parameters for immediate attention and implementation in the State of HP.

1. BHIM-UP QR and Rupay NCMC in Transport Buses.
2. BHIM-UP QR for all Cash Points in the State.
3. BHIM-UP QR for collection of Taxes.
4. Enablement of UPI/Rupay on all Government Websites and counter to accept payments.
5. Digital payments option by all merchants.
6. BHIM-UP QR enablement on all Tourism ticketing and collection.
7. On the spot facility of challan payments via Debit/Credit and UPI.
8. BHIM-UP QR for all Customer Service Points as payment option.
9. NETC enablement on all State Toll Plazas.
10. Rupay Debit Card to all State Government Employees.
11. DBT via NACH on Account or Aadhaar based.

Additionally, 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 have 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 monthly basis.

Statues of District Bilaspur and Una as on 31st Jan, 2022 under various Digital parameters is given below:

DEEPENING OF DIGITAL DISTRICT - POSITION OF PERFORMANCE AS ON 31.01.2022			
SCHEME	PARTICULARS	BILASPUR	UNA
		Actual	Actual
	TOTAL POPULATION	405500	521000
1. Digital coverage for individuals (Savings Accounts)	Total No. of Eligible Operative SB Accs.	615057	710058
	No. of Eligible Operative SB Accs. Covered with Debit/ RuPay cards	268021	417766
	% Debit/ RuPay cards coverage	43.58%	58.84%
	No. of Eligible Operative SB Accs. Covered with Net Banking	124336	261325
	% Net banking coverage	20.22%	36.80%
	No. of Eligible Operative SB Accs. Covered with Mobile Banking/ UPI/ USSD etc. ^	235562	272488
	% of Mobile Banking/ UPI/ USSD coverage	38.30%	38.38%
	No. of Eligible Operative SB Accs. Covered with Aadhar Enabled Payment System (AEPS) ^^	386253	247257
	% AEPS coverage	62.80	34.82
	Total No. of Eligible Operative SB Accoutns covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.*	397555	561376
	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings Accounts	64.64%	79.06%
	**No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies	53449	53942
2. Digital coverage for business (Current Accounts)	Total No. of Eligible Operative Current/ Business Accounts	12350	12466
	No. of Eligible Operative Current/ Business Accounts covered through Net Banking	5118	7082
	% Net banking coverage	41.44%	56.81%
	No. of POS/ QR availed by Eligible Operative Current/ Business accounts	3778	3460
	% of POS/ QR coverage	30.19%	27.76%
	No. of Eligible Operative Current/ Business Accountd covered with Mobile Banking etc.	5158	5416
	% of Mobile Banking coverage	41.77%	43.45%
	Total No. of Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking* etc.	7576	7472

	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts	61.34%	59.94%
	**No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies	1430	1346
3. Provision of Digital infrastructure	A. POS/ QR issued to shopkeepers (other than CA holders)	157	335
	B. POS/ QR issued to Govt./ Public Service providers	29	61
	C. POS/ QR issued to others	60	116
	Total POS/ QR (A+B+C) other than CA holders	281	915
4. Digital Financial Literacy	No. of FLC camps on Digital FL	281	117
	No. of people participated	10074	2987

As decided in the 161st SLBC Meeting, the digital payments information for all Banks in the State shall be placed before the House from next quarter. A regular format as given above has been placed on slbcindia.com portal. The information pertaining to Digital Payments shall be uploaded by the Banks on similar way as other SLBC data is being uploaded. All Banks are requested to take up with their Data Centers to prepare the file structure to extract the data as desired.

4.3 AADHAAR COVERAGE IN HIMACHAL PRADESH:

In Himachal Pradesh there are 73,84,022 residents (projected population 2021) and 80,84,808 UIDs (109.49%) have been generated in the State. Aadhaar saturation level in the State for the population above 5 years is more than 100%.

Also, age-wise classification of AADHAAR coverage as on 13.02.2022 in the State is appended below:

Himachal Pradesh- Dashboard 13.02.2022

Sr No	District	0 to 5 years			5 to 18 years			Above 18 years			All Ages		
		Population	Aadhaar Generation	% Aadhaar Generation	Population	Aadhaar Generation	% Aadhaar Generation	Population	Aadhaar Generation	% Aadhaar Generation	Population	Aadhaar Generation	% Aadhaar Generation
1	Bilaspur	31424	22990	73.16%	79044	85626	108.33%	303290	347688	114.64%	413758	456304	110.28%
2	Chamba	50380	26990	53.57%	131542	138140	105.02%	374856	438536	116.99%	556778	603666	108.42%
3	Hamirpur	36216	28902	79.80%	98675	98759	100.09%	357589	451940	126.39%	492480	579601	117.69%
4	Kangra	121443	91862	75.64%	314013	332963	106.03%	1195745	1419743	118.73%	1631200	1844568	113.08%
5	Kinnaur	5572	2581	46.32%	15059	16965	112.66%	68116	68245	100.19%	88747	87791	98.92%
6	Kullu	36748	24822	67.55%	99762	101033	101.27%	335476	385420	114.89%	471986	511275	108.32%
7	L&S	2099	1117	53.22%	6111	5871	96.07%	24087	26736	111.00%	32296	33724	104.42%
8	Mandi	81553	58201	71.37%	219116	222178	101.40%	779806	913642	117.16%	1080476	1194021	110.51%
9	Shimla	57445	29888	52.03%	189085	167975	88.84%	620334	689908	111.22%	866863	887771	102.41%
10	Sirmaur	50174	37768	75.27%	129675	142596	109.96%	389990	439258	112.63%	569840	619622	108.74%
11	Solan	50032	27867	55.70%	139181	128813	92.55%	426877	474748	111.21%	616090	631428	102.49%
12	Una	43629	34080	78.11%	118151	118474	100.27%	401728	482483	120.10%	563508	635037	112.69%
G.Total		**566716**	**387068**	**68.30%**	**1539414**	**1559393**	**101.30%**	**5277894**	**6138347**	**116.30%**	**7384022**	**8084808**	**109.49%**

It is worth noting that the AADHAAR coverage for all the age groups in the State except for those falling between 0 to 5 years is above 100%. Efforts to bring this age group under AADHAAR coverage should be undertaken.

4.3.1) 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, 261 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 : 13.02.2022		
S No	Bank	No of Centres
1	Axis Bank Ltd	2
2	Bank of Baroda	1
3	Bank of India	1
4	Canara Bank	9
5	Central Bank of India	6
6	Fino Payment Banks	1
7	HDFC Bank Limited	8
8	ICICI Bank Ltd	10
9	Indian Bank	1
10	Indian Overseas Bank	4
11	IndusInd Bank Limited	4
12	J & K Bank	1
13	Punjab & Sind Bank	2
15	RBL Bank Limited	2
16	State Bank of India	28
17	UCO Bank	7
18	Union Bank Of INDIA	2
19	YES Bank Limited	9
A	**Banks (Summary)**	**98**
B	**Department of Post**	**137**
C	**Other Govt. Agencies**	**977**
D	**Total centers in HP**	**1212**
Source: https://appointments.uidai.gov.in		

a. **Revision of Targets- Minimum number of Aadhaar Enrolment and update to be done by Banks**

Considering the overall achievement of target by banks during pre-Corona period, low footfall for Aadhaar activities in some areas and the present pandemic situation of COVID-19, UIDAI vide its circular dated 24.07.2020 has relaxed the financial disincentive for not achieving the target (@Rs. 20,000/- per branch) of 8 enrolment/ update transactions per day per branch up to 30th September, 2020.

Target of enrolments/ updates have been revised by UIDAI for the banks from 1st July 2020 onwards and are as follows:

1. From 01.07.2020 to 30.09.2020: Min. 4 enrolments/update per day per branch
2. From 01.10.2020 onwards: Min. 8 enrolments/ update per day per branch

In case the bank fails to meet the above revised targets, financial disincentive will be levied from the month of October, 2020 onwards.

b. **Audit and Inspection of Aadhaar Centres Operated by Banks**

As per communication received from UIDAI, complaints are being received of the nature like overcharging, denial of services, misbehavior, violation of UIDAI guidelines, etc from general public. All banks are requested to keep a check on operators/ supervisors providing Aadhaar services to the residents.

As per latest UIDAI office memorandum OM No. 4(4)/57/372/2016/E&U-I dated 09.05.2020, charges to be applicable to the Residents for various Aadhaar services at all Aadhaar Enrolment and Update Centres are as follows: -

Services	Rate of fee to be collected from Residents by Registrar/EA (incl. GST)
Aadhaar Enrolment	Free of Cost
Mandatory Biometric Update (MBU)/MBU along with demographic update	Free of Cost
Biometric Update with or without Demographic update	Rs. 100.00
Demographic Update	Rs. 50.00
e-Aadhaar download and colour print on A4 Sheet	Rs. 30.00

To overcome all the above mentioned issues, SLBC have also instructed the LDMs in the State vide email dated 10.11.2020 to carry out inspections of Aadhaar Enrolment Centres in their respective districts. It has been decided to inspect at least two Aadhaar Enrolment Centers per week per district. The checklist designed by UIDAI for this purpose has been shared with the LDMs and has to be furnished after every inspection of Enrolment Centre.

The representative from UIDAI may deliberate on the issue.

4.4 **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, IT Deptt. etc. The position of DBT payments made since inception in Himachal Pradesh is mentioned as below for information of the house.

Status of DBT Payments in HP as of December, 2021 mentioned as below:

DBT-Himachal Pradesh– 01 April 2021 to 31 December 2021 'Cash Schemes only'				
Sr. No.	**Department**	**Scheme**	**Count***	**Amount (in Rs)**
1	Education Dept	PM OBC	4761	38479129
2		PM SC	357	2152815
3		PM ST	196	11423100
4		Pre Matric OBC	1279	1073450
5		Pre Matric SC	9259	27695100
6		MCM for Minority	-	-
7		SVUCY	3558	35580000
8		DAMCY OBC	1551	15510000
9		DAMCY SC	712	8544000
10		IRDP	8406	4849550
11		MAHRISHI BALMIKI CHHATTRAVRITI YOJNA	1	9000
12		KALPANA CHAWLA CHHATERVRITI YOJNA	227	3405000
13		THAKUR SEN NEGI UTKRISHTHA CHHATERVRITI YOJNA	223	2453000
14		INDIRA GANDHI UTKRISHTHA CHHATERVRITI YOJNA FOR POST PLUS TWO STUDENT	-	-
15		Rashtriya Indian Military College (RIMC)	8	160000
16		Mukhya Mantri Protsahan Yojna	5	375000
17		NDA	-	-
18		PM EBC (Economically Backward Classes)	462	1612119
19		Pre Matric ST	476	1428000
20		Sainik School Sujanpur Tihra Scholarship Scheme	-	-
21		Incentive to SC/ST Girls for Higher Education	-	-
22		Up-Gradation of Merit Scholarship for SC	-	-
23		Post Matric scholarship to students with disabilities	-	-
24	UGC	FELLOWSHIP SCHEMES OF UGC	-	-
25	Health Dept	JSY	2736	6306230
26	WCD	IGMSY	-	-
27	NSAP	IGNWPS	47693	160091550
28		IGNDPS	2152	9752640
29		NOAPS	199043	794319685
30	RD Dept	MGNREGA *	2819377	9343664114
31	PDS	CASH FOR FOOD	-	-
32	Other	National Child Labour Policy	-	-
33	WCD	Incentive to AWW	-	-
34	WCD	Incentive to AWC	-	-

35	Health Dept	Asha Incentive	21593	315647846
36		Payment to Contractual Staff	3299	123961861
37		FAMILY PLANNING	446	285765
38		NIKSHAY - DOT Provider Honorarium	4585	3831000
39		NIKSHAY - TB Notification incentive for Private Sector	475	783000
40		NIKSHAY - TB Patients incentive for Nutritional support	57401	26095000
41		NIKSHAY - Tribal TB Patients	404	200250
42	SC, ST, OBC, MINORITTIES	OLD AGE PENSION	617607	2400723350
43		WIDOW PENSION	199705	653611875
44		DISABILITY RELEIF ALLOWANCE	128494	461807880
45		REHABILATION ALLOWANCE TO LEPERS	2001	6957812
46		TRANSGENDER PENSION	13	38250
47	HORTICULTURE	Mukhya Mantri Madhu Vikas Yojna	380	1868490
48		Himachal Pushp Kranti Yojana	101	21104614
49		Mukhya Mantri Green House renovation	15	720496
50		Installation of Anti Hail Net	1343	104115454
51	SAINIK WELFARE	Financial Assistance for Old age pension to ex-serviceman	1091	9869106
52		Financial Assistance for Old Aage Pension to World War-II Veterans	1693	26665231
53		Financial Assistance to the Families of Killed/ Disabled Defence Personal(Financial Assistance for the marriage of daughters of War Widows)	17	11500000
54	STATE GOVT	Security Related Expenditure (Modernisation of Police Forces)	3299	19219498
55	HEALTH DEPT	National Rural Health Mission (CSS)	-	-
56	LABOUR AND EMPLOYMENT	CENTRAL BOARD FOR WORKERS EDUCATION (CSS)	-	-
57	Rural Development	Pradhan Mantri Matru Vandana Yojna (CSS)	-	-
58		PRADHAN MANTRI AWAS YOJNA (PMAY)- RURAL (CSS)	708	92040000
59		PRADHAN MANTRI GRAM SADAK YOJNA	-	-
60	WCD	Pradhan Mantri Matru Vandana Yojna (CSS)	-	-
61	WCD	Pradhan Mantri Matru Vandana Yojna (CSS)	-	-
62	MINISTRY OF MINORITY AFFAIRS	MERIT - CUM - MEANS BASED SCHOLARSHIP FOR PROFESSIONAL AND TECHNICAL COURSES OF UNDER GRADUATE AND POST-GRADUATE	-	-
63	MINISTRY OF MINORITY AFFAIRS	POST MATRIC SCHOLARSHIP FOR MINORITIES	-	-

64	MINISTRY OF MINORITY AFFAIRS	PRE MATRIC SCHOLARSHIP FOR MINORITIEs	-	-
65	SOCIAL JUSTICE AND EMPOWERMENT	SCHOLARSHIP FOR STUDENTS WITH DISABILITIES	-	-
66	ELEMENTARY EDUCATION	Pre Matric Scholarship for Children of Those Engaged Unclean Occupations	-	-
67	LABOUR AND EMPLOYMENT	UNEMPLOYMENT ALLOWANCE	87823	185013500
68	LABOUR AND EMPLOYMENT	SKILL DEVELOPMENT ALLOWANCE	100013	137274000
69	HORTICULTURE	MISSION INTEGRATED DEVELOPMENT OF HORTICULTURE	2423	53056605
70	TECHNICAL EDUCATION	SCHOLARSHIP FOR PG DEGREE LEVEL COURCES	-	-
71		SCHOLARSHIP FOR DIPLOMA COURCES	-	-
72		SCHOLARSHIP FOR ITI COURCES	-	-
Grand Total			**43,37,411**	**1512,52,74,365**

(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. 1512.53 Crore** till December, 2021 have been successfully transferred into beneficiaries Aadhaar enabled bank accounts under **72 cash schemes**, as mentioned above.

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

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

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

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

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

Current Status: 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.

4.6 RWBCIS: LOSS DUE TO HAILSTORM TO RABI 2019-20 APPLE CROP.

Banks are insuring apple crop for general and hailstorm loss under RWBCIS Scheme of the Centre Government. The premium is deducted from borrower accounts and sent to respective Insurance Company by the Banks. For insuring apple crop, UCO Bank Anti and HPSCB Jubbal, deducted farmers' premium to provide add-on cover to insure the hailstorm loss and premium was remitted on 03.01.2020 to Agriculture Insurance Company, Chandigarh before the last date of remittance i.e. 04.01.2020.

During the month of May, on 9th & 10th, there was huge hailstorm in Jubbal and Anti area which caused heavy loss to apple crop. On 12th May, UCO Bank, Anti sent information through mail to AIC, Chandigarh. On receipt of the information, on 25th May, 2020, AIC returned the premium amount and informed through mail as under:

"With reference to trail mail, we would again like to clarify your good-self that Add-on/Index cover for hailstorm is optional and only those farmers are covered which have been insured under main cover and whose proposal forms along with land documents have been received on or before 04.01.2020. Moreover, there is no provision to enter Add-on cover data on NCIP (National Crop Insurance Portal). Only data for main cover is uploaded on NCIP. Mere submission of premium amount and sending excel sheet of compiled farmer-wise data to insurance company does not ensure coverage of farmers under Add-on cover.

As no proposal form and land document have been received from your branch within stipulated time, accordingly no farmer was insured under Add-on cover and the excess premium has been refunded on 29.05.2020."

The affected farmers lodged the complaint with Director, Horticulture and a reconciliation meeting with farmers, Insurance Company, Branch Managers of Jubbal and Anti Branch along with representative from SLBC was held at the office of Director Horticulture, Nav Bahar, Shimla on 30.06.2020.

The matter remained pending with AIC & Director Horticulture. On 05.11.2020, Director Horticulture conveyed his decision to HPSCB Jubbal and UCO Bank Anti, with a copy to SLBC that the Banks are at fault and will have to bear the loss. The logic for declining the claim is that premium was deducted after due date i.e. 20.12.2019. But the Notification well clarifies that Banks/Insurance Companies will accept the proposals, premium and other documents showing insurable interest till 20.12.2019. It means that loanee farmers who have been sanctioned KCCs (causing Insurable Interest) up to 20.12.2019 and non-loanee farmers who have submitted proposals up to 20.12.2019 shall be eligible for insurance. Premium was to be deducted from 21.12.2019 till 04.01.2020 and remitted to Insurance Company on or before cut-off date i.e. 04.01.2020 along with summarized detail of farmers. The Banks have followed the stipulated time line.

The matter was taken up with Ministry of Agriculture and Farmers Welfare, Govt. of India during a VC wherein they clarified that if the hard copies of proposal forms were not received by AIC, they should have refunded the premium within 45 days after the receipt of premium as

they have sufficient detail of the add-on cover premium which was provided to them on 04.01.2020 by the Branch through mail. The Banks have raised the objection that AIC refunded the premium only when claim was lodged. They kept the premium with them for 5 months and returned on 29.05.2020. It is worth noting that add-on cover and other regular premium was remitted on 03.01.2020 along with detail of farmers in excel file but company returned the premium for add-on cover only stating the remittance of premium after due date.

The matter was taken up in Steering Committee Meeting also on 16.12.2020. It was suggested to place the matter before SLBC meeting as well.

It has happened during Rabi 2016-17 also when hail storm loss was claimed by the farmers, insurance company settled the claim only for 2% of farmers and all others was declined, for which farmers have filed a writ petition in HP High Court on 06.01.2020 in the name of Sh. Ravinder Singh Chauhan & Others Versus State of HP & Others, after failed persuasion with Insurance Company.

On 10.06.2021, Director Horticulture convened a reconciliation meeting with SLBC & Insurance Co. to settle the issue.

It was also discussed in the PMFBY/RWBCIS meeting held under the Chairmanship of Chief Secretary on 01.11.2021 alongwith Director Agriculture, Director Horticulture, and Insurance Co. The CS has directed the RM AIC to resolve the issue at an early date. No outcome reported till date.

The matter is placed before the House for information.

4.7 INTRODUCTION OF E-RUPI (CASHLESS AND CONTACTLESS DIGITAL PAYMENT SOLUTION:

National Payments Corporation of India (NPCI) in association with Department of Financial Services (DFS), National Health Authority (NHA), Ministry of Health and Family Welfare (MoHFW), and partner banks, has launched an innovative digital solution – 'e-RUPI'.

E- RUPI (Cashless and contactless) Digital Payment Solution was launched on 02.08.2021 to promote leakage free targeted delivery system to make sure that the relief reaches the needy and utilized for the intended purpose.

It is a prepaid e-voucher for one time use with defined validity. The users of this seamless one-time payment mechanism will be able to redeem the voucher without a card, digital payments app or internet banking access, at the merchants accepting e-RUPI.

E-RUPI would be shared with the beneficiaries for a specific purpose or activity by organizations or Government via SMS or QR code. This contactless e-RUPI is easy, safe and secure as it keeps the details of the beneficiaries completely confidential. The entire transaction process through this voucher is relatively faster and at the same time reliable, as the required amount is already stored in the voucher.

All the banks and govt. department are requested to popularize the product.

4.8 PRIME MINISTER FOOD AND MICRO PROCESSING ENTERPRISES:

The unorganized food processing sector in the country comprises nearly 25 lakh food processing enterprises which are unregistered and informal.

The unorganized food processing industry in India faces challenges :

(a) Lack of productivity and innovation due to limited skills and access to modern technology and machinery for production and packaging;

(b) Deficient quality and food safety control systems, including lack of basic awareness on good hygienic and manufacturing practices;

(c) Lack of branding & marketing skills and inability to integrate with the supply chains etc.;

(d) Capital deficiency and low bank credit.

Unorganized micro food processing units, need intensive hand holding support for skill training, entrepreneurship, technology, credit and marketing, across the value chain, necessitating active participation of the state government for better outreach.

This scheme is a centrally sponsored scheme that is designed to address the challenges faced by the micro enterprises and to tap the potential of groups and FPOs.

The scheme aims to:

i) Enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector; and

ii) Support Farmer Producer Organizations (FPOs), Self Help Groups (SHGs) and Producers Cooperatives along their entire value chain.

The programme has four broad components addressing the needs of the sector:

i) Support to individual and groups of micro enterprises;

ii) Branding and Marketing support;

iii) Support for strengthening of institutions;

iv) Setting up robust project management framework.

Group Category:

The Scheme would support clusters and groups such as FPOs/SHGs/ producer cooperatives along their entire value chain for sorting, grading, assaying, storage, common processing, packaging, marketing, processing of agri-produce, and testing laboratories.
Farmer Producer Organizations (FPOs)/Producer Cooperatives

i) FPOs and Producer Cooperatives would be provided the following support:
Grant @ 35% with credit linkage;

ii) Training support;

iii) Maximum limit of grant in such cases would be as prescribed.

Eligibility Criteria for Co-operatives/FPOs:

iv) It should preferably be engaged in processing of One District One Product (ODOP) produce;

v) It should have minimum turnover of Rs.1 crore;

vi) The cost of the project proposed should not be larger than the present turnover;

vii) The members should have sufficient knowledge and experience in dealing with the product for a minimum period of 3 years.

viii) The cooperative/FPO should have sufficient internal resources or sanction from the State Government to meet 10% of the project cost and margin money for working capital;

Self Help Groups (SHGs)

A number of SHGs are undertaking food processing activities. The Scheme

proposes to provide following support to SHGs:-

Seed capital:

i) Seed capital @ Rs40,000/- per member of SHG for working capital and purchase of small tools would be provided under the scheme;

ii) Priority would be given for SHGs involved in ODOP produce in giving seed capital;

ix) All the members of an SHG may not be involved in the food processing. Therefore, seed capital would be provided at the federation level of SHGs;

x) This would be given as grant to the SHG federation by SNA/ SRLM. SHG federation would provide this amount as a loan to the members of SHGs to be repaid to the SHG.

Support to individual SHG member as a single unit of food processing industry with credit linked grant @35% with maximum amount being Rs 10 lakh.

Support for capital investment at federation of SHG level, with credit linked grant @35%. Maximum limit of grant in such cases would be as prescribed.

Training & Handholding Support to SHGs: For support to SHGs, a large number of trained resource persons are available with State Rural Livelihood Missions (SRLMs). These local resource persons of SRLM having expertise in agro-produce would be utilized for training, upgradation of units, DPR preparation, handholding support, etc.

Eligibility Criteria for Seed Capital for SHGs:

i) Only SHG members that are presently engaged in food processing would be eligible;

ii) The SHG member has to commit to utilize this amount for working capital and purchase of small tools and give a commitment in this regard to the SHG and SHG federation;

iii) Before providing the seed capital, SHG Federation should collect the following basic details for each of the members:

a) Details of the product being processed;

b) Other activities undertaken;

c) Annual turnover;

d) Source of raw materials and marketing of produce.

Eligibility Criteria for Credit Linked Grant for Capital Investment for SHGs:

xi) The SHGs should have sufficient own funds for meeting 10% of the project cost and 20% margin money for working capital or sanction of the same as grant from the State Government;

xii) The SHG members should have for a minimum period of 3 years' experience in processing of the ODOP product.

The progress as per PMFME Portal as on 04.03.2022 is given below:

Districts	Total Application	Pending	Loan Sanctioned	Loan Rejected
Bilaspur	2	2	0	0
Chamba	3	3	0	0
Hamirpur	19	15	2	2
Kangra	20	18	1	1
Kinnaur	2	2	0	0

Kullu	12	12	0	0
Mandi	17	13	3	1
Shimla	274	80	137	57
Sirmaur	17	15	1	1
Solan	39	26	3	10
Una	5	5	0	0
TOTAL	**410**	**191**	**147**	**72**

4.9 BRANCH EXPANSION:

Branch Expansion is major agenda under Financial Inclusion Programme of the Government of India. In this direction, opening of Branches, Business Correspondents and ATMs are the major banking touch-points towards coverage of unbanked areas under Financial Inclusion.

The following centers are pending for opening of Bank Branches in different districts of the State:

1. LDM Shimla informed that opening of a Branch at Dodra Kwar is pending.

   PNB has informed that their CO Shimla has conducted a survey for opening of branch at Dodra Kawar and recommended that opening of branch at Dodra Kawar is not viable.

2. LDM Kullu has informed to open a Branch at Kasol, Distt. Kullu, allotted to PNB.

   PNB has replied that permission for opening of branch at Kasole has been conveyed to CO MANDI and branch will be opened very shortly.

3. LDM Mandi has informed to open branches at Gwalpur and Kotbadain Plassi allotted to PNB.

   PNB has informed that survey by LDM Mandi was conducted for opening a branch at KOTBADAIN /PLASSI under Tehsil Baldwara of Gopalpur Block and found that the centre is not Viable.

- Chattri, Rewalsar, Nihri, Thalout, Bhaderwar allotted to SBI. No update from SBI received so far.

  No update received from SBI.

- Balhara Bazar has been allotted to State Cooperative Bank.

  The HP State Cooperative Bank has informed that their NPA is 5.20% hence not permitted to open any new Branch as per RBI Policy. The concerned LDM may place the issue in DLRC and allot the center to any other Bank, if there is no other Bank Branch within the radius of 5 kms.

4. LDM Chamba informed that Himgiri village has been allotted to Bank of Baroda.

   The Branch Manager of Bank of Baroda has conducted a survey and reported that the centre is not viable for opening a brick and mortar Branch. The LDM Chamba may inform the respective proposer or the authority from whom such proposal was received.

- Koti in Chamba District has been allotted to ICICI. They have informed that the Branch shall be opened in February, 2022.
- LDM Sirmour reported that Jamta villages has been identified but not allotted to any Bank.
- LDM Kangra informed that opening of Branch by PNB at Channaur is pending.

  PNB has informed that permission for opening a branch at Channour has been conveyed to CO Dharamshala and branch will be opened very shortly

- LDM Solan informed that Bajhol has been allotted to SBI, pending for opening a Branch.

The SBI has informed that they have deputed their Branch Heads of nearby branches of these centers to conduct a survey. Outcome shall be placed before the House in next Steering Committee Meeting/SLBC Meeting.

4.10 SPECIAL KCC SATURATION DRIVE:

As part of AtmaNirbhar Bharat Package for farmers, Hon'ble Finance Minister has announced Rs.2.00 lakh crores concessional credit boost to 2.5 crore farmers through KCC. Accordingly, a campaign was started from 01.06.2020 for PM Kisan beneficiaries, Animal Husbandry farmers and Fishermen. In order to further streamline the credit delivery to animal husbandry farmers and fisheries, a special SOP for weekly camp have been issued on 24.09.2021. A copy of SOP is given below which is also available on the website of DFS.

In order to ensure maximum coverage of farmers, engaged in animal husbandry and fisheries under KCC, it has now been decided to launch a special campaign for three months starting from 08.11.2021 till 15.02.2022, in the form of '**District Level Camp**'.

In compliance of the instructions, Secretary Animal Husbandry & Fisheries have nominated Nodal Officers and have allotted district-wise targets to cover farmers by holding weekly camps. The LDMs will upload the progress on Jansuraksha portal on every Friday.

Progress under the campaign as on 11.03.2022 is given below:

KCC	Applications Received	Applications Sanctioned	Applications Rejected	Applicants already having KCC with other Bank	Applications Pending
Animal Husbandary	4775	3054	662	288	771
Fisheries	253	99	64	0	87

(Source: jansuraksha.gov.in)

4.11 ETHANOL BLENDING PROGRAM:

On 16.06.2021, Department of Food and Public Distribution, Government of India, held a meeting and shared that Projected benefits from 20% ethanol blending in 2025 shall

- INCOME OF FARMERS:
- Timely payment to cane farmers
- Benefits Maize & Paddy farmers
- Addresses surplus grain problem
- 165 lakh tons of grains will be utilized
- DOMESTIC SUGAR INDUSTRY:
  60 lakh tons of surplus sugar to be diverted
  Improves Liquidity.
- Checks depressed sale of sugar.
- Product Diversification
- IMPROVES AIR QUALITY:
- Reduces Carbon Monoxide emission
- by 30-50% &
- Hydrocarbon by 20%
- NEW INVESTMENT OPPORTUNITIES

- Rs.42,000 crore investment
- New industries in rural areas
- Job creation in villages
- ATMANIRBHAR BHARAT: REDUCES OIL IMPORT BILL
- Replaces Petrol with domestically produced ethanol
- Saves foreign exchange of Rs. 30,000 Cr.

As a progressive step, the following policy measures and assistance have been adopted by the Government:

Introduction of FCI Rice and Maize as new feed stocks and interest subvention scheme extended to grain based distilleries FCI rice to ethanol producers in 2020 & again in 2021 at concessional rate of Rs.2,000 per qtl & attractive ethanol price of Rs.56.87 per litre approved. Government has allowed entrepreneurs to produce ethanol directly from sugarcane juice by establishing a factory/sugar factory and also allowed B- heavy for production of ethanol other than blending. Standard Operating Procedure (SOP) has been issued by SBI / other Banks for faster loans to ethanol projects. Roadmap for ethanol blending in India 2020-25 released by Hon'ble PM on 5th June, 2021. In next ethanol year E10 fuel will be made available Pan India. E20 fuel will be made available from April 2023 in phases and pan India in 2025. BIS specifications for E 12 & E 15 blending have been notified on 2nd June, 2021.

Pilot project of E 100 dispensing from 3 locations at Pune launched by Hon'ble PM and it observed that enough availability of raw material like Sugarcane, Molasses, Damaged Food grain (Broken Rice), FCI Rice, Maize etc. exists in the country. Remunerative prices of ethanol fixed by the Central Govt (Rs 62.65 per litre from sugarcane juice, Rs 57.61 from B-Hy molasses, Rs 45.69 from C-Hy Molasses, Rs 56.87 from FCI Rice (Rice issued at 20 Rs/kg), Rs 51.55 from damaged food grains and maize. Prices of ethanol are fixed on the basis of prices of raw, materials and not on the basis of prices of crude oil. OMCs being the assured buyer for ethanol have given comfort for purchase of ethanol from distilleries for next 10 years. Tripartite Agreement between Distillery, Bank and OMC gives extra comfort to banks for lending wherein 6% or 50% of loan interest whichever is less, Interest subvention from Central Government shall be provided. Various incentives by State Governments in their Industrial Policies have been announced, as such, the upcoming ethanol projects are viable.

The Government of India has fixed target of 10% blending of fuel grade ethanol with petrol by 2022 & 20% blending by 2025. Requirement of ethanol to achieve 20% blending in 2025-26 is 1016 cr ltrs and for other users would be 334 cr ltrs. Against total requirement of 1350 cr ltrs, 684 cr ltrs can be met by sugar industry; & remaining 666 cr ltrs by grain based distilleries.
To achieve 20% blending from 2025, following ethanol quantities are required to be supplied from Punjab 30 Cr ltrs, Haryana 34 Cr ltrs, Himachal Pradesh10 Cr ltrs, Chandigarh 5 Cr ltrs and Jammu & Kashmir 11 Cr ltrs. So States should have at least 20 % more ethanol production capacity than the required quantity of ethanol for blending within the state & additional capacity to supply to neighboring States.

Year-wise capacity utilization up to the year 2025 is given below:

Ethanol Supply Year	Blending level	Ethanol Requirement (in crore litres)			Capacity Requirement (in crore litres)		
		For blending	For other uses	Total Requirement	Grain	Molasses	Total
2019-20	5%	173	250	423	258	426	684
2020-21	8.50%	325	260	585	260	450	710

2021-22	10%	437	270	707	300	519	819
2022-23	12%	542	280	822	350	625	975
2023-24	15%	698	290	988	450	725	1175
2024-25	20%	988	300	1288	700	730	1430
2025-26	20%	1016	334	1350	740	760	1500

State Governments to facilitate entrepreneurs in arranging land, water for project, to get EC & other clearances & facilitate them in setting up of distilleries. For EC, States should also issue standard ToR within 24 hrs, as is done by MoEF&CC. MOEF&CC has delegated powers to States for issuing EC to molasses based distilleries up to 100 KILO LITRE PER DAY and 200 KILO LITRE PER DAY for non-molasses based distilleries. Most of the ethanol projects fall in this category. It is requested to expedite clearances by State Pollution Control Board/State. As per IDR Amendment Act- State Govt should not impose restrictions on movement of fuel grade ethanol and should not levy any fee or tax on fuel grade ethanol. Progress may be reviewed periodically including in SLBC & intimated to DFPD on email ethanol.fpd@gov.in.

The Member Banks may apprise the House about the projects, if any, taken up by them.

As per information available with SLBC, the following projects are being undertaken by Banks. We also request Department of Industries to please explore the possibilities to invite the entrepreneurs of this field to HP and refer the proposals to Banks functioning in HP.

S. No	Name of Distillery Unit	Loan amount Recommended by DFPD (in Crore)	Capacity Creation (in Kilo Ltr Per Day)	Name of proposed Lending Bank
1	M/s Rangar Breweries Ltd, Distt. Una, Himachal Pradesh	76.12	60 (Expansion from 30 KLPD to 90 KLPD)	Not provided
2	Premier Alcobev Private Limited, Himachal Pradesh	82	200	State Bank Of India
3	Rana Sugars Limited, Chandigarh	50	200	UCO Bank, Sec 17, Chandigarh/ Kotak Mahindra Bank/IREDA
4	Dalpure Agrivet Private Limited, J&K	128.76	116	State Bank Of India, Asaf Ali Road, Delhi
5	Narsav Biopower Pvt. Ltd, J&K	45	30	Not Yet Finalized

4.12 ADVANCES GIVEN BY PRIMARY AGRICULTURE COOPERATIVE SOCIETIES (PACS) IN THE STATE:

The CD Ratio of the State is a regular concern. We have requested NABARD to assist us obtaining credit provided by Primary Agriculture Cooperative Societies so that it can be included in calculation of CD Ratio of the State.

The Deposit from the members of the PACS is kept with HPSCB/KCCB/JCCB the advances given from their own resources to these members are not included in the mainstream.

As we have not received any response from NABARD, we request NABARD Authorities to extend their cooperation otherwise the House may decide to drop the issue.

4.13. NATIONAL E GOVERNANCE SERVICES LTD.

NeSL is India's first Information Utility and is registered with the Insolvency and Bankruptcy Board of India (IBBI) under the aegis of the Insolvency and Bankruptcy Code, 2016 (IBC). The company has been set up by leading banks and public institutions. The primary role of NeSL is to serve as a repository of legal evidence holding the information pertaining to any debt/claim, as submitted by the financial or operational creditor and verified and authenticated by the parties to the debt.

NeSL works towards:

- Time-bound resolution by providing verified information to creditors and to Adjudicating Authorities that do not require further authentication.
- Default intimation to Creditors linked to a debtor when any creditor files a default against a debtor
- Mitigation of information asymmetry between parties to a debt
- Superior credit monitoring by creditors
- An agreed statement of outstanding balance between parties to a debt
- Facilitate all stakeholders of the IBC ecosystem by leveraging Information Technology to achieve objective of code.

4.14. FORMATION OF SUB-COMMITTEE FOR BANK CREDIT TO SC-STs

The SC-ST Chamber of Commerce and Industry (SSCCI) has requested SLBC for formation of a sub-committee for Bank Credit to SC-STs, for representing various challenges, issues, problems, difficulties, hurdles and concerns related to credit flow to SC-ST Entrepreneurs converting them into solutions, and to take flagship lending programs creating an ecosystem of converging Bank Credits with Multiple incentives of Himachal Pradesh Government and Government of India to Banks' field level Functionaries.

We have submitted a reply to the SC-ST Chamber of Commerce and Industry with a copy to RBI conveying that in SLBC Meeting we have a regular agenda item which is discussed in every SLBC Meeting to review the financial assistance provided to these categories. A report of the same is attached at page no. 97 of Agenda Papers.

The issue was discussed in Steering Committee and it was decided that the members of Steering Committee shall function as sub-committee for bank credit to SCs/STs.

The House may approve the proposition.

4.15 CONVENTION OF SPECIAL SLBC MEETING TO REVIEW THE PROBLEMS OF JEWELLERS IN HP STATE.

As per directions of IBA vide their letter No.RM/MBR/JEW/10737 dated 25.12.2021, all SLBCs in the country were instructed to hold a meeting with local Jewellers Associations to have their views on banking services, problems and deficiencies, if any, may be discussed. It was also to include the intervention required from State or Centre Government wherever warranted.

In compliance to the above directions, a meeting through VC was held on 04.02.2022 at 11.30 a.m. which was attended by all Banks functioning in HP State and Representative from HP Jewellers Association.

The agenda points pertaining to the jewellers problems being faced, if any, in HP State, was taken up. The President, HP Jewellers Association Mr.Atul Tangri, attended the meeting and informed the House that as such the jewellers running their business in HP State do not face any specific problem or issue with Banks or banking services and State/Centre Government.

On behalf of SLBC HP, Mr.P.K.Sharma, DGM, SLBC Incharge, assured the Jewellers Association for best services on behalf of banking sector and urged upon the Association that in future also if they face any problem or any specific service required they may contact SLBC personally or through any mode of communication. They may also raise the issues pertaining to State or Centre Government which shall be placed by SLBC at a proper platform for resolution.

The outcome of the meeting was shared with IBA and other respective stakeholders.

4.16 ANNUAL CREDIT PLAN FOR 2022-23 BASED ON PLP APPROVED BY NABARD.

The NABARD has prepared Potential Linked Plan for the year 2022-23 and launched the same for HP State projecting a total outlay of Rs. 29172 Crores. The Annual Credit Plan is prepared by the Lead District Managers taking into consideration the ACP of last year, its achievement and PLP for the year 2022-23 prepared by the NABARD. The NABARD has already circulated the State Focus Paper 2022-23 to all Districts.

We are giving below the **projections under ACP for the year 2022-23:**

(ANALYSIS OF ACP AND PLP FOR 3 YEARS) (AMOUNT IN LAKHS)						
PARTICULARS	**PLP**	**ACP**	**ACP against PLP**	**Percentage of Target given against PLP**	**NPS**	**TOTAL**
	(PS ONLY)	**(PS ONLY)**	**(PLP-ACP)**			**(PS+NPS)**
Year 2020-21	2585725.97	2362473.74	223252.23	91.37	407702.5	2770176.24
Year 2021-22	2772404.41	2598133.97	174270.44	93.71	455687.64	3053821.61
Year 2022-23	**2917200.13**	**2688061.89**	**229138.24**	**92.14**	**517309.04**	**3205370.93**
Increase over 2020-21	186678.40	235660.23			47985.79	283645.37
Increase over 2021-22	**144795.72**	**89927.92**			**61621.40**	**283645.37**
% increase over 2020-21	7.22	9.98			11.77	10.24
% increase over 2021-22	**5.22**	**3.46**			**13.52**	**9.29**

The projections under PS have been kept 3.46% higher and 13.52% higher on NPS, aggregating to 9.29% as compared to ACP for 2021-22.

TARGETS UNDER PRIORITY SECTOR FOR 2021-22 Amount in Lakhs									
NAME OF DISTRICT	**ACP 2020-21**	**ACP 2021-22**	**ACP 2022-23**	**% INCREASE over 2020-21**	**% Increase over 2021-22**	**PLP 2021-22**	**PLP 2022-23**	**% LESS THAN PLP 2021-22**	**% LESS THAN PLP 2022-23**
BILASPUR	105000	118064	122880	12.44%	4.08	118063.6	122880	0.00%	0
CHAMBA	51999.88	56000	58800	7.69%	5	60371.6	64659.91	7.24%	**9.97**
HAMIRPUR	145875.7	157754.6	162139.6	8.14%	2.78	157748.6	162139.6	0.00%	0
KANGRA	483783	530005.2	510623.1	9.55%	-3.66	578082.8	608065.7	8.32%	**19.08**
KINNAUR	34999.97	38001.37	41821.85	8.58%	10.05	38001.32	41821.85	0.00%	0
KULLU	130800.1	140400.1	156478.8	7.34%	11.45	150465.9	156478.8	6.69%	0
LAHAUL & SPITI	8900	9700.07	9991.11	8.99%	3	9700.07	9991.1	0.00%	0
MANDI	265680	290000	250000	9.15%	-13.79	338460.5	350288.3	14.32	**40.12**
SHIMLA	481435	538163	618242	11.78%	14.88	579392.1	618242	7.12%	0
SIRMAUR	180000	199999.3	208992	11.11%	4.5	221839.2	234501	9.84%	**12.21**

SOLAN	291500.2	314500	336965	7.89%	7.14	314732.4	337003	0.07%	0.01
UNA	182500	205546.4	211128.9	12.63%	2.72	225546.4	211128.9	8.87%	0
TOTAL	**2362474**	**2598134**	**2688062**	**9.98%**	3.46	**2792404**	**2917200**	**6.96%**	**8.52%**

The projections under Non-Priority Sector are given below:

TARGETS UNDER NON-PRIORITY SECTOR FOR 2021-22 (Amount in Lakhs)			
NAME OF DISTRICT	**ACP 2020-21**	**ACP 2021-22**	**ACP 2022-23**
BILASPUR	13500	11936	12120.05
CHAMBA	18499.99	19500	20475
HAMIRPUR	15336.2	16583.29	16978
KANGRA	60001.38	65731.74	68820.89
KINNAUR	3000	3000	3500
KULLU	22000	22000	24377.5
LAHAUL AND SPITI	800	900	900
MANDI	70000	75000	80000
SHIMLA	58565	67937	74730
SIRMAUR	55000	65999.6	89997.6
SOLAN	69999.93	84000.01	100000
UNA	21000	23100	25410
TOTAL	**407702.5**	**455687.64**	**517309**

TOTAL ACP FOR 2022-23 AGGREGATING PS AND NPS PROJECTIONS:

TOTAL. ANNUAL CREDIT PLAN FOR 2021-22 (Amount in Lakhs)			
NAME OF DISTRICT	**ACP 2020-21**	**ACP 2021-22**	**ACP 2022-23**
BILASPUR	118500	130000	135000
CHAMBA	70499.87	75500	79275
HAMIRPUR	161200	174337.95	179117.56
KANGRA	543784.38	595736.89	579444.01
KINNAUR	37999.97	41001.37	45321.85
KULLU	152800.09	162400.05	180856.32
LAHAUL AND SPITI	9700	10600.07	10891.11
MANDI	335680	365000	330000
SHIMLA	540000	606100	692971.65
SIRMAUR	235000	265998.93	298989.58
SOLAN	361500.11	398500	436965
UNA	203499.97	228646.35	236538.85
TOTAL	**2770176.24**	**3053821.61**	**3205370.93**

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AGENDA ITEM NO-5

5. **Review of Performance under Annual Credit Plan 2021-22 – Progress up to period ended December, 2021.**

The progress under Annual Credit Plan 2021-22 for the period ended December, 2021 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) 2021-22, banks have planned to disburse fresh loans to the tune of Rs. 30538.21crores in the FY 2021-22 in Himachal Pradesh. As per the data submitted by member banks, **total disbursements** made by banks **upto quarter ended December 2021 aggregated to Rs. 21584.31 Crore** as against the targets of **Rs. 22903.66 Crores**. Banks have recorded **achievement of 94.24%** of assigned targets in terms of financial outlay set up for the quarter ended December 2021 in ACP 2021-22.

In terms of physical achievements under ACP 2021-22 during the period under review, banks have extended credit to **782577 new units** as against a target of 761460 units and thereby having achievement of **102.77%** of assigned targets for the period up to December, 2021.

The sector-wise targets vis-à-vis achievements under ACP 2021-22 in the FY as mentioned hereunder:

ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2021-22 UP TO THE PERIOD ENDED DECEMBER, 2021 (01.04.2021 TO 31.12.2021)

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

(Amt. in Crores)

S. No.	Sector/ Activity	Annual Targets 2021-22	Targets upto quarter ended Dec,2021	Achievement – period ended Dec, 2021	%age Achievement – period ended Dec, 2021
1	Agriculture	12253.73	9190.30	6321.98	68.79
2	MSME	9542.44	7146.84	7091.41	99.09
3	Education	480.74	360.56	55.10	15.28
4	Housing	1787.43	1340.57	721.38	53.81
5	Others –PS	1916.99	1437.74	174.10	12.10
Total PS (1 TO 5)		25981.33	19486	14363.97	73.71

(Please refer to Annx-21 to 29, page no-88 to 92)

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

(Amt. in Crores)

S. No.	Sector/ Activity	Annual Targets 2021-22	Targets upto quarter ended Dec, 2021	Achievement – period ended Dec, 2021	%age Achievement –period ended Dec, 2021
1	Agriculture	11.16	8.37	74.88	894.22
2	Education	208.10	156.07	12.30	7.88
3	Housing	559.35	419.51	503.92	120.12
4	Others	3778.27	2833.70	6629.25	233.94
Total NPS (1+2+3+4)		4556.88	3417.66	7220.35	211.27
Grand Total (PS+NPS)		30538.21	22903.66	21584.31	94.24

(Please refer Annx- 31& 31A, page no- 93 & 94)

5.3) PHYSICAL ACHIEVEMENT- PRIORITY SECTOR CREDIT (PS)

(In units)

S. No.	Sector/Activity	Annual Targets 2021-22	Targets upto quarter ended Dec, 2021	Achievement – period ended Dec, 2021	%age Achievement –period ended Dec, 2021
1	Agri. –Direct	652139	489105	443727	90.72
2	MSME	153193	114895	162575	141.50
3	Education	14922	11195	3429	30.63
4	Housing	23631	17725	12435	70.16
5	Others –PS	61556	46168	8415	18.23
Total PS (1 to 5)		905441	679078	630581	92.86

(Please refer to Annx- 21 to 29, page no-88 to 92)

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

(In units)

S.No.	Sector/Activity	Annual Targets 2021-22	Targets up to quarter ended Dec, 2021	Achievement – period ended Dec, 2021	%age Achievement –period ended Dec, 2021
1	Agriculture	1487	1116	525	47.04
2	Education	2743	2056	112	5.45
3	Housing	6250	4692	3951	84.21
4	Others	99361	74524	147408	197.80
5	Total NPS	109841	82382	151996	184.50
6	Total PS	905441	679078	630581	92.86
Grand Total (PS+NPS)		1015282	761460	782577	102.77

(Please refer to Annx- 31 & 31A, page no-93 & 94)

5.5) AGENCY-WISE DISBURSEMENT UNDER ANNUAL CREDIT PLAN 2021-22 UP TO DECEMBER, 2021.

A) PRIORITY SECTOR LOANS –AGENCY-WISE

(Amount in Crores)

S. No.	Sector-wise performance	Agency-wise Institutional Credit provided by Banks				
		PSBs	RRBs	Coop. Banks	Private Banks	TOTAL
1	AGRICULTURE SECTOR					
A	Annual Target 2021-22	7001.85	1309.16	3250.36	692.36	12253.73
B	Targets up to quarter ended Dec, 2021	5251.39	981.87	2437.77	519.27	9190.30
C	Achievements– Up to Dec, 2021	3034.89	1007.12	1538.76	741.22	6321.99
D	%-Achievement- Up to Dec, 2021	57.79	102.57	63.12	142.74	68.79
2	MSME SECTOR					
A	Annual Target 2021-22	6390.08	815.15	1528.56	808.66	9542.45
B	Targets up to quarter ended Dec, 2021	4792.56	611.36	1146.42	606.50	7156.84

C	Achievements– Up to Dec, 2021	3880.49	978.22	1161.11	1071.60	7091.41
D	%-Achievement- Up to Dec, 2021	80.97	160.01	101.28	176.69	99.09
3	EDUCATION LOANS					
A	Annual Target 2021-22	307.07	30.55	105.52	37.60	480.74
B	Targets upto quarter ended Dec, 2021	230.31	22.92	79.14	28.20	360.56
C	Achievements– Up to Dec, 2021	47.38	0.92	4.09	2.71	55.10
D	%-Achievement- Up to Dec, 2021	20.57	4.01	5.17	9.61	15.28
4	HOUSING LOANS					
A	Annual Target 2021-22	1210.96	122.95	297.02	156.50	1787.43
B	Targets upto quarter ended Dec, 2021	908.22	92.21	222.76	117.38	1340.57
C	Achievements– Up to Dec, 2021	393.15	89.07	228.68	10.47	721.38
D	%-Achievement- Up to Dec, 2021	43.29	96.59	102.66	8.92	53.81
5	OPS UNDER PRIORITY SECTOR					
A	Annual Target 2021-22	1149.22	120.38	465.51	181.88	1916.99
B	Targets upto quarter ended Dec, 2021	861.91	90.28	349.13	136.41	1437.73
C	Achievements– Up to Dec, 2021	141.18	0	20.67	12.25	174.10
D	%-Achievement- Up to Dec, 2021	16.38	0	5.92	8.98	12.11
6	TOTAL PRIORITY SECTOR					
A	Annual Target 2021-22	16059.18	2398.19	5646.96	1877.01	25981.34
B	Targets upto quarter ended Dec, 2021	12044.38	1798.64	4235.22	1407.75	19486.01
C	Achievements– Up to Dec, 2021	7497.09	2075.33	2953.31	1838.24	14363.97
D	%-Achievement- Up to Dec, 2021	62.25	115.38	69.73	130.58	73.71

(Please refer to Annx- 21 to 29, page no- 88 to 92)

B) NON PRIORTY SECTOR LOANS-AGENCY-WISE

(Amount in Crores)

1	NPS- AGRICULTURE LOANS					
A	Annual Target 2021-22	0.30	0	10.86	0	11.16
B	Targets upto quarter ended Dec, 2021	0.23	0	8.15	0	8.37
C	Achievements– Up to Dec, 2021	74.88	0.00	0.00	0	74.88
D	%-Achievement- Up to Dec, 2021	32556.52	0.00	0.00	0.00	894.62
2	NPS- EDUCATION LOANS					
A	Annual Target 2021-22	112.35	17.20	49.52	29.03	208.10
B	Targets up to quarter ended Dec, 2021	84.26	12.90	37.14	21.77	156.08
C	Achievements– Up to Dec, 2021	11.00	0.00	0.00	1.31	12.30
D	%-Achievement- Up to Dec, 2021	13.05	0.00	0.00	6.03	7.88

3	NPS-HOUSING LOANS					
A	Annual Target 2021-22	334.93	35.18	107.93	81.31	559.35
B	Targets up to quarter ended Dec, 2021	251.20	26.39	80.95	60.98	419.51
C	Achievements– Up to Dec, 2021	465.99	0.00	4.37	33.56	503.92
D	%-Achievement- Up to Dec, 2021	185.51	0.00	5.40	55.03	120.12
4	NPS –OTHERS					
A	Annual Target 2021-22	2254.63	273.87	644.12	605.64	3778.26
B	Targets up to quarter ended Dec, 2021	1690.97	205.40	483.09	454.23	2833.70
C	Achievements– Up to Dec, 2021	3324.00	77.15	477.44	2750.65	6629.25
D	%-Achievement- Up to Dec, 2021	196.57	37.56	98.83	605.56	233.94
5	TOTAL NON PRIORITY SECTOR					
A	Annual Target 2021-22	2702.21	326.25	812.43	715.98	4556.87
B	Targets up to quarter ended Dec, 2021	2026.66	244.69	609.32	536.99	3417.66
C	Achievements– Up to Dec, 2021	3875.87	77.15	481.81	2785.52	7220.35
D	%-Achievement- Up to Dec, 2021	191.24	31.53	79.07	518.73	211.27

(Please refer to Annx- 31 & 31A, Page 93 & 94)

C)	GRAND TOTAL FOR ALL SECTORS					
A	Annual Target 2021-22	18761.39	2724.44	6459.39	2592.99	30538.21
B	Targets up to quarter ended Dec, 2021	14071.04	2043.33	4844.55	1944.74	22903.66
C	Achievements– Up to Dec, 2021	11372.96	2152.48	3435.12	4623.76	21584.31
D	%-Achievement- Up to Dec, 2021	80.83	105.34	70.91	237.76	94.24

(Please refer to Annx-29 & 31A at page-92 & 94)

5.6): <u>Observations/ comments on achievements up to December, 2021 under Annual Credit Plan (ACP) 2021-22</u>

a) Up to December 2021, banks have disbursed fresh loans to the tune of **Rs. 21584.31 crore** to total **782577** new units. The achievement against the targets set for quarter ended December, 2021 registered at **94.24%.**

b) In the <u>**Priority Sector segments,**</u> Banks have disbursed fresh credit of **Rs. 14363.97 crores** and achieved **73.71%** of the assigned targets up to December, 2021.

c) In <u>**Non Priority Sector (NPS)**</u> segments, Banks have made fresh loans to the tune of **Rs. 7220.35 crores** as against the set target of **Rs. 3417.66 crores** and recorded achievement of **211.27%**.

d) In <u>**Agriculture Sector**</u>- Banks have made fresh credit disbursements of **Rs. 6321.99 crores** as against the target of **Rs. 9190.30 crores** having achievement of **68.79%** of the assigned targets.

e) In **MSME Sector**- Banks have fresh credit disbursements of **Rs. 7091.41 crores** as against the target of **Rs. 7156.84 crores**. Banks have recorded achievement of **99.09%** which is quite good.

f) Achievement under **Housing loans** was **53.81%** of targets and banks have disbursed fresh housing loans to the tune of **Rs. 721.38 crores** up to December, 2021.

g) Achievement under **Education loans** was **15.28%** of targets and banks have disbursed fresh education loans to the tune of **Rs. 55.10 crores** up to December, 2021.

h) The **Agency-wise (i.e. PSB/RRB/Private Banks /Coop Banks) overall achievement** under Annual Credit Plan (ACP) 2021-22 up to December, 2021 indicates that Public Sector banks (PSB) have overall achievement of 80.83%, RRB- 105.34%, Cooperative Sector Banks- 70.91% and Private Banks – 237.76%.

i) The **overall performance of 94.24%** as against the targets assigned for the quarter ended December 2021 under ACP 2021-22 is quite satisfactory.

PERFORMANCE ANALYSIS OF BANKS UNDER ACP 2021-22

i) Total Priority Sector:

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

S. No.	Bank	%age
1.	Bank of Maharashtra	20.73
2.	Canara Bank	29.42
3.	Indian Bank	29.12
4.	Indian Overseas Bank	9.25
5.	Punjab & Sind	13.57
6.	Catholic Syrian Bank	2.33
7.	IDBI Bank	32.91
8.	South Indian Bank	4.19
9.	RBL Bank	0.12
10.	HP ARDB	26.83
11.	The Baghat Urban Cooperative Bank Ltd	11.65
12.	The Mandi Urban Cooperative Bank Ltd	6.42
13.	The Shimla Urban Cooperative Bank Ltd	27.61

(Please refer to Annx- 29 at Page 92)

ii) Total Non-Priority Sector:

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

S. No.	Bank	%age
1.	Indian Overseas Bk.	29.66
2.	IDBI Bank	33.06
3.	RBL BANK	0.12
4.	HP Gramin Bank	31.53
5.	Kangra Cental Coop. Bank	27.84
6.	HP ARDB	0
7.	The Mandi Urban Cooperative Bank Ltd	19.88
8.	The Parwanoo Urban Cooperative Bank Ltd	35.85
9.	Ujjivan Small Finance Bank	31.27

(Please refer to Annx-31A at Page 94)

iii) Overall ACP Achievement:

Following banks have less than 40% achievement in targets allotted under ACP 2021-22:

S. No.	Bank	%age
1.	Bank of Maharashtra	27.05
2.	Indian Overseas Bk.	13.88
3.	Punjab & Sind	32.28
4.	Catholic Syrian Bank	17.88
5.	IDBI Bank	32.94
6.	South Indian Bank	20.33
7.	RBL BANK	0.12
8.	HP ARDB	26.62
9.	The Mandi Urban Cooperative Bank Ltd	12.62

DISBURSEMENTS UNDER CROP LOAN SCHEME UP TO DECEMBER, 2021

Banks have target of **Rs. 5683.65 crore** under the Crop loan Scheme for Financial Year 2021-22 upto December quarter. Annual target for crop loans is around 60% of total financial outlay of Rs. 12253.73 crores projected in overall Agriculture sector for fresh credit disbursements in ACP 2021-22.

Banks have disbursed **Rs. 5354.28 crore** and recorded achievement of **94.20%** of the assigned targets in the crop loan disbursements up to Dec, 2021 of ACP 2021-22 .

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AGENDA ITEM NO.6

6) REVIEW OF STATISTICAL BANKING DATA AS OF 31st DECEMBER, 2021

6.1) COMPARATIVE BANKING KEY INDICATORS AS OF 31st DECEMBER, 2021

(Amt in crores)

S. No.	Item	31.12.2019	31.12.2020	31.12.2021	Variation in Dec, 2021 over Dec, 2020 (Y-o-Y)	
1	**Deposit PPD**				Absolute	%age
	Rural	75882.81	86581.46	90910.28	4328.82	5.00
	Urban/SU	50315.66	52632.17	58730.57	6098.40	11.59
	Total-Deposits	**126198.47**	**139213.63**	**149640.85**	**10427.22**	**7.49**
2	**Advances (O/S)**					
	Rural	31764.23	31858.97	29404.62	-2454.35	-7.70
	Urban/SU	22506.82	25179.09	22621.75	-2557.34	-10.16
	Outside Credit			4505.99		
	Total-Advances	**54271.05**	**57038.06**	**56532.37**	**-505.69**	**-0.89**
3	**Total Banking Business (Dep + Adv)**	**180469.52**	**196251.69**	**206173.22**	**9921.53**	**5.06**
4	RIDF	2435.07	2758.56	3027.38	268.82	9.74
5	CD RATIO (As per RBI recommendation)	44.93	43.12	39.80	-5.34	-12.38
6	**Priority Sector Advances (O/S) of which under:**	**32300.93**	**32069.40**	**31204.46**	**-864.94**	**-2.70**
	I) Agriculture	9967.34	9346.56	9932.61	586.05	6.27
	ii) MSME	14012.25	13737.85	14639.08	901.23	6.56
	iii) OPS	8321.34	8984.99	6632.75	-2352.24	-26.18
7	Weaker Section Advs.	13030.45	10308.13	11246.38	938.25	9.10
8	DRI Advance	3.26	3.04	5.63	2.59	85.20
9	Non Priority Sec. Adv.	21970.12	24968.66	20821.93	-4188.73	-16.78
10	No. of Branches	2191	2195	2228	33	1.50
11	Advances to Women	3376.82	6456.37	5497.19	-959.18	-14.86
12	Credit to Minorities	614.60	665.07	845.44	180.37	27.12
13	Advances to SCs/STs	2864.81	2673.54	2796.03	122.49	4.58

6.2) Review of Banking Sector Performance in Key business parameters in Himachal Pradesh as of 31st Dec, 2021.

A) The total banking business has grown at Y-o-Y growth rate of **5.06%** with aggregate banking business amounting to **Rs.206173.22 crore** as of 31st Dec, 2021. In absolute term, the total business has grown by **Rs.9921.53 crore** over the quarter ended Dec, 2020 (**Rs.196251.69 crore** in Dec, 2020).

B) The total deposits in banking sector have grown to **Rs.149640.85 crore** with Y-o-Y growth of **7.49%**. In absolute term, the total Deposits have grown by **Rs.10427.22 crore** over the quarter ended Dec, 2020 (**Rs.139213.63 crore** in Dec, 2020).

C) Banks have total loans & advances to the tune of **Rs. 56532.37 crores** in quarter ended Dec, 2021 with Y-o-Y growth rate of **-0.89%.** The Loans & advances have decreased from the quarter ended Dec, 2020.

D) The total banking business has grown from last quarter by **Rs. 1661.93 Crore** with aggregate business amounting to **Rs. 206173.22 Crore** in quarter ended Dec, 2021(**Rs. 204511.29 Crore** in Sept, 2021)

E) The total Loans & Advances has grown from last quarter by **Rs. 2109.43 Crore** with total advances amounting to **Rs. 56532.37 Crore** in quarter ended Dec, 2021(**Rs. 54422.94 Crore** in Sept, 2021)

F) The total Deposit has reduced from last quarter by **Rs. 447.50 Crore** with total Deposit amounting to **Rs. 149640.85 Crore** in quarter ended Dec, 2021(**Rs. 150088.35 Crore** in Sept, 2021)

(For Bank-wise details, please refer to page no 102-113)

6.3) CREDIT DEPOSIT RATIO (CDR):

Overall CD ratio in the State:

The overall Credit Deposit Ratio (based on instructions from RBI) in the State stood at 39.80% as of 31st Dec, 2021 as per details mentioned below:

S. No	Components	As of 31st Dec, 2021
1	Advances from Banks (within State)	52026.37
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	4505.99
3	RIDF (Bal. outstanding at the end of Qtr- Dec, 2021)	3027.38
4	Total- Credit (1+2+3)	59559.74
5	Total Deposits	149640.85
6	Credit Deposit ratio (%)	39.80%

Credit Deposit Ratio (CDR) IN H.P. AS OF 31st Dec, 2021 = 39.80%

I) Banks have overall CD ratio (as per instructions from RBI) of **39.80%** in Himachal Pradesh as of **Dec, 2021.** The CDR has witnessed increase of 152 basis point over the quarter ended Sept, 2021 (**38.28%** in Sept, 2021).

ii) **Bank-wise position of CDR:** Based on the information received from member banks, the domestic Credit Deposit Ratio (CDR) arrived at **34.77%** in quarter ended Dec, 2021. (Bank-wise position mentioned at Annx-5, page no- 104) The data reveals that few of the member Banks as mentioned below are having poor CDR in Dec, 2021 and their position is almost static having persistently very poor CDR below 20%:

S No.	Name of Bank	CD Ratio
1.	Indian Overseas Bank	18.72
2.	Bandhan Bank	1.52
3.	IDFC First Bank	2.48
4.	RBL Bank	0.18
5.	South Indian Bank	10.91
6.	Equitas Small Finance Bank	0.00
7.	Ujjivan Small Finance Bank	5.12

The District-wise CDR position in twelve districts as of Dec, 2021 mentioned as below;

S. No	Districts	March, 2021	June, 2021	Sept, 2021	Dec, 2021	Remarks
1	Bilaspur	**25.73**	**25.18**	**24.48**	**23.20**	Critically low CD ratio
2	Chamba	**27.44**	**27.20**	**27.64**	**29.54**	Critically low CD ratio
3	Hamirpur	**20.91**	**20.40**	**18.67**	**21.00**	Critically low CD ratio
4	Kangra	**24.24**	**23.41**	**21.70**	**23.56**	Critically low CD ratio
5	Kinnaur	**36.22**	**37.92**	**39.17**	**39.02**	Critically low CD ratio
6	Kullu	**42.73**	**42.60**	**39.31**	**42.15**	
7	L & S	**20.60**	**21.23**	**18.88**	**22.69**	Critically low CD ratio
8	Mandi	**24.17**	**24.01**	**24.41**	**25.80**	Critically low CD ratio
9	Shimla	**41.01**	**42.28**	**38.20**	**40.11**	
10	Sirmaur	**62.73**	**62.99**	**61.82**	**65.60**	
11	Solan	**62.15**	**61.74**	**57.87**	**64.33**	
12	Una	**30.28**	**29.10**	**25.98**	**30.12**	Critically low CD ratio
	State	**34.67**	**34.42**	**33.19**	**34.77**	

(Source: Data reported By Banks)

Observations:

I) **Eight** districts namely **Bilaspur**, **Chamba, Hamirpur, Kangra, Kinnaur, 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.

During the 160th SLBC Meeting, ACS Finance, has asked to submit him a study report showing CD Ratio movements in the State for last 5 years. We have prepared the report which is appended below for information of the House.

YEAR ENDING	TOTAL DEPOSIT	ADVANCES (WITHIN STATE)	OUTSIDE FINANCING		ADVANCES ALL INCLUSIVE	CD RATIO ALL INCLUSIVE
31.12.1972	40	6				15.00%
31.12.1982	306	131				42.81%
31.03.1992	2044	764				37.38%
31.03.2002	11128	3238				29.10%
31.03.2010	32478.54	15346.4				
31.03.2011	42812.82	19502.08	9340.65		28842.73	67.37%
31.03.2012	49194.18	22146.25	9919.31	5.83%	32065.56	65.18%
31.03.2013	57995.12	23825.55	13386.85	25.90%	37212.4	64.16%
31.03.2014	65809.72	27327.65	12363.13	-8.28%	39690.78	60.31%
31.03.2015	75910.92	30343.52	14476.54	14.60%	44820.06	59.04%
31.03.2016	85203.62	32938.17	14919.59	2.97%	47857.76	56.17%
31.03.2017	99872.69	34771.94	10287.87	-45.02%	45059.81	45.12%
31.03.2018	105667.2	37480.6	9875.16	-4.18%	47355.76	44.82%
31.03.2019	116946.7	41825.82	11289.09	12.52%	53114.91	45.42%
31.03.2020	127493.6	45880.96	11873.43	4.92%	57754.39	45.30%
31.03.2021	141379	49014.18	11193.42	-6.08%	60207.6	42.59%

COMMENTS BASED ON THE ABOVE DATA:	
For analysis purpose, we have considered the real CD Ratio, i.e. the amount invested by Banks in HP State. All other funds i.e. RIDF, investments from outside in the State have been ignored. We have tried to find out the Deposit and Advances from 31.03.2010 has been considered for analysis.	
1	Over the years, total deposit increased by 335.30% whereas advances increased only 219.39%
2	Average increase in deposits from 31.03.2010 has been Rs.9075 Crores per annum whereas advances on average terms increased only by Rs.2806 Crores per annum.

3	Over the 11 years period loans under Priority Sector increased 222.80%, out of which Agriculture loans increased 158.97%, MSE 267.79%, OPS at 251.15% and Non-Priority Sector 213.27%. The increased in Agriculture Sector remained the lowest one.
4	In the year 2010, percentage of Agriculture Advances to total advances was 24.13% which over the years decreased to 19.57%. Similarly, the share of MSE advances to total advances was 24.27% which increased to 27.95%. Advances to Other Priority Sector also increased from 15.81% to 17.38%. Advances under Non-Priority Sector showed a percentage to total advances on 31.03.2010 at 35.79% to 35.11% on 31.03.2021.
5	The CD ratio as on 31.03.2010 was 47.25% which reduced to 34.67% as on 31.03.2021 due to continuous fall in the credit off-take. As mentioned in point No.2, the deposit increased by Rs.9075 Crores per annum whereas the loans increased only by Rs.2806 Crores annually.
6	There are three major sectors for credit off-take under Priority Sector i.e. Agriculture, MSE and OPS. Out of the three segments, agriculture scored the lowest growth i.e. 158.97% as mentioned in Point No.3 above. It indicates reduced inclination towards agricultural activities in the State. The ratio indicates that people have preferred micro, small and medium enterprises under Industrial/Business Activities which showed highest growth of 267.79% during the period under analysis.
7	The percentage of Priority Sector to Total Advances as on 31.03.2010 was 64.21%, which is almost stagnant over the 11 years as it is 64.89% as on 31.03.2021. The highest ratio during the decade remained at 75.33% as on 31.03.2019 and lowest 63.43% as on 31.03.2011. The Non-Priority Sector share against total Advances is 35.79% as on 31.03.2010 which is also near about the same figure i.e. 35.11% as on 31.03.2021. The highest ratio was 36.57% as on 31.03.2011 whereas it was lowest as on 31.03.2019 at 24.67%.
8	Funds from outside are also invested in the State. As on 31.03.2011, 47.90% of funds were invested in the State from outside sources. With the passage of time, it has reduced to 22.84% as on 31.03.2021. The CD ratio calculated after adding outside funds was 67.37% as on 31.03.2011, but it has also reduced to 42.59% as on 31.03.2021. It shows that the demand of funds from outside is also decreasing year by year.
9	From the percentage of share of advances it appears that the consumers are almost stagnant. Under PS, it was 64.21% on 31.03.2010 but as on 31.03.2021 it is 64.89%. Similarly, under NPS, as on 31.03.2010 the advances share was 35.79% and as on 31.03.2021 it is 35.11%.

The House may review the position.

6.4): National Parameters (NP)

POSITION OF NATIONAL PARAMETERS IN BANKING BUSINESS IN HIMACHAL PRADESH AS OF 31st DECEMBER, 2021.

S No	Sector	Dec, 2019	Dec, 2020	Dec, 2021	National Parameter
1	Priority sector Advances (of total Advances)	59.52	56.22	59.98	40%
2	Agriculture Advances (of total Advances)	18.37	16.39	19.09	18%
3	Advances to Small & Marginal Farmers (of total Advances)	12.04	12.41	12.73	9%
4	Advances to Micro Enterprises (of total Advances)	11.29	10.96	12.58	7.5%

5	Advances to Weaker Sections (of total Advances)	24.01	18.07	21.62	11%
6	Advances to Women (of total Advances)	6.22	11.32	10.57	5%
7	Advances under DRI scheme (of total Advances)	0.12	0.01	0.01	-
8	C.D. Ratio	44.93	43.12	39.80	60%
9	MSME Advances (of total P.S. Credit)	43.38	42.84	46.91	-
10	Advances to SC/ST (of total P.S. Credit)	8.87	8.34	8.91	-
11	Advances to Minorities (of total P.S. Credit)	1.13	2.07	2.69	-

(*NA-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 **59.98%** of total advances as against the National parameter (NP) set by RBI at 40%.
  The achievement of below mentioned Banks is below the National Parameter of 40 % under Priority Sector.
  1. Bandhan Bank, 2. ICICI Bank, 3. Catholic Syrian Bank, 4. South Indian Bank,
- **Agriculture sector lending** have a share of **19.09%** of total Advances.

  Among **major Banks** in the Bank of Baroda (6.04), SBI (9.32%) and Canara Bank (8.42%) have failed to achieve minimum 18% financing under Agriculture sector.

  In addition, **the achievement of below mentioned Banks is also below the National Parameter of 18 % under Agriculture Sector.**

  1. Bank of India, 2. Bank of Maharashtra, 3. Indian Bank, 4. Indian Overseas Bank, 5. Punjab and Sind Bank, 6. Union Bank of India.
  Amongst the Private Sector Banks, except HDFC Bank, IDBI Bank, RBL Bank, AU Small Finance Bank, Ujjivan Small Finance Bank & Utkarsh Small Finance Bank, all others are below the National Parameter of 18% under Agriculture.
- Also, **advances to Small and Marginal Farmers** stand at 12.73% of the total advances. The related information is being collected on a quarterly basis from the member Banks.
- **Advances to Micro Enterprises** amount to 12.58% of the outstanding advances as of 31.12.2021 which is above the national parameter of **7.5%.**
- Similarly the achievement of **21.62%** 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 **10.57%** and it is above the NP of 5% set by RBI.

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

6.5): BRANCH EXPANSION IN HIMACHAL PRADESH AS OF 31st Dec, 2021.

(For bank-wise details please refer to Annx-01, page no-102)

Banks have opened 4 new branches during the quarter ended Dec, 2021. The details of newly opened bank branch are mentioned below for information of the House.

NEW BANK BRANCHES OPENED BY MEMBER BANKS IN HP DURING THE QUARTER ENDED DEC 2021(01.10.2021 to 31.12.2021)						
S.No	**Bank**	**Date of Opening**	**Name of Centre**	**Whether R/SU/U**	**District**	**Banked/Unbanked Centre**
1.	HP Gramin Bank	23.12.2021	Pungh	SU	Mandi	Banked
2.	ICICI Bank	28.09.2021	Kalpa	Rural	Kinnaur	Banked
3.	Bank of Maharashtra	30.10.2021	Devpal Chowk	SU	Hamirpur	Banked
4.	Bank of Maharashtra	02.12.2021	Nahan	SU	Sirmour	Banked

All member Banks have total 2228 branches in the State as of 31.12.2021. 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 Dec, 2021 is as below:

- Banks have total **2060 ATMs** operational in the State.
- **PSBs** have total **1460 ATMs** and having **Branch network of 1146**.
- 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 **368 ATMs** as against the branch network of **190** up to the quarter ended Dec, 2021.
- **Small Finance Banks** have **16 branches** and **6 ATMs** operational in the State.
- **Post Payment Banks** have branch network of **13**.
- **Cooperative Sector Banks** i.e. HPSCB, JCCB, KCCB and Urban Coop. Banks have total **226 ATMs** and **Branch Network is 597**. 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 Annx-1, page no-102)

The position of "Banking Outreach" in Himachal Pradesh as of 31st Dec, 2021:

S.No.	Position	Status as of Sept, 2021	Status as of Dec, 2021
1	Total number of branches	2244	2228
2	Total number of Rural branches	1715	1718
3	Total number of Semi Urban branches	414	402
4	Total number of Urban branches	115	108
5	Total CBS branches	2163	2147
6	Total Non CBS Branches (HPARDB)	81	81
7	ATMs installed by Banks	2049	2060
8	Branches dealing in foreign business	10	10

9	Branches having currency chest	45	45
10	Branches dealing Treasury Business	108	108
11	Branches having Clearing Houses	47	47
12	Branches having Extension counters	40	40
13	Branches specified SME	46	46
14	Branches specified USB	0	0
15	Branches having BC model	5969	8134

6.6) PRIORITY SECTOR ADVANCES IN HP AS OF 31st Dec, 2021.

(At a Glance for information of the House)

Summary as of Dec, 2021				
S. No.	Particulars	No. of Accounts	Amount (in crores)	% of Total advances (in terms of financial outlay)
A	**Agriculture Loans**	592002	9932.61	19.09%
	of which i) Crop loan	456004	7712.60	
	ii) Term Loan	126759	1695.24	
	iii) Other Agri	9239	524.77	
B	**MSME Loans**	250306	14639.08	28.14%
	of which: Micro- Manuf & services	208888	6546.59	
	Small Manuf& services	28668	4985.97	
	Medium (Manf. & Services)	2389	1648.31	
	Other MSME	10361	1458.22	
C	**Other Priority Sector**	128419	6632.75	12.75%
	Housing loan	81248	5695.54	
	Education Loan	13229	429.21	
	Social infrastructure	13932	118.92	
	Others	20010	389.07	
D	**Total Priority Sector Advances** (A+B+C)-(PS)	970727	31204.46	59.98%
E	**Total Non Priority Sector (NPS)**	734496	20821.93	40.02%
F	**Total Advances**	1705223	52026.37	100.00%

The House may review the position.

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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 DECEMBER, 2021

(Amt. in Crores)

S. No	Sector	Outstanding	NPAs	NPA-%age
1	Agriculture	9932.61	910.57	9.17
2	MSME	14639.08	2198.52	15.02
3	Other Priority Sector	6632.75	719.66	10.85
A	**Total Priority Sector Advances (1 to 3)**	**31204.46**	**3828.75**	**12.27**
B	**Total Non Priority Sector Advances.**	**20821.93**	**787.26**	**3.78**
C	**Grand Total (A+B)**	**52026.37**	**4616.01**	**8.87**

(For bank-wise details, please refer to Annx- 35 to 36A, Page no- 114-119)

7.2) GOVT. SPONSORED SCHEME WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 31st December, 2021

(Amt. in Crores)

S. No.	Sector	Outstanding	NPAs	NPA-%age
1	**SGSY/NRLM**	118.92	4.43	3.73
2	**PMEGP**	140.54	22.45	15.98
3	**SJSRY/NULM**	15.40	1.33	8.63
4	**STAND UP INDIA**	165.33	17.47	10.57
5	**MUDRA**	2587.50	260.28	10.06

(For Bank-wise details, Please refer to Annx-39 & 39A, page no-120 & 121)

7.3) Agency-wise Recovery Position as of 31st December, 2021.

(Amt in Crores)

S. No	Agency	Outstanding	NPAs	NPA-%age
1	Public Sector Banks	29453.50	1907.42	6.48
2	RRBs	2620.86	166.88	6.37
3	Cooperative Banks	12829.87	2364.32	18.43
4	Private Banks	7122.16	177.39	2.49
	TOTAL	**52026.38**	**4616.01**	**8.87**

(For Bank-wise details please refer Annx-35 to 36A at page no-114-119)

7.4) Sector-wise NPA position as of 31st December, 2021 in Himachal Pradesh.

(Amount in Crores)

7.4 Sector Wise NPA position as of 31.12.2021 in Himachal Pradesh								
S. No	Sector	NPA as of Dec 2020	NPA as of Sept 2021	NPA as of Dec 2021	Variation over Dec 2020	Variation over Sept 2021	% Variation Y-O-Y	% Variation Q-O-Q
1	Agriculture	979.68	966.60	910.57	-69.11	-56.03	-7.05	-5.80
2	MSME	2032.50	2198.79	2198.52	166.02	-0.27	8.17	-0.01
3	Other Priority Sector	587.44	658.60	719.66	132.22	61.06	22.51	9.27
4	Non Priority Sector	662.49	801.90	787.26	124.77	-14.64	18.83	-1.83
	Total	**4262.11**	**4625.89**	**4616.01**	**995.53**	**353.9**	**-9.88**	**8.30**

(For Bank-wise details please refer to Annx-35 to 36A at page no-114-119)

Observations:

- The **Non Performing Assets (NPAs) ratio of Banks in the State recorded at 8.87%** and in absolute term, NPAs have reached to **Rs. 4616.01 crore** in the quarter ended Dec, 2021. The NPAs in the State has decreased by Rs. 9.88 crores in comparison to that in quarter ended Sept, 2021 (Rs. 4625.89 crore in Sept, 2021)

- 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 highest NPA ratio of 15.02%. In agriculture sector NPA Ratio reached 9.17%** 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 highest level of NPAs of **18.43%**. Among the Coop sector Banks, HP State Coop. Bank has NPA ratio of 9.02%. Abnormal increase in NPA has been reported by Kangra Central Coop Bank (31.62%), HPARDB (37.35%) and Bhagat Urban Coop. Bank (29.69%) in Dec Quarter. Cooperative Banks have to strengthen the recovery drives to prevent further slippage in the NPAs.

- Comparative Position of NPA over Sept, 2021 to Dec, 2021
  - The NPA in PSBs decreased from 7.09% to 6.48% (net -0.61%) and in absolute terms it decreased from Rs. 1985.09 Cr. to Rs. 1907.42 Cr (Rs.77.67Cr.)
  - NPA in RRB increased from 6.15% to 6.37% and in absolute terms from Rs.153.95 Cr. to Rs. 166.88 Cr. (Rs.12.93 Cr.)
  - NPA in Cooperative Sector Banks increased from 17.77% to 17.86% (net 0.09%) and in absolute terms from Rs.2117.85 Cr to Rs. 2155.03 Cr. (Net Rs.37.18 Cr.) The ARDB has highest NPA at 37.35%, followed by Kangra Central Coop. Bank at 31.62%.
  - NPA in Private Sector Banks decreased from 2.62% to 2.58% (Net 0.04%) and in absolute terms it increased from Rs.161.13 Cr to Rs. 171.67 (Net Rs. 10.54 Cr.).
  - NPA in Urban Cooperative Banks increased from 25.52% to 27.36% (Net 1.84%) and in absolute terms it increased from Rs.201.82 Cr to Rs.209.29 Cr (Net Rs.7.47 Cr.). The Baghat Urban Coop Bank reported highest NPA at 28.23% in Urban Coop Banks Sector.

- NPA in Small Finance Banks decreased from 1.53% to 1.23% (Net 0.30%) and in absolute terms it decreased from Rs.6.06 Cr to Rs.5.72 (Net Rs.0.34 Cr).
- Total NPA has decreases from 9.29% to 8.87% (Net 0.42%) and in absolute terms it decreased from Rs.4625.89 to Rs.4616.01 Cr (Net Rs.20.12 Cr).

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 December, 2021.

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 Dec, 2021 as reported by Banks 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- June, 2021 (01.04.2021 to 31.12.2021)		Position of KCCs outstanding with bank Branches as of 31.12.2021		% of farmers coverage
1	2	3	4	5	6	7	8
		No.	No	Amount	No	Amount	%age
1	Bilaspur	57422	22752	165.12	28404	281.88	49
2	Chamba	70630	12147	107.78	22334	258.14	32
3	Hamirpur	54097	13754	143.79	26289	222.34	49
4	Kangra	235000	27962	427.35	56600	718.47	24
5	Kinnaur	10507	11227	184.64	11175	252.40	106
6	Kullu	74000	19265	520.13	30722	751.27	42
7	Lahaul& Spiti	6303	1898	54.22	2551	50.70	40
8	Mandi	154362	54308	718.94	65092	977.72	42
9	Shimla	110005	62386	1661.55	78510	2143.15	71
10	Sirmaur	50400	20837	325.68	29385	491.38	58
11	Solan	50973	20536	375.69	35403	654.61	69
12	Una	62710	19069	252.69	27865	386.10	44
	Total	**936409**	**286141**	**4937.58**	**414330**	**7188.16**	**44**

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 286141 KCCs as new KCCs as well as renewal of the existing KCC amounting to total disbursements of Rs. 4937.58 Crore in quarter ended Dec, 2021.
3) The cumulative position indicates that banks have issued total 414330 KCC and having cumulative disbursement of Rs. 7188.16 Crore as of 31.12.2021.
4) Banks have issued total no. of 239422 KCC Rupay Cards to the Farmers.
5) On comparing the information related to KCC Outstanding (No. of A/Cs and corresponding amount) for Sept 2021 and Dec 2021, it was observed that the outstanding amount has increasesd from the last quarter.

1.1) Farmers coverage under KCC as of Dec, 2021:

In Himachal Pradesh there are total 9,36,409 farmers as reported by LDMs. As of 31.12.2021, banks have covered total 414330 farmers under KCC Scheme in Himachal Pradesh and thus the **average farmers' coverage under KCC Scheme reached to 44% in the State.**

In district **Chamba(32%), Kangra(24%), Kullu(42%), Lahaul Spiti(40%) and Mandi(42%)** the average farmer coverage is **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 Financing of FPOs

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 up to quarter ended Dec, 2021 mentioned as below for review of the House.

The summary position under the SHG scheme mentioned as below:

Achievement up to the quarter ended – Dec, 2021		Outstanding as of quarter ended Dec, 2021 (Cumulative)	
No.	Amount in Lakh	No.	Amount in Lakh
1735	2457.62	11703	13223.56

(Please refer to Annx-49 at page no- 125 for bank-wise progress under SHG scheme)

Comments:

- The cumulative position of credit linked SHGs showing total 11703 SHGs which indicate the active status of SHGs with banks as of 31.12.2021.
- 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.
- As part of special Atma Nirbhar Bharat package, limit of collateral-free lending has been increased from Rs 10 lakhs to 20 lakhs for Women Self Help Groups.
- 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 'E-Shakti' project in Himachal Pradesh
The "**E-Shakti" 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, E-Shakti 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.

For incorporating the aforesaid benchmarks/indicators for monitoring and reviewing the progress made under the scheme, review will be done on an annual basis.

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

NABARD has designed the format which was shared with the Member Banks. We have received few queries from member banks which were shared with NABARD and it was decided to hold a meeting to review the format to simplify the same as the required information is not available with the Banks. The meeting would be held shortly.

The House may deliberate on the issue.

8.4) Progress under General credit Cards (GCCs) - / Joint liability Groups (JLGs) up to quarter ended December, 2021

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 Dec, 2021				
Scheme	**Achievement during the quarter ended – Dec, 2021**		**Outstanding Balance as of Dec, 2021**	
	No.	Amount (in Lakh)	No.	Amount (in Lakh)
Joint Liability Groups (JLGs)	3964	3807.86	14757	8074.83
General Credit Cards/ Swarojgar Credit Card etc. (GCCs/SCCs)	1240	5631.16	106507	69852.50

(Source: Banks)

(Please refer to Annx-49 at page-125)

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.

8.8) Progress under Weaver Credit Card Scheme as of 31st December, 2021 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 Dec, 2021:

(Amount in Lakhs)

No of application sanctioned during the period 01.04.2021 to 31.12.2021	Amount Sanctioned during the period 01.04.2021 to 31.12.2021	No of active WCC (No)	Amount outstanding
13	18.00	529	1463.55

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.

8.9) Review of performance of RSETIs (Rural Self Employment Training Institute) : Position as of 31st December, 2021

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 Dec, 2021

S. No	Name of RSETI	Training targets for 2021-22		Achievement during the period 01-04-2021 to 31.12.2021		Cumulative Training programs 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 programs held up to Dec, 2021	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	UCO RSETI Bilaspur	19	550	11	351	200	5081	1308	1906	158	N
2	SBI RSETI Chamba	20	500	12	271	240	5623	1915	2613	8	N
3	PNB RSETI Hamirpur	24	600	14	421	275	6894	1455	2917	340	N
4	PNB RSETI Kangra	24	600	12	359	264	6875	1612	2408	923	Y
5	PNB RSETI Kullu	22	550	12	293	198	4899	1206	1566	618	N

6	PNB RSETI Mandi	22	550	11	316	204	4907	1345	2025	30	N
7	UCO RSETI Shimla	22	580	8	172	223	5086	1258	1738	141	N
8	UCO RSETI Sirmaur	21	575	12	361	192	4446	987	1458	53	Y
9	UCO RSETI Solan	22	625	8	196	207	4914	1438	1249	726	N
10	PNB RSETI Una	24	600	17	431	276	6910	1658	2641	564	N
	Total	220	5730	117	3171	2279	55635	14182	20521	3561	

Comments:

- In the FY 2021-22 RSETI in the State have targeted to train 5730 entrepreneurs in rural areas in total 220 training programs.
- During the FY 2021-22, up to quarter ended Dec 2021, 117 programs have been conducted by RSETIs in which 3171 rural youth have been trained.
- The trained Youth from RSETIs linked to Bank credit is proportionately low (26%) 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 Dec, 2021
1	UCO RSETI Bilaspur	Construction work in progress
2	SBI RSETI Chamba	The land which was allotted previously was not feasible for construction. In a meeting with DC Chamba, he has advised us to have meeting with DFO Chamba for locating new land for RSETI. We had meeting with forest department and they advised us to search a forest land in vicinity of Chamba taking assistance of concerned Patwari. Meeting with Patwari is pending.
3	PNB RSETI Hamirpur	Demarcation request under process in the office of Tehsildar Hamirpur and kindly requested to intervene for the same as soon as possible.
4	PNB RSETI Kangra	RSETI has started functioning from own Building.
5	PNB RSETI Kullu	Construction work of RSETI Building again stopped by the contractor.
6	PNB RSETI Mandi	Land is not allotted by Distt. Administration
7	UCO RSETI Shimla	At present Construction work is stopped as the Contractor Mr. Charan Singh Saini has requested for extension of tenure to complete the construction work and also asked for the payment of bills which are pending at head office level.
8	UCO RSETI Sirmaur	Building work is completed. RSETI is operating from its own building.
9	UCO RSETI Solan	Construction work of RSETI Building is under progress

10	**PNB RSETI Una**	Construction work is almost done but NOC is pending with SADA for electricity and water connection.

In two Districts namely **Chamba 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 31.12.2021

(Amount in thousands)

S. No.	RSETI	DRDA/SLRM	KVIC	Other agencies
1	UCO RSETI Bilaspur	5592.00	0	0
2	SBI RSETI Chamba	6760.00	0	0
3	PNB RSETI Hamirpur	3017.26	0	0
4	PNB RSETI Kangra	3229.00	0	0
5	PNB RSETI Kullu	2603.00	0	0
6	PNB RSETI Mandi	2896.76	137.70	0
7	UCO RSETI Shimla	4487.43	0	0
8	UCO RSETI Sirmaur	3918.00	0	0
9	UCO RSETI Solan	4354.53	0	0
10	PNB RSETI Una	4904.04	0	0
	TOTAL	**41798.02**	**137.00**	**0**

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- **DECEMBER, 2021**

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