राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक

STATE LEVEL BANKERS' COMMITTEE
HIMACHAL PRADESH
CONVENOR: UCO BANK

DGM Secretariat, Hotel Himland,
SHIMLA
(HIMACHAL PRADESH)

AGENDA PAPERS
FOR
163rd QUARTERLY REVIEW MEETING OF
STATE LEVEL BANKERS' COMMITTEE

FOR

QUARTER ENDED 31ST DECEMBER 2021

TO BE HELD ON 28.03.2022(Monday)

BANKING OUTLETS IN HIMACHAL PRADESH AS ON 31st DECEMBER 2021

S. No.	District	NUMBER OF BANK BRANCHES							ATMs	LEAD BANK
		PSBs	RRBs	Pvt. Banks	Coop. Banks	Payment Banks	Small Fin. Banks	Total		
1	Bilaspur	66	16	9	42	1	1	135	85	UCO
2	Chamba	44	38	5	33	1	0	121	78	SBI
3	Hamirpur	89	29	10	51	1	1	181	152	PNB
4	Kangra	208	51	31	126	2	1	419	410	PNB
5	Kinnaur	27	3	2	20	1	0	53	29	PNB
6	Kullu	66	19	15	30	1	1	132	120	PNB
7	Lahaul Spiti	14	2	0	7	0	0	23	11	SBI
8	Mandi	111	53	13	71	1	1	250	208	PNB
9	Shimla	190	26	44	87	1	4	352	331	UCO
10	Sirmaur	84	9	13	37	1	2	146	131	UCO
11	Solan	159	9	37	51	2	3	261	366	UCO
12	Una	88	11	11	42	1	2	155	139	PNB
	Total	1146	266	190	597	13	16	2228	2060	

HIMACHAL PRADESH
AT A GLANCE
(Brief Profile of the State)

GENERAL:

S. No	Item	Unit	Particulars
1	Area (2011 Census)	Sq. Kms.	55673
2	Districts	Nos.	12
3	Sub Divisions	Nos.	55
4	Tehsils	Nos.	85
5	Sub-Tehsils	Nos.	38
6	Blocks	Nos.	81
7	Gram Panchayats	Nos.	3226
8	Total villages(2011)	Nos.	20690
9	Population (2011)	Lakh	68.65
10	Rural Population	Lakh	61.76
11	Urban Population	Lakh	6.89
12	Male population	Lakh	34.82
13	Female population	Lakh	33.83
14	Literacy (2011)	%age	82.80
15	Nos. of Agricultural operational Holdings	Nos.	933383
16	Total No. of households	Nos.	1476581
17	Rural Households	Nos.	1310538
18	Urban Households	Nos.	166043

POSITION AS OF 31ST DECEMBER, 2021

S. No.	Items		Unit	Position as of 31st Dec, 2021
1	Banks	PSBs	Nos.	12
		RRBs	Nos.	01
		Coop. Banks	Nos.	09
		Pvt. Sector Bks	Nos.	13
		Payment Bks	Nos.	04
		Small Fin.Bks	Nos.	04
		Total	**Nos.**	**43**
2	Branch net work	PSB	Nos.	1146
		RRBs	Nos.	266
		Coop. Banks	Nos.	597
		Pvt. Sector Bks	Nos.	190
		Payment Bks	Nos.	13
		Small Fin. Bks	Nos.	16
		Total	**Nos.**	**2228**
3	Area wise Branches	Rural	Nos.	1718
		Semi Urban	Nos.	402
		Urban	Nos.	108
		Total	**Nos.**	**2228**
4	Per branch population as per 2011 Census	Rural	Nos.	3595
		Su/Urban	Nos.	1351
		Total	**Nos.**	**3081**
5	Deposits	PSBs	Rs. Crores	98015.50
		RRB	Rs. Crores	7084.52
		Coop.	Rs. Crores	27512.96
		Pvt. Sector	Rs. Crores	15297.04
		Payment Bks	Rs. Crores	38.65
		Small Fin. Bks	Rs. Crores	1692.19
		Total	**Rs. Crores**	**149640.86**
6	Advances	PSBs	Rs. Crores	29453.50
		RRB	Rs. Crores	2620.86
		Coop.	Rs. Crores	12829.86
		Pvt Sector	Rs. Crores	6658.12
		Small Fin. Bks	Rs. Crores	464.04
		Total	**Rs. Crores**	**52026.38**
7	Business Volume	PSBs	Rs. Crores	127468.99
		RRB	Rs. Crores	9705.38
		Coop.	Rs. Crores	40342.83
		Pvt Sector	Rs. Crores	21955.16
		Payment Bks	Rs. Crores	38.65
		Small Fin. Bks	Rs. Crores	2156.23
		Total	**Rs. Crores**	**201667.24**
8	Market Share	PSBs	Percentage	63.21
		RRB	Percentage	4.81
		Coop.	Percentage	20.00
		Pvt Sector	Percentage	10.89
		Payment Bks	Percentage	0.02
		Small Fin. Bks	Percentage	1.07
		Total	**Percentage**	**100.00**
9	ATMs	PSB	Nos.	1460
		RRBs	Nos.	0
		Coop. Banks	Nos.	226
		Pvt. Sector Bks	Nos.	368
		Small Fin. Bks	Nos.	6
		Total	**Nos.**	**2060**

STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

COMPARATIVE BANKING KEY INDICATORS AS OF 31st DECEMBER 2021

(Amount 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

STATE LEVEL BANKERS' COMMITTEE

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

(In terms of %age)

SR 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	-

Credit Deposit Ratio (CDR) IN H.P.As of 31st Dec, 2021 = 39.80%
(As per instructions from RBI)

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%

STATE LEVEL BANKERS' COMMITTEE

HIMACHAL PRADESH

CONVENOR : UCO BANK

163rd MEETING

(REVIEW – QUARTER ENDED DECEMBER, 2021)

DATE: 28.03.2022 (Monday)	VENUE: Hotel Peterhoff, Shimla TIME: 11.00 AM	
AGENDA NO.	**LIST OF ITEMS**	**PAGE NO.**
1	Confirmation of Minutes of 162nd SLBC Meeting; Action Taken Report	**1-5**
2	Review of **Performance under Atmanirbhar Bharat Abhiyan, PM Garib Kalyan Yojana, PM Kisan Samman Nidhi- KCC Saturation, Mukhya Mantri Swavlamban Yojana-2019**, **Major Govt. Sponsored Schemes** viz., **NRLM, NULM, PM SVA-Nidhi, PMEGP, DEDS, PMAY** as of 31st Dec,2021; Scheme for Interest Subvention on Working Capital Loan for Hospitality Industry	**6-19**
3	**Financial Inclusion Campaign**: Review of Progress in Himachal Pradesh as of 31st Dec, 2021	**19-33**
4	**Concurrent and Fresh/Miscellaneous Issues:** Villages Uncovered by Financial Infrastructure under Jan Dhan Darshak App; Expanding and Deepening of Digital Payments; Implementation of Aadhaar number seeding for Payments and Direct Benefit Transfer (DBT)-Present Status; Mortgage of immovable property in Kinnaur district; Issue of Claim Settlement under PMFBY; Annual Credit Plan (ACP) for the FY 2021-22	**34-52**
5	Review of **performance under Annual Credit Plan 2021-22** up to quarter ended 31st Dec, 2021	**53-58**
6	Review of **Banking Statistical Data and Position of National Key Business** Parameters as of 31st Dec, 2021.	**59-66**
7	Review of **Recovery Performance of Banks** in HP – Review of Position as of 31st Dec, 2021	**67-69**
8	Review of **Performance under Non-Sponsored Programmes** i.e. KCC Scheme, Financing of FPOs, GCCs, SHG, WCC etc. as of 31st Dec, 2021. **Review of performance of RSETIs** as of 31st Dec, 2021 in HP.	**70-77**
	Summary tables	**78-79**
	Data / Information Tables	**80- 131**