



**AGENDA NOTE FOR 166<sup>th</sup> MEETING OF  
STATE LEVEL BANKERS' COMMITTEE  
HIMACHAL PRADESH**

**AGENDA ITEM NO.1**

**Confirmation of Minutes of the 165<sup>th</sup> SLBC Committee Meeting held on 22.08.2022**

The 165<sup>th</sup> meeting of SLBC, Himachal Pradesh was held on 22.08.2022, the minutes of which were circulated to the members vide Convener Bank letter No. DGM/SLBC/2022-23/165 dated 31.08.2022

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

ooooooooo **XXXX** ooooooooo

# ACTION TAKEN REPORT

## Action Taken Report with respect to 165<sup>th</sup> SLBC Meeting:

1	Action Suggested	Action Taken			
1.1	<p><b>Opening of Banking Touch Points in Unbanked Villages in HP State</b></p> <p>The Mission Office is sharing the list of unbanked villages in HP State which has no banking outlet (branch/BC or ATM) within a radius of 5 kms.</p> <p>As per last Report there were 4 villages without Banking Touch Points in the State.</p>	<p>As discussed in 165<sup>th</sup> SLBC Meeting on 22.08.2022, the 3 villages allotted to SBI. As informed by SBI, they have conducted the survey and engaged two BCs in Jungle Chadaha and Jungle Khagn. The process of engagement of a BC in Jabna is under process.</p> <p>HPGB has already appointed a BC at Mohli Khas village in Kangra District. They have uploaded the information dbtgis portal.</p>			
<b>Present Status of 4 Unbanked villages is given below:</b>					
<b>Sr.</b>	<b>Distt Name</b>	<b>Village Name</b>	<b>Population</b>	<b>Served by</b>	<b>Latest Position</b>
1	Kangra	Mohli Khas (14)	239	KCCB, Indora	BC Appointed by HPGB
2	Shimla	Jabna (67)	79	IPPB, HPSCB Deha	Under Process
3	Shimla	Jangal Chadaha(61)	108	IPPB, SBI & HPSCB, Deha	BC Appointed by SBI
4	Shimla	Jangal Khagn (60)	63	IPPB, SBI & HPSCB, Deha	BC appointed by SBI
1.2	<p><b>Issue of Claim Settlement under PMFBY</b></p> <p>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.</p> <p>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.</p>	<p>The matter was discussed in the 165<sup>th</sup> SLBC Meeting and as advised the detailed information was shared with the MOS for Finance, Govt. of India, New Delhi.</p> <p>The outcome is awaited.</p>			

XXXXXXXXXXXXXXXXXXXX

# AGENDA ITEM NO.-2

## 2.1 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 11.11.2022 is shared for information of the House.

995214	No. of Beneficiaries under PM Kisan		KCC applications Sanctioned (No. of A/Cs)						KCC Limit Sanctioned (in Rs Lakhs)				Application not found to be eligible							
	Cumulative number of KCC applications Received		KCC (Crop Loan)	KCC (Crop Loan) with dairy activity	KCC (Crop Loan) with any other allied activities	Fisheries	Grand Total	KCC (Crop Loan)	KCC (Crop Loan) with dairy activity	KCC (activities Crop Loan) with any other allied activities	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.	Total					
199209	154287	13073	1928	20845	59	1374	672	192238	331369	11030	846	19633	192	18442	720	382232	4453	2407	6860	111

The PM Kisan Samman Nidhi paid to farmers in HP since inception in all 11 instalments is given below:

Total District wise beneficiaries and amount paid		
Name of District	Payment Success	Total amount paid
Bilaspur	59,597.00	1,16,75,50,000.00
Chamba	70,196.00	1,42,08,14,000.00
Hamirpur	59,697.00	1,20,98,42,000.00
Kangra	2,14,998.00	4,27,37,20,000.00
Kinnour	10,964.00	20,72,04,000.00
Kullu	68,118.00	1,40,66,12,000.00
Lahaul Spiti	3,098.00	5,90,96,000.00
Mandi	1,70,056.00	3,31,09,34,000.00
Shimla	93,222.00	1,86,45,68,000.00

Sirmour	73,346.00	1,27,37,96,000.00
Solan	68,299.00	1,37,85,64,000.00
Una	91,267.00	1,74,36,58,000.00
<b>G. Total</b>	<b>9,82,858.00</b>	<b>19,31,63,58,000.00</b>
<b>Beneficiaries taken from saturation report 1st installment payment success</b>		

## 2.2 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 be 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. The Industries Department has fixed a Target as given below for the next financial year 2022-23. However, the target for FY 2021-22 was also the same.

### a) District-wise Target under MMSY for FY 2022-23

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
	<b>Total</b>	<b>3000</b>

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

Total 5096 cases were sponsored under the Scheme during the financial year 2021-22. Out of the cases, 2510 cases have been sanctioned, 1656 cases have been rejected and 935 cases are lying with the branches for disposal. Consolidated bank-wise list of cases is attached below for the information of the House.

(Amount in Lakhs)

<b>MMSY PROGRESS FOR THE PERIOD 01.04.2021- 31.03.2022</b>									
S.No	Banks	SPONSORED		SANCTIONED		PENDING		REJECTED	
		No	Amount	No	Amount	No	Amount	No	Amount
1	Bank of Baroda	63	1487.81	31	727.06	11	261.17	21	499.58
2	Bank of India	37	362.15	24	214.02	2	3.15	11	144.98
3	Bank of Maharashtra	7	220.63	2	87.00	3	107.52	2	26.11
4	Canara Bank	158	2470.59	66	899.73	28	666.51	64	904.35
5	Central Bank of India	106	1981.67	47	802.67	19	584.63	40	594.36
6	Indian Bank	23	244.55	15	109.30	10	85.35	8	59.90
7	Indian Overseas Bank	10	233.57	6	80.92	2	133.15	2	19.50
8	Punjab & Sind Bank	61	591.98	31	335.74	13	161.43	17	94.81
9	Punjab National Bank	1,025	13582.02	488	4994.83	185	4158.70	352	4428.50
10	State Bank of India	1,395	24832.14	543	8454.65	368	7894.46	484	8483.03
11	UCO Bank	468	6962.21	248	3197.11	80	2005.66	140	1759.44
12	Union Bank of India	60	1101.32	25	312.50	24	578.63	11	210.19
13	HP Gramin Bank	509	5601.30	321	3249.96	23	466.39	165	1884.96
14	Axis Bank	12	405.37	2	41.44	8	299.70	2	64.24
15	Bandhan Bank	1	19.80	0	0.00	1	19.80	0	0.00
16	HDFC	227	4862.26	132	2340.57	49	1298.96	46	1222.73
17	ICICI	18	464.46	5	138.98	10	314.87	3	10.62
18	IDBI Bank	11	100.42	4	17.17	2	58.05	5	25.20
19	Indusind	25	270.28	15	153.33	9	111.51	1	5.44
20	J&K Bank	16	274.53	7	79.05	3	11.70	6	183.78
21	Kotak Mahindra Bank	2	41.85	0	0.00	1	8.55	1	33.30
22	Yes Bank	1	4.50	0	0.00	0	0.00	1	4.50

23	HP State Coop. Bk Ltd.	57	1181.35	20	374.54	2	45.09	35	761.72
24	Joginder Central Coop.Bk	367	3357.74	258	2307.77	23	200.57	86	849.40
25	Kangra Cental Coop. Bk	357	4149.64	175	1783.61	31	643.10	151	1722.93
26	The Baghat Urban Coop. Bank	2	34.23	0	0.00	0	0.00	2	34.23
27	AU Small Finance Bank	78	1120.27	45	585.45	30	510.00	3	24.82
	<b>Total</b>	<b>5096</b>	<b>75958.64</b>	<b>2510</b>	<b>31287.40</b>	<b>935</b>	<b>20628.65</b>	<b>1656</b>	<b>24052.62</b>

c) Latest Status of Cases Sponsored in the FY 2022-23 under MMSY

Total 2991 cases are sponsored under the Scheme during the financial year 2022-23. Out of the cases, 1257 cases have been sanctioned, 499 cases have been rejected and 1235 cases are lying with the branches for disposal. Consolidated bank-wise list of cases is attached below for the information of the House.

(Amount in Lakhs)

MMSY PROGRESS FOR THE PERIOD 01.04.2022- 21.11.2022									
S.No	Banks	SPONSORED		SANCTIONED		PENDING		REJECTED	
		No	Amount	No	Amount	No	Amount	No	Amount
1	Bank of Baroda	47	932.84	20	437.09	17	366.92	10	128.83
2	Bank of India	26	569.54	11	68.17	12	377.18	3	124.20
3	Bank of Maharashtra	12	184.70	NA		9	135.65	3	49.05
4	Canara Bank	82	1375.97	41	522.85	32	704.66	9	148.46
5	Central Bank of India	90	2093.07	40	895.59	33	990.09	17	207.39
6	Indian Bank	14	148.74	7	18.00	6	96.54	1	34.20
7	Indian Overseas Bank	6	139.53	2	10.80	4	128.73	NA	
8	Punjab & Sind Bank	16	248.82	9	154.42	5	43.40	2	51.00
9	Punjab National Bank	674	10221.97	266	2917.11	273	5555.93	135	1748.92
10	State Bank of India	704	12255.09	192	2746.19	399	7815.79	113	1693.11
11	UCO Bank	285	4446.70	148	1705.22	93	2069.99	44	671.49
12	Union Bank of India	53	1332.40	17	223.56	27	922.84	9	186.00
13	HP Gramin Bank	281	3169.25	169	1675.00	62	964.04	50	530.22
14	Axis Bank	3	70.13	NA		2	61.58	1	8.55
16	HDFC	150	3126.79	75	1416.19	67	1543.34	8	88.07
17	ICICI	50	1161.14	19	391.60	29	753.52	2	8.28
18	IDBI Bank	12	149.28	4	19.78	8	129.50	NA	
19	Indusind	39	570.86	20	188.23	15	348.19	4	26.55
20	J&K Bank	7	110.16	2	8.78	3	58.67	2	2.7
22	JoginderCentral Coop.Bk	29	776.31	6	96.19	5	139.80	18	218.6
23	Kangra Cental Coop. Bk	147	1364.66	88	785.58	46	466.25	7	213.98
24	HP State Coop. Bk Ltd.	151	1410.77	72	505.82	27	376.52	8	86.03
25	The Parwanoo Urban Coop. Bank	1	39.63	NA		NA		- NA	-

26	AU Small Finance Bank	112	1717.09	49	671.27	61	992.03	2	99
27	<b>Total</b>	<b>2991</b>	<b>47615.43</b>	<b>1257</b>	<b>15457.44</b>	<b>1235</b>	<b>25041.15</b>	<b>499</b>	<b>7116.84</b>

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/defaulted 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 5<sup>th</sup> 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>.

The representative from Industries Department may deliberate on the Issue.

## 2.3 Review of Performance under Major Centrally Sponsored Schemes: Position as of 30<sup>th</sup> September, 2022.

(Amount in lakh)

S. No.	Scheme	Target 2022-23		Proposals sanctioned up to the quarter September, 2022 (01-04-2022 to 30.09.2022)		Outstanding up to quarter September, 2022	
		Nos.	Amt	Nos.	Amount	Nos.	Amount
1	Deen Dayal Antyodaya -National Rural Livelihood Mission (DAY-NRLM)	8000	11000	1980	4417.5	8667	11767.96
2	National Urban Livelihood Mission (SEP DAY-NULM)	160	--	225	316.37	1328	1334.55
3	Prime Minister Employment Generation Programme (PMEGP)	Projects	Margin Money				
	<b>Total –PMEGP</b>	<b>1359</b>	<b>4285.14</b>	<b>681</b>	<b>3025.13</b>	<b>6807</b>	<b>22508.07</b>

(Please refer to Annexure-51, 39, 49A at page no 73, 126, 74)

### 2.4.1 DAY National Rural Livelihood Mission (DAY - NRLM):

Progress for the quarter ended September, 2022 will be reviewed in the review meeting to held shortly.

a) **Achievements in the Current FY:** As per progress available on the “NRLM Bank Linkage Portal” as of 30.09.2022, Banks disbursed Rs. 44.17 crores to 1980 new SHGs and total outstanding is Rs. 117.68 crores. The members are requested to view the progress of their bank in the State from the portal (Source <https://daynrlmbl.aaajeevika.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 01.12.2022 are as mentioned below;

S. No.	Bank	No. of cases pending
1	Canara Bank	5
2.	Central Bank of India	10
3.	H P State Coop. Bank	65
4.	H P Gramin Bank	8
5.	IDBI	2
6.	Jogindra Central Coop. Bank	2
7.	Kangra Central Coop. Bank	35
8.	Punjab National Bank	25
9.	Punjab & Sindh	1
10.	State Bank of India	23
11.	UCO Bank	14
12.	Union Bank	2
	<b>TOTAL</b>	<b>192</b>

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

### 2.4.2 National Urban Livelihood Mission (NULM):

a) **Progress under DAY NULM :**

The progress under DAY NULM up to 30.09.2022 mentioned as below; (Position reported by DAY- NULM H. P.)

(Amount in Lakh)

Cases under	NULM	
	No of Cases Sanctioned	Amount
SEP-I	107	137.32
SHG Bank Linkage	144	344.95
Mudra	103	127.42
Total	354	609.69

(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.

S. No.	Name of Bank	No of Cases Pending As on 24.11.2022
1	Bank of Baroda	1
2	Canara Bank	3
3	Central Bank of India	7
4	HDFC	1
5	HP Gramin Bank	3
6	HP State Cooperative Bank	1
7	Indian Bank	1
8	Punjab & Sind Bank	1
9	Punjab National Bank	9
10	State Bank of India	21
11	Kangra Central Cooperative Bank	9
12	UCO Bank	8
13	Union Bank of India	5
	<b>Total</b>	<b>60</b>

- 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.

### **2.4.3 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 24<sup>th</sup> 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.

For the information of the House, we are sharing you the latest directions of Government of India, Ministry of Housing and Urban Affairs, New Delhi, on the flagship PM SVANidhi. The Cabinet Committee on Economic Affairs in its meeting held on 27.04.2022 approved the proposal for continuation of PM SVANidhi Scheme 2.0 beyond March, 2022. The details of proposal are as under:

1. Extension of the lending period from March, 2022 to December, 2024.
2. Provision of 3<sup>rd</sup> loan of up to Rs.50,000.00 with a term of 36 months; in addition to 1<sup>st</sup> and 2<sup>nd</sup> loans of Rs.20,000.00 and Rs.50,000.00 respectively.
3. Modification in Credit Guarantee cover for 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> loans: The effective credit guarantee on 1<sup>st</sup> loan is enhanced from 12.5% to 31.875%; on 2<sup>nd</sup> loan it is reduced from 12.5% to 8.25% and on 3<sup>rd</sup> loan it is reduced from 12.5% to 6%.
4. Payment of Interest Subsidy and credit Guarantee claims on all loans till March, 2028.
5. To extend 'SVANidhi Se Samriddhi' component for all beneficiaries of PM SVANidhi Scheme across the country.

The above revised guidelines shall be effective from 01.06.2022.

On 17.10.2022, the Ministry of Housing and Urban Affairs conveyed that the subsidy under PM SVANidhi Scheme shall be claimed on QUARTERLY basis with effect from 01.06.2022, which was earlier claimed on Half Yearly Basis. All lending banks are requested to submit the subsidy claims under this scheme on quarterly basis after the completion of the respective quarter.

The earliest instructions pertaining to digital transactions' incentive shall continue to be in-force.

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 161<sup>st</sup> 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.

As per the latest letter no. K-12017(30)/2/2020-UPA-II-UD(EFS-9088388) dated - 27.07.2022 from Ministry of Housing and Urban Affairs (MoHUA) the scheme is now available to all the street vendors engaged in vending in urban areas as earlier it was available only to vendors who were vending as on or before 24.03.2022.

**PMSVANidhi First Tranche Status as on 21.11.2022**

PMSVANidhi First Tranche Status as on 21.11.2022									
S. No	Name of the Bank	Total Applications	Pending			Total Sanctioned	Disbursed out of Sanctioned	Pending for Disbursement	Returned
			Market Place	Picked up	Resubmitted				
1	Axis Bank	9	0	3	0	3	3	0	3
2	Bank of Baroda	185	0	5	3	158	156	2	19
3	Bank of India	88	0	5	0	80	80	0	3
4	Bank of Maharashtra	22	0	1	0	21	18	3	0
5	Canara Bank	260	0	4	0	231	230	1	25
6	Central Bank of India	236	0	6	5	212	206	6	13
7	H.P. State Co-operative	223	0	6	0	193	191	2	24
8	Himachal Pradesh GB	143	0	5	1	130	128	2	7
9	HDFC	84	0	2	5	54	50	4	23
10	ICICI Bank	10	0	7	0	2	0	2	1
11	IDBI Bank	65	0	9	0	55	51	4	1
12	Indian Bank	156	0	1	0	148	142	6	7
13	Indian Overseas Bank	25	0	1	0	24	23	1	0
14	Jammu & Kashmir Bank	9	0	1	0	7	7	0	1
15	Kotak Mahindra Bank	1	0	0	0	1	0	1	0
16	Punjab and Sind Bank	57	0	0	0	54	54	0	3
17	Punjab	976	0	10	6	869	860	9	91

	National Bank								
18	State Bank of India	789	0	4	1	745	726	19	39
19	The Chamba Urban	3	0	0	0	0	0	0	3
20	The Kangra Central	76	0	4	1	61	61	0	10
21	UCO Bank	371	0	4	0	352	348	4	15
22	Union Bank of India	198	0	7	3	179	178	1	9
	<b>Grand Total</b>	<b>3986</b>	<b>0</b>	<b>85</b>	<b>25</b>	<b>3579</b>	<b>3512</b>	<b>67</b>	<b>297</b>

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

PMSVANidhi Second Tranche Status as on 21.11.2022									
S. No	Name of the Bank	Total Applications	Pending			Total Sanctioned	Disbursed out of Sanctioned	Pending for Disbursement	Returned
			Market Place	Picked up	Resubmitted				
1	Axis Bank	1	0	0	0	1	1	0	
2	Bank of Baroda	93	0	40	0	53	51	2	14
3	Bank of India	52	0	30	0	22	20	2	1
4	Bank of Maharashtra	11	0	3	0	8	8	0	
5	Canara Bank	196	0	86	0	110	101	9	4
6	Central Bank of India	151	0	75	0	76	56	20	2
7	H.P. State Co-operative	89	0	24	0	65	57	8	3
8	Himachal Pradesh GB	45	0	14	0	31	28	3	1
9	HDFC	3	0	2	0	1	1	0	3
10	ICICI Bank	0	0	0	0	0	0	0	
11	IDBI Bank	33	0	14	0	19	18	1	
12	Indian Bank	115	0	21	0	94	82	12	4
13	Indian Overseas Bank	14	0	1	0	13	11	2	2
14	Jammu & Kashmir Bank	4	0	1	0	3	2	1	
15	Kotak Mahindra Bank	0	0	0	0	0	0	0	

16	Punjab and Sind Bank	42	0	10	0	32	30	2	3
17	Punjab National Bank	598	0	178	2	418	372	46	84
18	State Bank of India	408	0	34	4	370	312	58	117
19	The Chamba Urban	0	0	0	0	0	0	0	
20	The Kangra Central	23	0	16	0	7	7	0	4
21	UCO Bank	168	0	19	0	149	122	27	35
22	Union Bank of India	128	0	65	0	63	51	12	14
	<b>Grand Total</b>	<b>2174</b>	<b>0</b>	<b>633</b>	<b>6</b>	<b>1535</b>	<b>1330</b>	<b>205</b>	<b>291</b>

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

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

#### **2.4.4 PRADHAN MANTRI EMPLOYMENT GENERATION PROGRAMME : (PMEGP)**

For information of the House, we are sharing with you few amendments which have taken place in PMEGP, circulated vide Office Memorandum dated 13.05.2022, which shall be effective from 01.06.2022.

FOR SETTING UP OF NEW MICRO ENTERPRISES (UNITS)			
Categories of beneficiaries under PMEGP (for setting up of new enterprises)	Beneficiary's Contribution (of project cost)	Rate of Subsidy (of Project Cost)	
Area (location of project/unit)		Urban	Rural
General Category	10%	15%	25%
Special Category (including SC,ST,OBC, Minorities, Women, Ex-Servicemen, Transgenders, Differently abled, NER, Aspirational Districts, Hill and Border areas (as notified by the Government etc.)	5%	25%	35%

NOTE:

1. The Maximum cost of the project/unit admissible for Margin Money Subsidy under manufacturing sector is Rs.50 lakhs.
2. The maximum cost of the project/unit admissible for Margin Money subsidy under Business/Service Sector is Rs.20 lakhs.
3. The balance amount (excluding the own contribution) of the total project cost will be provided by Banks.
4. If the total project cost exceeds Rs.50 lakhs or Rs.20 lakhs for Manufacturing and Service/Business Sector respectively, the balance amount may be provided by Banks without any Government Subsidy.

2 <sup>nd</sup> Loan for Upgradation of Existing PMEGP/REGP/MUDRA Units		
Categories of beneficiaries under PMEGP (for upgradation of existing Units)	Beneficiary's Contribution (of project cost)	Rate of Subsidy (of Project Cost)
All Categories	10%	15% (20% in NER and Hill States)

**NOTE:**

1. The maximum cost of the project/unit admissible for Margin Money subsidy under Manufacturing Sector for upgradation is Rs.1.00 Crore. Maximum subsidy would be Rs.15 lakhs (Rs.20 lakhs for NER and Hill States)
2. The maximum cost of the project/unit admissible for Margin Money subsidy under Business/Service Sector for upgradation is Rs.25 lakhs Maximum subsidy would be Rs.3.75 lakhs (Rs.5 lakhs for NER and Hill States)
3. The balance amount (excluding the own contribution) of the total project cost will be provided by the Banks.
4. If the total project cost exceeds Rs.1.00 Crore or Rs.25 lakhs for Manufacturing and Service/Business Sector respectively, the balance amount may be provided by Banks without any Government subsidy.

There is a regular feature to review the progress of Banks in a quarterly sub-committee Meeting. A meeting with a view to review the progress achieved under PMEGP, was held on 01.06.2022 with Member banks under the Chairmanship of Additional Director, Department of Industries, H.P, in which the progress and pendency under PMEGP was reviewed.

- a) **Target allocation for FY 2022-23:** The Nodal implementing agency in PMEGP i.e. KVIC has informed the following targets for the FY 2022-23 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	408	1285.55
2	KVIC	408	1285.55
3	DIC	543	1714.04
	<b>TOTAL</b>	<b>1359</b>	<b>4285.14</b>

- b) **Credit mobilization:**

Banks have sanctioned **819 cases** with sanctioned amount of **Rs. 2649.45 lakhs** up to the quarter ended September, 2022.  
(Source: [kviconline.gov.in](http://kviconline.gov.in))

**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 456 cases are pending for sanction with banks as on 22.11.2022. Bank-wise position is mentioned below:

<b>BANK-WISE PENDENCY UNDER PRADHAN MANTRI EMPLOYMENT GENERATION SCHEME (PMEGP) IN HIMACHAL PRADESH - POSITION AS OF 22.11.2022</b>		
<b>S.NO.</b>	<b>NAME OF BANK</b>	<b>Pending sponsored cases</b>
1	AXIS BANK	1
2	BANK OF BARODA	11
3	BANK OF INDIA	2
4	BANK OF MAHARASHTRA	5
5	CANARA BANK	5
6	CENTRAL BANK OF INDIA	10
7	HDFC	2
8	HIMACHAL PRADESH GRAMIN BANK	52
9	HIMACHAL PRADESH STATE COOPERATIVE BANK LTD	45
10	IDBI BANK	2
11	INDIAN BANK	3
12	INDIAN OVERSEAS BANK	1
13	J & K Bank	1
14	JOGINDRA CENTRAL COOPERATIVE BANK	9
15	KANGRA CENTRAL COOPERATIVE BANK LTD	22
16	PUNJAB AND SIND BANK	6
17	PUNJAB NATIONAL BANK	100
18	STATE BANK OF INDIA	149
19	UCO BANK	9
20	UNION BANK OF INDIA	21
	<b>TOTAL</b>	<b>456</b>

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.**

#### **2.4.5): 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.

ooooooooxxxxoooooooo



## 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 28<sup>th</sup> 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 09.11.2022, around 47.39 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 09<sup>th</sup> November, 2022

(Figures in crores)

Bank Name	RURAL/ SU	URBAN	TOTAL	NO OF RUPAY CARDS	BALANCE IN ACCOUNTS
Public Sector Bank	23.39	13.97	37.35	27.81	136556.52
Regional Rural Bank	7.53	1.20	8.73	3.42	34599.39
Private Banks	0.70	0.61	1.31	1.11	5184.61
<b>Total</b>	<b>31.62</b>	<b>15.77</b>	<b>47.39</b>	<b>32.34</b>	<b>176340.52</b>

(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 30.09.2022, banks have more than **17.33 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 30<sup>th</sup> September, 2022

(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	8.77	1.39	10.16	80138.16	0.84 (8.26%)	8.72 (80%)	8.47 (83%)	0.09	27.46
Regional Rural Bank	5.93	0.30	6.23	70198.81	0.16 (2.56%)	4.95 (79%)	3.17 (51%)	0	0.00
Private Banks	0.15	0.13	0.28	1972.97	0.07 (25%)	0.23 (82%)	0.27 (96%)	0	0.00
Cooperative Banks (including Urban Coop.)	0.54	0.10	0.64	1032.30	0.09 (14%)	0.61 (95%)	0.37 (58%)	0	0.00
<b>TOTAL</b>	<b>15.40</b>	<b>1.93</b>	<b>17.33</b>	<b>153364.08</b>	<b>1.17 (6.75%)</b>	<b>14.51 (81%)</b>	<b>12.28 (71%)</b>	<b>0.09</b>	<b>27.46</b>

(For bank-wise position, pl. refer Annexure-61 at page no 76)

### HIGHLIGHTS:

- Banks have issued RuPay Debit Cards in 71% of PMJDY accounts.
- There are 117066 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. 27.51 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 September, 2022**

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

Performance under Social Security Insurance Schemes i.e. PMSBY and PMJJBY as of 30.09.2022 for HP State is given below:

Name of Scheme	No. of enrollments ( in lakhs)
A) PRADHAN MANTRI SURAKSHA BIMA YOJANA- (PMSBY)	19.35
B) PRADHAN MANTRI JEEVAN JYOTIBIMA YOJANA- (PMJJBY)	6.25

(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.20/- 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 1<sup>st</sup> of September. Banks have total **enrollments of more than 19.35 lakh account holders** under Accidental Insurance Scheme i.e. PMSBY as of 30.09.2022.
- 2) **PMJJBY:** The Life insurance coverage of Rs. 2.00 lakh on annual basis is available at a premium of Rs. 436/- 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 1<sup>st</sup> of September. Banks have more than **6.25 lakh enrollments** under PMJJBY in the State as of period ended September, 2022.

**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 30.09.2022 mentioned as below:**

S No.	Category	Target per branch (p.a.)	No of Branches Regd. in HP **	Targets 2022-23	Achievement up to 30.09.2022	Cumulative up to 30.09.2022
1	PSBs	80	1163	93040	36479	247408
2	RRBs	80	266	21280	5889	70604
3	Major Pvt. Banks (Axis, HDFC, ICICI & IDBI Bank)	80	136	10880	2948	18492
4	Pvt Banks (Excluding those mentioned above)	30	22	660	12	361
5	Small Finance Banks	50	14	700	NR	400
6	Coop Banks (including Urban Coop. Banks)	20	571	11420	NR	7550
	<b>Total</b>	<b>XXXX</b>	<b>2172</b>	<b>137980</b>	<b>45328</b>	<b>344815</b>

**\*\* Excluding HPARDB and IPPB**

(Bank-wise position mentioned at Annexure-69 at page no 79, PFRDA Report)

## **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 2<sup>nd</sup> May, 2022 has decided to increase the upper ceiling of the State Government co-contribution from Rs.2000/- to Rs.3000/- per annum. It has also been decided to extend the co-contribution under the scheme to existing and new beneficiaries till 31.03.2023.

## **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 23.11.2022**

S No.	Particulars	Position as of 23.11.2022
1	Total Number of Claim Cases received <b>since inception</b>	1623
2	Total no of cases <b>paid</b>	1215
3	Total no of cases <b>Rejected</b>	368
4	<b>Pending</b> with insurer	21
5	<b>Under Process</b>	19

(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 23.11.2022**

S. No.	Pending with insurer	Name of Bank	Pending Cases			
			Total	Pending for less than 2 months	Pending for 2 to 6 months	Pending for more than six month
1	Future Generali	UCO Bank	10	8	0	2
2	Bajaj Allianz General Insurance	Canara Bank	5	4	1	0
3	Bajaj Allianz General Insurance	IDBI Bank	1	1	0	0
4	National India Assurance Co.	Punjab & Sindh	1	1	0	0
5	Oriental Insurance Co. Ltd	Punjab National Bank	4	4	0	0
	<b>Total</b>		<b>21</b>	<b>18</b>	<b>1</b>	<b>2</b>

(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 23.11.2022.**

S. No	Name of Bank	Name of Insurance company	Total No. of Claims pending	Pending beyond 2 to 6 months (out of Col-4)	Pending for more than six month
1	HP Gramin Bank	Oriental Insurance Company	41	37	4
2	H P State Coop Bank Ltd	New India Assurance Co. Ltd.	14	8	6

(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 23.11.2022**

S. No.	Particulars	Position as of 23.11.2022
1	Total Number of Claim Cases received since inception	3282
2	Total no of cases paid	2953
3	Total no of cases Rejected	196
4	Pending with insurer	98
5	Under Process	35

(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 23.11.2022**

S. No	Pending insurer with	Name of Bank	Pending Cases			
			Total	Pending for less than 2 months	Pending for 2 to 6 months	Pending for more than six month
1	Life Insurance Corporation of India	Punjab National Bank	87	27	34	26
2	Life Insurance Corporation of India	UCO Bank	7	4		3
3	Life Insurance Corporation of India	Indian Bank	2	1	0	1
4	Life Insurance Corporation of India	Punjab & Sind Bank	1	1	0	0
5	Life Insurance Corporation of India	IDBI	1	0	0	1
	<b>Total</b>		<b>98</b>	<b>33</b>	<b>34</b>	<b>31</b>

(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 23.11.2022**

S. No	Name of Bank	Name of Insurance company	Total No. of Claims pending	Pending for 2 to 6 months (out of Col-4)	Pending for more than six month
1	HP Gramin Bank	Life Insurance Corporation of India	35	31	4
2	HP State Coop Bank Ltd	Life Insurance Corporation of India	35	35	

(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, 16 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)	8	Lead Banks i.e. PNB, SBI & UCO Bank has set up FLCs in their Lead Districts. (One FLC in each District)
2	H P State Coop Bank	6	
3	Kangra Central Coop Bank (KCCB)	3	
4	HP Gramin Bank	0	
	Total	17	

**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 September, 2022 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 September, 2022.

District	FLC Code	No of camp	No of participants	Stakeholders present (Indicate Y/N)						
				LD M	DD M	LD O	Local Govt	NG O	B C	Others
BILASPUR	46201	20	1224	9	2	2	12	4	0	10
CHAMBA	47201	10	307	10	0	0	0	0	0	0
HAMIRPUR	48201	6	270	3	1	1	2	2	0	2
KANGRA	47001	16	348	0	0	1	16	0	0	0
KINNAUR	47601	NIL								
KULLU	46801	11	262	0	0	0	0	0	5	11
LAHAUL & SPITI	47401	27	468	3	0	0	0	0	0	27
MANDI	46401	6	134	0	0	0	0	0	0	0
SHIMLA	46001	NIL								
SIRMAUR	48001	NIL								
SOLAN	46801	NIL								
UNA	48401	8	435	7	0	1	0	0	0	8
<b>Total</b>		<b>104</b>	<b>3448</b>	<b>32</b>	<b>3</b>	<b>5</b>	<b>30</b>	<b>6</b>	<b>5</b>	<b>58</b>

(Position as per reporting to RBI on quarterly basis- September, 2022- Annexure –II, Part A)

C.2) **FLCs by Public Sector Banks (PSB):**

Quarterly report on conduct of **target group** specific camps by financial literacy centres as of quarter ended September, 2022 (Target groups: 1. Farmers 2. Small entrepreneurs 3.School students 4. SHGs 5. Senior citizens 6. Others)

District	FLC Code	No of camp	No of participants	Stakeholders present (Indicate Y/N)						
				LD M	DD M	LD O	Local Govt	NG O	B C	Others
BILASPUR	46201	21	1224	9	2	2	12	4	0	10
CHAMBA	47201	29	682	29	0	0	0	0	0	0
HAMIRPUR	48201	6	270	3	1	1	2	2	0	2
KANGRA	47001	17	348	0	0	1	17	0	0	16
KINNAUR	47601	16	826	0	0	0	0	0	0	0
KULLU	46801	8	235	6	5	0	5	0	0	8
LAHAUL & SPITI	47401	27	468	3	0	0	0	0	0	27
MANDI	46401	15	299	0	0	0	0	0	0	1



SHIMLA		NIL								
SIRMAUR		Nil								
SOLAN		NIL								
UNA	48401	21	625	10	6	0	2	2	0	9
<b>Total</b>		160	4977	60	14	4	38	8	0	73

(Position as per reporting to RBI on quarterly basis- September, 2022- Annexure –II- Part-B)

**C.3) Financial Literacy Camps organized by Rural Branches during the Quarter ended September, 2022 (Annexure –III)**

District	No of rural branches in district	No of camps conducted during the quarter- September, 2022	Target Group Addressed
Bilaspur	106	300	Farmers, Small entrepreneurs, School students, SHGs
Chamba	124	352	Farmers, Small entrepreneurs, School students, SHGs
Hamirpur	147	295	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Kangra	348	611	Farmers, Small entrepreneurs, School students, SHGs
Kinnaur	51	16	Jan Sampark Abhiyan
Kullu	108	154	Farmers, Small entrepreneurs, School students, SHGs
Lahaul & Spiti	25	27	Farmers, Small entrepreneurs, Senior citizens
Mandi	192	289	Farmers, SHGs
Shimla	249	648	School students, SHGs,
Sirmaur	100	41	Farmers, SHGs
Solan	188	160	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Una	124	29	Farmers, Small entrepreneurs, School students
<b>Total</b>	1762	2922	

(Position as per reporting to RBI on quarterly basis- September, 2022- Annexure –III)

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

**Financial Assistance by NABARD:**

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

**The House may review the position.**

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

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

- ◆ Banks have deployed total 14848 **active Bank Mitras (BMs)** as of 30<sup>th</sup> September, 2022. **(Yes bank has added 5700 new BC's in this quarter)**

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 September, 2022 as mentioned at Annexure-3 at page no 104.

### 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 **37837** new entrepreneurs with fresh disbursement to the tune of **Rs. 929.04 Crores** upto the quarter ended September, 2022. 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-77) reveals that banks have outstanding Mudra loan under PMMY **Rs. 2842.37 crores** with coverage of **171110 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 September , 2022 (Amount in Lakh)

		Progress up to the end of September, 2022 (01.04.2022 to 30.09.2022)			
S.No	Category	Total disbursements up to 30.09.2022		Cumulative position as of 30.09.2022	
		No.	Amt	No.	Amt
1	Shishu (Loan up to 50000/-)	9824	2965.25	57278	14076.71
2	Kishor (Loan from Rs.50001/- to Rs.5.00 lakh)	21859	42271.93	92323	140112.48
3	Tarun (Loan above Rs.5.00 lakh and up to Rs.10 lakh)	6154	47666.99	21509	130048.1
4	<b>Total disbursements up to (1+2+3)</b>	<b>37837</b>	<b>92904.17</b>	<b>171110</b>	<b>284237.29</b>

(Bank wise position of disbursement of loans under PMMY up to period ended September, 2022 mentioned in the Annexure-63 at page no-77).

### 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 30.09.2022 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 30.09.2022

##### A) Progress under Stand-Up Scheme Period 01.04.2022 to 30.09.2022

(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	168	2839.35	34	333.98	202	3173.33
2	H. P. Gramin Bank (RRB)	15	179.00	29	378.20	44	557.20
3	Private Sector Banks	29	615.80	0	0.00	29	615.80
4	Coop sector banks	0	0	0	0	0	0
	<b>Total</b>	<b>212</b>	<b>3634.15</b>	<b>64</b>	<b>712.18</b>	<b>276</b>	<b>4346.33</b>

(Bank wise position mentioned in Annx-65, page no. 78)

##### B) Cumulative position (Agency-wise) under Stand-Up India Scheme in Himachal Pradesh as of 30.09.2022

(Amt in Crore)

S. No.	Banks	Total Achievement	
		A/c	Amt
1	Public sector Banks	1027	141.72
2	H.P. Gramin Bank (RRB)	232	29.18
3	Private Sector banks	110	12.51
4	Coop sector banks (incl. Urban Coop. Banks)	0	0
	<b>Total</b>	<b>1369</b>	<b>183.41</b>

(Bank wise position mentioned in Annx-39A, page no-127)

**Points for deliberations:**

- 1) Banks have sanctioned loans to 212 new women entrepreneurs amounting to Rs. 36.34 crores during the quarter ended September, 2022.
- 2) Banks have sanctioned 64 new SC/ST entrepreneurs amounting to Rs. 7.13 crores during the quarter ended September, 2022.
- 3) The cumulative position reveals that Banks have outstanding loans amounting to **Rs. 183.41 crores to total 1369 entrepreneurs.**
- 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.**

XXXXXXXXXXXXXXXXXXXX

# 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 161<sup>st</sup> 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	Village Name	Population	Served by	Latest Position
1	Kangra	Mohli Khas (14)	239	KCCB, Indora	BC Appointed by HPGB
2	Shimla	Jabna (67)	79	IPPB, HPSCB Deha	Under Proces
3	Shimla	Jangal Chadaha(61)	108	IPPB, SBI & HPSCB, Deha	BC Appointed by SBI
4	Shimla	Jangal Khagn (60)	63	IPPB, SBI & HPSCB, Deha	BC appointed by SBI

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 Bhatari 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 BCs 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.

#### **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 154<sup>th</sup> 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.

Status of District Bilaspur and Una as on 30<sup>th</sup> September, 2022 under various Digital parameters is given below:

**DEEPENING OF DIGITAL DISTRICT - POSITION OF PERFORMANCE AS ON 30.09.2022**

SCHEME		PARTICULARS	BILASPUR	UNA
			Actual	Actual
		<b>TOTAL POPULATION</b>	<b>405500</b>	<b>521000</b>
<b>1. Digital coverage for individuals (Savings Accounts)</b>	<b>Eligible Operative Savings Accounts</b>	<b>Total No. of Accounts</b>	<b>642632</b>	<b>948582</b>
		<b>Out of which, women Accounts</b>	<b>271424</b>	<b>412836</b>
		<b>Total No. of Accounts covered</b>	<b>286429</b>	<b>540507</b>
	<b>Debit/Rupay cards coverage</b>	<b>% Coverage of Total Accounts</b>	<b>45</b>	<b>57</b>
		<b>No. of Women Accounts covered</b>	<b>99416</b>	<b>233161</b>
		<b>% Coverage of Women Accounts</b>	<b>37</b>	<b>56</b>
		<b>Total No. of Accounts covered</b>	<b>133600</b>	<b>330631</b>
		<b>% Coverage of Total Accounts</b>	<b>21</b>	<b>35</b>
		<b>No. of Women Accounts covered</b>	<b>36251</b>	<b>153245</b>
	<b>Internet Banking Coverage</b>	<b>% Coverage of Women Accounts</b>	<b>13</b>	<b>46</b>
		<b>Total No. of Accounts covered</b>	<b>190872</b>	<b>365414</b>
		<b>% Coverage of Total Accounts</b>	<b>30</b>	<b>39</b>
		<b>No. of Women Accounts covered</b>	<b>51019</b>	<b>140966</b>
	<b>Mobile Banking+ UPI+USSD Coverage</b>	<b>% Coverage of Women Accounts</b>	<b>19</b>	<b>34</b>
		<b>Total No. of Accounts covered</b>	<b>394921</b>	<b>442760</b>
		<b>% Coverage of Total Accounts</b>	<b>61</b>	<b>47</b>
		<b>No. of Women Accounts covered</b>	<b>134581</b>	<b>205025</b>
	<b>AEPS Coverage</b>	<b>% Coverage of Women Accounts</b>	<b>50</b>	<b>50</b>
		<b>Total No. of Accounts covered</b>	<b>438901</b>	<b>695268</b>
		<b>% Coverage of Total Accounts</b>	<b>68</b>	<b>73</b>
<b>No. of Women Accounts covered</b>		<b>152576</b>	<b>296190</b>	
<b>Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)</b>	<b>% Coverage of Women Accounts</b>	<b>56</b>	<b>43</b>	



		<b>**No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies</b>	<b>37730</b>	<b>27420</b>
<b>2. Digital coverage for business (Current Accounts)</b>		<b>Total No. of Eligible Operative Current/ Business Accounts</b>	<b>13502</b>	<b>23479</b>
		<b>No. of Eligible Operative Current/ Business Accounts covered through Net Banking</b>	<b>5732</b>	<b>11054</b>
		<b>% Net banking coverage</b>	<b>42</b>	<b>47</b>
		<b>No. of POS/ QR availed by Eligible Operative Current/ Business accounts</b>	<b>4611</b>	<b>7334</b>
		<b>% of POS/ QR coverage</b>	<b>34</b>	<b>31</b>
		<b>No. of Eligible Operative Current/ Business Accountd covered with Mobile Banking etc.</b>	<b>6157</b>	<b>10604</b>
		<b>% of Mobile Banking coverage</b>	<b>46</b>	<b>45</b>
		<b>Total No. of Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking* etc.</b>	<b>8208</b>	<b>12786</b>
		<b>% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts</b>	<b>61</b>	<b>54</b>
		<b>**No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies</b>	<b>877</b>	<b>2787</b>

As decided in the 161<sup>st</sup> 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 81,88,968 UIDs (110.90%) 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 15.11.2022 in the State is appended below:

## Himachal Pradesh- Dashboard 15.11.2022

Himachal Pradesh- Dashboard													
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	21676	68.98%	79044	85377	108.01%	303290	354320	116.83%	413758	461373	111.51%
2	Chamba	50380	26437	52.48%	131542	137865	104.81%	374856	448319	119.60%	556778	612621	110.03%
3	Hamirpur	36216	27029	74.63%	98675	97620	98.93%	357589	460583	128.80%	492480	585232	118.83%
4	Kangra	121443	85687	70.56%	314013	330392	105.22%	1195745	1450081	121.27%	1631200	1866160	114.40%
5	Kinnaur	5572	2478	44.47%	15059	16766	111.34%	68116	69720	102.35%	88747	88964	100.24%
6	Kullu	36748	23430	63.76%	99762	100903	101.14%	335476	394087	117.47%	471986	518420	109.84%
7	L&S	2099	1167	55.60%	6111	5873	96.11%	24087	27422	113.85%	32296	34462	106.71%
8	Mandi	81553	55674	68.27%	219116	220246	100.52%	779806	931803	119.49%	1080476	1207723	111.78%
9	Shimla	57445	29201	50.83%	189085	167357	88.51%	620334	705988	113.81%	866863	902546	104.12%
10	Sirmaur	50174	35281	70.32%	129675	143125	110.37%	389990	449626	115.29%	569840	628032	110.21%
11	Solan	50032	27445	54.85%	139181	128145	92.07%	426877	485444	113.72%	616090	641034	104.05%
12	Una	43629	32512	74.52%	118151	117539	99.48%	401728	492350	122.56%	563508	642401	114.00%
G.Total		566716	368017	64.94%	1539414	1551208	100.77%	5277894	6269743	118.79%	7384022	8188968	110.90%

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, **232** 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 : 15.11.2022		
S No	Bank	No of Centres
1	Bank of Baroda	2
2	Bank of India	1
3	Central Bank of India	2
4	Canara	4
5	Fino Payment Banks	1
6	HDFC Bank Limited	6
7	ICICI Bank Ltd	8

8	Indian Overseas Bank	2
9	Indian	1
10	IndusInd Bank Limited	4
11	J & K Bank	1
12	Punjab & Sind Bank	2
13	RBL Bank Limited	1
14	State Bank of India	19
15	UCO Bank	2
16	YES Bank Limited	9
<b>A</b>	<b>Banks ( Summary)</b>	<b>65</b>
<b>B</b>	<b>Department of Post</b>	<b>167</b>
<b>C</b>	<b>Other Govt. Agencies</b>	<b>1145</b>
<b>D</b>	<b>Total centers in HP</b>	<b>1377</b>
<b>Source: <a href="https://appointments.uidai.gov.in">https://appointments.uidai.gov.in</a></b>		

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 30<sup>th</sup> September, 2020.

Target of enrolments/ updates have been revised by UIDAI for the banks from 1<sup>st</sup> 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: -

<b>Services</b>	<b>Rate of fee to be collected from Residents by Registrar/EA (incl. GST)</b>
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.

**As per latest modification UIDAI has requested to shifting of the Registrar/EA working under outsourced/VLE model to in-house model – reg.**

1. No new operators on-boarding and new activation of client shall be done if it is not following the in-house model.
2. Existing operators & clients not working under in-house model shall be identified Registrar wise. Further 20 % of such operators & Clients shall be de boarded every month (20 % each on 30.11.2022, 31.12.2022, 31.01.2023, 28.02.2023 and 31.03.2023). The list of such operators & client may be obtained from respective Registrar for De-boarding during the month.

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 1<sup>st</sup> 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 September, 2022 mentioned as below:**

<b>DBT-Himachal Pradesh– 01 April 2022 to 30 Sept 2022 ‘Cash Schemes only’</b>				
<b>Sr. No.</b>	<b>Department</b>	<b>Scheme</b>	<b>Count*</b>	<b>Amount (in Rs)</b>
1	Education Dept	PM OBC	-	-
2		PM SC	265	1447661
3		PM ST	9	400740
4		Pre Matric OBC	-	-
5		Pre Matric SC	-	-
6		MCM for Minority	-	-
7		SVUCY	-	-
8		DAMCY OBC	-	-
9		DAMCY SC	-	-
10		IRDP	-	-

11		MAHRISHI BALMIKI CHHATTRAVRITI YOJNA	-	-
12		KALPANA CHAWLA CHHATERVRITI YOJNA	-	-
13		THAKUR SEN NEGI UTKRISHTHA CHHATERVRITI YOJNA	-	-
14		INDIRA GANDHI UTKRISHTHA CHHATERVRITI YOJNA FOR POST PLUS TWO STUDENT	3	30000
15		Rashtriya Indian Military College (RIMC)	-	-
16		Mukhya Mantri Protsahan Yojna	-	-
17		NDA	-	-
18		PM EBC (Economically Backward Classes)	-	-
19		Pre Matric ST	-	-
20		Sainik School Sujampur 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	2643	4666172
26	Health Dept	Mukhya Mantri Kshaya Rog Nivarana Yojna	849	1081500
27	WCD	IGMSY	-	-
28		IGNWPS	24039	94273221
29	NSAP	IGNDPS	1111	5910012
30		NOAPS	99907	467284356
31	RD Dept	MGNREGA *	2065747	11094569195
32	PDS	CASH FOR FOOD	-	-
33	Other	National Child Labour Policy	-	-
34	WCD	Incentive to AWW	-	-
35	WCD	Incentive to AWC	-	-
36		Asha Incentive	19327	325659010
37	Health Dept	Payment to Contractual Staff	2786	136697792
38		FAMILY PLANNING	347	3906508
39		NIKSHAY - DOT Provider Honorarium	4630	4859000

40		NIKSHAY - TB Notification incentive for Private Sector	1270	670500
41		NIKSHAY - TB Patients incentive for Nutritional support	43655	30788500
42		NIKSHAY - Tribal TB Patients	286	214500
43	SC, ST, OBC, MINORITIES	OLD AGE PENSION	326612	1482035738
44		WIDOW PENSION	103280	399665403
45		DISABILITY RELIEF ALLOWANCE	65700	275789566
46		REHABILITATION ALLOWANCE TO LEPERS	949	4040406
47		TRANSGENDER PENSION	10	32550
48	HORTICULTURE	Mukhya Mantri Madhu Vikas Yojna	92	2051906
49		Himachal Pushp Kranti Yojana	121	45860983
50		Mukhya Mantri Green House renovation	2	57373
51		Installation of Anti Hail Net	343	15680151
52		Anti Hail Net Structure	659	16214972
53		Himachal Khumb Vikas Yojna	32	2220841
54		Mukhya Mantri Kiwi Protsahan Yojna	13	1307510
55		Sub Mission on Agriculture Mechanization	1142	10814741
56	SAINIK WELFARE	Financial Assistance for Old age pension to ex-serviceman	961	12718154
57		Financial Assistance for Old Aage Pension to World War-II Veterans	914	10402953
58		Financial Assistance to the Families of Killed/ Disabled Defence Personal(Financial Assistance for the marriage of daughters of War Widows)	-	-
59	STATE GOVT	Security Related Expenditure (Modernisation of Police Forces)	-	-
60	HEALTH DEPT	National Rural Health Mission (CSS)	-	-
61	LABOUR AND EMPLOYMENT	CENTRAL BOARD FOR WORKERS	-	-

		EDUCATION (CSS)		
62		Mukhya Mantri Awas yojna	270	40500000
63	Rural Development	Matri shakti bima yojna MSBY HP	16	3200000
64		PRADHAN MANTRI AWAS YOJNA (PMAY)-RURAL (CSS)	1408	183040000
65		PRADHAN MANTRI GRAM SADAK YOJNA	-	-
66	WCD	Pradhan Mantri Matru Vandana Yojna (CSS)	-	-
67	WCD	Widow Remarriage	-	-
68		Beti Hai Anmol	-	-
69	WCD	Child Protection Services – (Facilities to Beneficiaries (Sponsorship and foster Care))	-	-
70	WCD	Mother Terressa Matri Ashay Sambal Yojana	-	-
71	WCD	Mukhyamantri Kanyadan Yojana	-	-
72	MINISTRY OF MINORITY AFFAIRS	MERIT - CUM - MEANS BASED SCHOLARSHIP FOR PROFESSIONAL AND TECHNICAL COURSES OF UNDER GRADUATE AND POST-GRADUATE	-	-
73	MINISTRY OF MINORITY AFFAIRS	POST MATRIC SCHOLARSHIP FOR MINORITIES	-	-
74	MINISTRY OF MINORITY AFFAIRS	PRE MATRIC SCHOLARSHIP FOR MINORITIEs	-	-
75	SOCIAL JUSTICE AND EMPOWERMENT	SCHOLARSHIP FOR STUDENTS WITH DISABILITIES	-	-
76	ELEMENTARY EDUCATION	Pre Matric Scholarship for Children of Those Engaged Unclean Occupations	-	-
77	LABOUR AND EMPLOYMENT	UNEMPLOYMENT ALLOWANCE	57041	78258500

78	LABOUR AND EMPLOYMENT	SKILL DEVELOPMENT ALLOWANCE	83833	88370000
79	HORTICULTURE	MISSION INTEGRATED DEVELOPMENT OF HORTICULTURE	826	29461503
80	Fisheries	Pradhan Mantri Matsya Sampada Yojana	-	-
81	TECHNICAL EDUCATION	SCHOLARSHIP FOR PG DEGREE LEVEL COURSES	296	949000
82		SCHOLARSHIP FOR DIPLOMA COURSES	313	751000
83		SCHOLARSHIP FOR ITI COURSES	1510	4530000
84	Ayurveda	National AYUSH Mission	46	1077708
85	Urban Dev	Deen Dayal Antyodaya Yojana-Natioanl Urban Livelihoods Mission (DAY-NULM)	3180	776762
86	Urban Dev	Pradhan Mantri Awas Yojana-Housing for All	244	88635000
<b>G.Total</b>			<b>29,16,687</b>	<b>1497,09,01,387</b>

**(B) Current Status on DBT in Himachal Pradesh**

- State DBT Portal is live and integration with Bharat DBT Portal has been completed.
- Total **86** 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. 1497.09 Crore** during the financial year 2022-23 have been successfully transferred into beneficiaries Aadhaar enabled bank accounts under **86 cash schemes**, as mentioned above.

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

**4.5 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 9<sup>th</sup> & 10<sup>th</sup>, there was huge hailstorm in Jubbal and Anti area which caused heavy loss to apple crop. On 12<sup>th</sup> May, UCO Bank, Anti sent information through mail to AIC, Chandigarh. On receipt of the information, on 25<sup>th</sup> 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 was discussed in the 165<sup>th</sup> SLBC Meeting and as advised the detailed information was shared with the MOS for Finance, Govt. of India, New Delhi.

The outcome is awaited.

The matter is placed before the House for information.

#### **4.6 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.

#### **4.7 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 Bank wise pendency under PMFME as on 23.11.2022 is given below:

S.No.	Bank	Pending for less than 1 month	Pending for more than 1 month	Total
1.	Canara Bank	0	1	1
2.	HDFC Bank	1	0	1
3.	HP Gramin Bank	0	5	5
4	HP State Cooperative Bank	0	14	14
5	IDBI	0	2	2
6	Punjab National Bank	8	16	24
7	State Bank of India	3	17	20
8	UCO Bank	2	4	6
<b>TOTAL</b>		<b>14</b>	<b>59</b>	<b>73</b>

**4.8 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 was 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 the view of COVID, the campaign was temporarily suspended w.e.f 18<sup>th</sup> January 2022. Now the Department of Animal Husbandry & Dairying vide its letter dated 01.04.2022 has informed that the nationwide AHDF KCC Campaign shall resume from 18.04.2022 till 31.07.2022.

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 18.11.2022 is given below:

KCC	Applications Received	Applications Sanctioned	Applications Rejected	Applications Pending	Applications Pending for more than 15 days
Animal Husbandry	9687	6858	1977	852	627
Fisheries	394	236	151	7	6

<https://www.jansuraksha.gov.in/MIS/Default.aspx>

#### **4.9. 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.

XXXXXXXXXXXXXXXXXXXX

## AGENDA ITEM NO-5

### 5. Review of Performance under Annual Credit Plan 2022-23 – Progress up to period ended September, 2022.

The progress under Annual Credit Plan 2022-23 for the period ended September, 2022 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) 2022-23, banks have set a target to disburse fresh loans to the tune of Rs. **16753.60** crores under PS and NPS Sector up to the 2nd quarter of FY 2022-23 in Himachal Pradesh. As per the data submitted by member banks, **Total disbursements** made by banks **up to 2nd quarter of FY 2022-23 aggregated to Rs. 17218.42Crore** as against the targets of **Rs.16753.60 Crores**. Banks have recorded **achievement of 102.77%** of assigned targets up to the 2nd quarter September 2022 in terms of financial outlay set up for the Financial Year 2022-23.

In terms of physical achievements under ACP 2022-23 during the period under review, banks have extended credit to **675572 new units** as against a target of **568704 units** and thereby having achievement of **118.79%** of assigned targets for the FY 2022-23.

The sector-wise targets vis-à-vis achievements under ACP 2022-23 in the FY as mentioned hereunder:

#### ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2022-23 UP TO THE PERIOD ENDED September, 2022 (01.04.2022 TO 30.09.2022)

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

(Amt. in Crores)

S.No.	Sector/Activity	Annual Targets 2022-23	Targets Up to September 2022	Achievement – period ended September, 2022	%age Achievement – period ended September, 2022
1	Agri. –Direct	13879.21	6939.00	4214.18	60.73
2	MSME	9887.09	4943.54	5172.18	104.62
3	Education	486.02	243.02	45.55	18.74
4	Housing	2033.53	1016.76	618.30	60.81
5	Others –PS	2020.21	1010.12	109.73	10.86
<b>Total PS (1 to 5)</b>		<b>28306.06</b>	<b>14152.44</b>	<b>10159.94</b>	<b>71.79</b>

(Please refer to Annx-21 to 32A, page no-81 to 94)

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

(Amt. in Crores)

S. No.	Sector/Activity	Annual Targets 2022-23	Targets up to September 2022	Achievement – period ended September, 2022	%age Achievement – period ended September, 2022
1	Agriculture	15.00	7.50	6.32	84.22
2	Education	224.10	112.06	12.68	11.32
3	Housing	495.28	247.64	926.09	373.96
4	Others	4466.77	2233.40	6113.82	273.74
5	<b>Total NPS</b>	<b>5201.15</b>	<b>2600.58</b>	<b>7058.91</b>	<b>271.44</b>
6	<b>Total PS</b>	<b>28306.06</b>	<b>14153.02</b>	<b>10159.51</b>	<b>71.78</b>
<b>Grand Total (PS+NPS)</b>		<b>33507.21</b>	<b>16753.60</b>	<b>17218.42</b>	<b>102.77%</b>

(Please refer Annx- 31& 31A, page no- 91 & 92)

5.3) PHYSICAL ACHIEVEMENT- PRIORITY SECTOR CREDIT (PS)

(In units)

S.No.	Sector/Activity	Annual Targets 2022-23	Targets Up to September 2022	Achievement – period ended September, 2022	%age Achievement – period ended September, 2022
1	Agri. –Direct	671439	335719	238884	71.16
2	MSME	142155	71077	48421	62.12
3	Education	15533	7766	2834	36.49
4	Housing	27032	13516	8558	63.31
5	Others –PS	90636	45318	7605	16.78
Total PS (1 to 5)		946795	473396	306302	64.70

(Please refer to Annx- 21 to 32A, page no-81 to 94)

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

(In units)

S. No.	Sector/Activity	Annual Targets 2022-23	Targets Up to September 2022	Achievement – period ended September, 2022	%age Achievement – period ended September, 2022
1	Agriculture	1	0	234	234.00
2	Education	2453	1226	122	9.95
3	Housing	4259	2129	6588	309.44
4	Others	88596	44298	179112	404.33
5	Total NPS	95309	47654	186056	390.43
6	Total PS	946795	473397	303460	64.10
Grand Total (PS+NPS)		1137413	568704	675572	118.79

(Please refer to Annx- 31 & 31A, page no-91 & 92)

5.5) AGENCY-WISE DISBURSEMENT UNDER ANNUAL CREDIT PLAN 2022-23 UP TO SEPTEMBER, 2022.

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	<b>AGRICULTURE SECTOR</b>					
A	Annual Target 2022-23	7801.22	1611.20	3608.12	858.68	13879.21
B	Targets Up to September 2022	3900.61	805.6	1804.06	429.34	6939.61
C	Achievements– Up to September, 2022	2098.22	366.14	1161.71	538.23	4214.18
D	%-Achievement- Up to September, 2022	56.63	45.45	64.58	129.84	60.73
2	<b>MSME SECTOR</b>					
A	Annual Target 2022-23	6558.80	756.37	1613.38	958.55	9887.09

B	Targets Up to September 2022	3279.4	378.19	806.69	479.28	4943.55
C	Achievements– Up to September, 2022	2724.51	71.54	972.18	1369.43	5172.18
D	%-Achievement- Up to September, 2022	83.08	18.92	122.04	298.44	104.62
<b>3</b>	<b>EDUCATION LOANS</b>					
A	Annual Target 2022-23	305.26	31.24	104.43	45.10	486.02
B	Targets Up to September 2022	152.63	15.62	52.22	22.55	243.01
C	Achievements– Up to September, 2022	39.44	0.77	2.95	2.38	45.54
D	%-Achievement- Up to September, 2022	25.84	4.93	5.73	10.94	18.74
<b>4</b>	<b>HOUSING LOANS</b>					
A	Annual Target 2022-23	1227.48	165.06	422.28	218.72	2033.53
B	Targets Up to September 2022	613.74	82.53	211.14	109.36	1016.77
C	Achievements– Up to September, 2022	376.68	36.69	203.45	7.04	618.30
D	%-Achievement- Up to September, 2022	61.38	32.34	97.58	6.74	60.81
<b>5</b>	<b>OPS UNDER PRIORITY SECTOR</b>					
A	Annual Target 2021-22	1381.52	158.82	708.76	257.11	2506.23
B	Targets Up to September 2022	690.76	79.41	354.38	128.56	1253.12
C	Achievements– Up to September, 2022	92.78	00.00	6.72	3.85	109.73
D	%-Achievement- Up to September, 2022	13.43	00.00	1.90	2.99	8.76
<b>6</b>	<b>TOTAL PRIORITY SECTOR</b>					
A	Annual Target 2022-23	16969.02	2691.45	6352.54	2293.06	28306.06
B	Targets Up to September 2022	8484.51	1345.73	3176.27	1146.53	14153.02
C	Achievements– Up to September, 2022	5325.64	465.14	2347.02	1920.92	10159.51
D	%-Achievement- Up to September, 2022	62.77	34.56	74.38	174.75	71.78

(Please refer to Annx- 21 to 32 A, page no- 81 to 94)

## B) NON PRIORITY SECTOR LOANS-AGENCY-WISE

(Amount in Crores)

<b>1</b>	<b>NPS- AGRICULTURE LOANS</b>					
A	Annual Target 2022-23	15	0	0	0	15
B	Targets Up to September 2022	7.5	0	0	0	7.5
C	Achievements– Up to September, 2022	6.32	0	0	0	6.31
D	%-Achievement- Up to September, 2022	84.26	0	0	0	84.26
<b>2</b>	<b>NPS- EDUCATION LOANS</b>					
A	Annual Target 2022-23	117.52	18.53	53.19	34.85	224.10
B	Targets Up to September 2022	58.76	9.26	26.60	17.24	112.05
C	Achievements– Up to September, 2022	11.47	0	0	1.21	12.68
D	%-Achievement- Up to September, 2022	19.52	0	0	7.03	11.32
<b>3</b>	<b>NPS-HOUSING LOANS</b>					
A	Annual Target 2022-23	270.72	39.56	106.82	78.18	495.28



B	Targets Up to September 2022	135.36	19.78	51.86	38.31	247.64
C	Achievements– Up to September, 2022	869.92	0	9.13	47.02	926.09
D	%-Achievement- Up to September, 2022	642.67	0	17.60	122.75	373.96
4	<b>NPS –OTHERS</b>					
A	Annual Target 2022-23	2676.07	316.46	654.83	819.41	4466.77
B	Targets Up to September 2022	1338.04	158.23	327.42	409.71	2233.39
C	Achievements– Up to September, 2022	3124.16	45.20	788.20	2003.5	6113.82
D	%-Achievement- Up to September, 2022	233.49	28.57	240.73	489.00	273.37
5	<b>TOTAL NON PRIORITY SECTOR</b>					
A	Annual Target 2022-23	3079.31	374.55	814.84	932.44	5201.15
B	Targets Up to September 2022	1539.65	187.27	407.42	466.22	2600.58
C	Achievements– Up to September, 2022	4011.86	45.21	797.34	2051.76	7058.91
D	%-Achievement- Up to September, 2022	260.57	24.14	199.19	448.66	271.44

(Please refer to Annx- 31 & 31A, Page 91 & 92)

<b>C) GRAND TOTAL FOR ALL SECTORS</b>						
A	Annual Target 2022-23	20048.33	3066	7167.38	3225.50	33507.21
B	Targets Up to September 2022	10024.17	1533	3583.69	1612.75	16753.60
C	Achievements– Up to September, 2022	9337.50	510.35	3144.36	3972.68	17218.42
D	%-Achievement- Up to September, 2022	93.15	33.29	87.74	246.33	102.77

(Please refer to Annx-29 & 31A at page-89 & 92)

**5.6): Observations/ comments on achievements up to September, 2022 under Annual Credit Plan (ACP) 2022-23**

- a) During the FY 2022-23, banks have disbursed fresh loans to the tune of **Rs. 10122.70 crore** to total 297463 new units. The achievement against the targets set for quarter ended September, 2022 registered at 120.84%.
- b) In the **Priority Sector segments**, Banks have disbursed fresh credit of **Rs. 6795.08 crores** against the target of 7076.52 crores and achieved 96.02% of the assigned targets for the FY 2022-23.
- c) In **Non Priority Sector (NPS)** segments, Banks have made fresh loans to the tune of **Rs. 3327.62 crores** as against the set target of **Rs. 1300.29 crores** and recorded achievement of **255.91%**.
- d) In **Agriculture Sector** Banks have made fresh credit disbursements of **Rs. 2139.27 crores** as against the target of **Rs. 3469.80 crores** having achievement of 61.65% of the assigned targets.

- e) In **MSME Sector**- Banks have fresh credit disbursements of **Rs. 4250.34 crores** as against the target of **Rs. 2471.77 crores**. Banks have recorded achievement of **171.96%** which is quite good.
- f) Achievement under **Housing loans** was 58.33% of targets and banks have disbursed fresh housing loans to the tune of **Rs. 296.52 crores** up to September, 2022.
- g) Achievement under **Education loans** was 17.72% of targets and banks have disbursed fresh education loans to the tune of **Rs. 21.53 crores** up to September, 2022.
- h) The **Agency-wise (i.e. PSB/RRB/Private Banks /Coop Banks) overall achievement** under Annual Credit Plan (ACP) 2022-23 up to September, 2022 indicates that Public Sector banks (PSB) have overall achievement of 119.40%, RRB- 45.06%, Cooperative Sector Banks- 85.49% and Private Banks – 279.41%.
- i) The **overall performance of 120.84%** as against the targets assigned for the First quarter of Financial Year under ACP 2022-23 is quite satisfactory.

### PERFORMANCE ANALYSIS OF BANKS UNDER ACP 2022-23

#### i) Total Priority Sector:

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

S. No.	Bank	%age
1.	Bank of Maharashtra	24.36
2.	Canara Bank	32.82
3.	Indian Overseas Bank	9.41
4.	Punjab & Sind	20.58
5.	State Bank Of India	24.57
6.	Catholic Syrian Bank	00.20
7.	J & K	37.60
8.	RBL Bank	14.99
9.	H.P. Gramin Bank	34.56
10.	HP ARDB	23.98
11.	The Baghat Urban Cooperative Bank Ltd	00.00
12.	The Chamba Urban Cooperative Bank Ltd	19.60
13.	The Mandi Urban Cooperative Bank Ltd	00.00
14.	The Shimla Urban Cooperative Bank Ltd	00.00

(Please refer to Annx- 29 at Page 89)

#### ii) Total Non-Priority Sector:

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

S. No.	Bank	%age
1.	Bank Of Maharashtra	18.08
2.	Indian Overseas Bank.	38.03
3.	RBL BANK	00.00
4.	HP Gramin Bank	24.14
5.	HP ARBD	32.57

(Please refer to Annx-31A at Page 92)

**iii) Overall ACP Achievement:**

Following banks have less than 40% achievement in targets allotted under ACP 2022-23:

<b>S. No.</b>	<b>Bank</b>	<b>%age</b>
1.	Bank of Maharashtra	23.08
2.	Indian Overseas Bk.	16.46
3.	Punjab & Sindh	29.82
4.	Catholic Syrian Bank	24.21
5.	RBL BANK	10.97
6.	HP Gramin	33.29
7.	HP ARDB	24.05
8.	The Mandi Urban Cooperative Bank Ltd	27.58

XXXXXXXXXXXXXXXXXXXX

## AGENDA ITEM NO.6

### 6) REVIEW OF STATISTICAL BANKING DATA AS OF 30<sup>th</sup> SEPTEMBER, 2022

#### 6.1) COMPARATIVE BANKING KEY INDICATORS AS OF 30<sup>th</sup> September, 2022

- A) The **total banking business** has grown at Y-o-Y growth rate of 8.84% with aggregate banking business amounting to **Rs 222595.13. crore** as of 30<sup>th</sup> September, 2022. In absolute term, the total business has grown by **Rs. 18083.84crore** over the quarter ended September, 2021 (**Rs. 204511.29crore** in September, 2021).
- B) The **total deposits** in banking sector have grown to **Rs. 161994.50 crore** with Y-o-Y growth of **7.93%**. In absolute term, the total Deposits have grown by **Rs. 11906.15 crore** over the quarter ended September, 2021 (**Rs. 150088.3563 crore** in September, 2021).
- C) Banks have **total loans & advances** to the tune of **Rs. 60600.63 crores** in quarter ended September, 2022 with Y-o-Y growth rate of 11.35 %. The Loans & advances have increased from the quarter ended September, 2021.

(Amt in crores)

S. No.	Item	30.09.2020	30.09.2021	30.09.2022	Variation in September,2022 over September, 2021 (Y-o-Y)	
					Absolute	%age
1	<b>Deposit PPD</b>					
	Rural	85300.62	90648.39	98115.41	7467.02	8.24
	Urban/SU	54051.68	59439.96	63879.08	4439.12	7.47
	<b>Total-Deposits</b>	<b>139352.30</b>	<b>150088.35</b>	<b>161994.50</b>	11906.15	7.93
2	<b>Advances (O/S)</b>					
	Rural	31358.65	28196.62	32299.68	4103.06	14.55
	Urban/SU	24949.06	26226.32	25060.88	-1165.44	-4.44
	Outside Credit			3240.07		
	<b>Total-Advances</b>	<b>56307.71</b>	<b>54422.94</b>	<b>60600.63</b>	6177.69	11.35
3	<b>Total Banking Business ( Dep + Adv)</b>	<b>195660.01</b>	<b>204511.29</b>	<b>222595.13</b>	18083.84	8.84
4	RIDF	2683.51	3033.00	3137.91	104.91	3.46
5	CD RATIO (As per RBI recommendation)	42.33	38.28	39.34	1.06	2.77
6	<b>Priority Sector Advances (O/S) of which under:</b>	<b>31612.47</b>	<b>29749.13</b>	<b>32790.90</b>	3041.77	10.22
	<b>i) Agriculture</b>	9603.96	9627.44	<b>10624.94</b>	997.5	10.36
	<b>ii) MSME</b>	13192.82	13656.09	15457.81	1801.72	13.19
	<b>iii) OPS</b>	8815.69	6465.60	6708.13	242.53	3.75

7	Weaker Section Adv.	20322.94	8840.66	11649.32	2808.66	31.77
8	Non Priority Sec. Adv.	24695.24	19996.25	24569.66	4573.41	22.87
9	No. of Branches	2195	2244	2234	-10	-0.45
10	Advances to Women	6062.55	5221.49	6856.81	1635.32	31.32
11	Credit to Minorities	649.94	842.42	1038.98	196.56	23.33
12	Advances to SCs/STs	2513.44	1782.40	3339.25	1556.85	87.35

**6.2) Review of Banking Sector Performance in Key business parameters in Himachal Pradesh as of 30<sup>th</sup> September, 2022.**

- A) The **total banking business** has increased from last quarter by **Rs. 9282.63 Crore** with aggregate business amounting to **Rs. 222595.13Crore** in quarter ended September, 2022 (**Rs. 213312.50 Crore** in June, 2022)
- B) The **total Loans & Advances** has grown from last quarter by **Rs. 1571.71 Crore** with total advances amounting to **Rs. 60600.63 Crore** in quarter ended September, 2022 (**Rs. 59028.92 Crore** in June, 2022)
- C) The **total Deposit** has increased from last quarter by **Rs.7710.91 Crore** with total Deposit amounting to **Rs. 161994.50 Crore** in quarter ended September, 2022 (**Rs.154283.59 Crore** in June, 2022)

(For Bank-wise details, please refer to page no 102-118)

S. No.	Item	31.03.2022	30.06.2022	30.09.2022	Variation in September,2022 over June, 2022 (Q-o-Q)	
					Absolute	%age
1	<b>Deposit PPD</b>					
	Rural	91976.5	93408.68	98115.41	4706.73	5.04
	Urban/SU	63007.65	60874.91	63879.08	3004.17	4.93
	<b>Total-Deposits</b>	<b>154984.15</b>	<b>154283.59</b>	<b>161994.50</b>	<b>7710.91</b>	<b>5.00</b>
2	<b>Advances (O/S)</b>					
	Rural	30945.29	31526.99	32299.68	772.69	2.45
	Urban/SU	23369.49	24161.93	25060.88	898.95	3.72
	Outside Credit	4409.5	3339.99	3240.07	-99.92	-2.99
	<b>Total-Advances</b>	<b>58724.28</b>	<b>59028.92</b>	<b>60600.63</b>	<b>1571.71</b>	<b>2.66</b>
3	<b>Total Banking Business ( Dep + Adv)</b>	<b>213708.43</b>	<b>213312.50</b>	<b>222595.13</b>	<b>9282.63</b>	<b>4.35</b>
4	RIDF	3161.15	3138.17	3137.91	-0.26	-0.01
5	CD RATIO (As per RBI recommendation)	39.93	40.29	39.34	-0.95	-2.36
6	<b>Priority Sector Advances (O/S) of which under:</b>	<b>32608.28</b>	<b>33038.69</b>	<b>32790.90</b>	<b>-247.79</b>	<b>-0.75</b>
	i) Agriculture	10450.18	10609.47	10624.94	15.47	0.15
	ii) MSME	15457.74	15776.69	15457.81	-318.88	-2.02
	iii) OPS	6700.36	6652.53	6708.13	55.6	0.84
7	Weaker Section	10545.55	11610.47	11649.32	38.85	0.33

	Advs.					
8	Non Priority Sec. Adv.	21706.32	22650.24	24569.66	1919.42	8.47
9	No. of Branches	2245	2255	2234	-21	-0.93
10	Advances to Women	5836.52	6060.77	6856.81	796.04	13.13
11	Credit to Minorities	875.05	883.24	1038.98	155.74	17.63
12	Advances to SCs/STs	3130.29	3017.28	3339.25	321.97	10.67

### 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 39.34% as of 30<sup>th</sup> September, 2022 as per details mentioned below:

S. No	Components	As of 30 <sup>th</sup> September, 2022
1	Advances from Banks (within State)	57360.56
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	3240.07
3	RIDF (Bal. outstanding at the end of Qtr- September, 2022)	3137.91
4	Total- Credit (1+2+3)	63738.54
5	Total Deposits	161994.50
6	Credit Deposit ratio (%)	39.34%

**Credit Deposit Ratio (CDR) IN H.P. AS OF 30<sup>th</sup> September, 2022 = 39.34%**

- i) Banks have overall CD ratio (as per instructions from RBI) of **39.34%** in Himachal Pradesh as of September, 2022. The CDR has witnessed decrease of 95 basis point over the quarter ended June, 2022 (**40.29%** in June, 2022).
- ii) **Bank-wise position of CDR:** Based on the information received from member banks, the domestic Credit Deposit Ratio (CDR) arrived at **35.41%** in quarter ended September, 2022. (Bank-wise position mentioned at Annx-5, page no-112) The data reveals that few of the member Banks as mentioned below are having poor CDR in September, 2022 and their position is almost static having persistently very poor CDR below 20%:

S No.	Name of Bank	CD Ratio
1.	Indian Overseas Bank	19.26
2.	Bandhan Bank	1.48
3.	IDFC First Bank	10.85
4.	Catholic Syrian Bank	13.88
5.	RBL Bank	0.29
6.	South Indian Bank	10.00
7.	Utkarsh Small Finance Bank	4.63
8.	Ujjivan Small Finance Bank	7.08

**The District-wise CDR position in twelve districts as of September, 2022 mentioned as below:**

S. No	Districts	December, 2021	March, 2022	June, 2022	September, 2022	Remarks
1	Bilaspur	23.20	25.86	24.18	24.69	Critically low CD ratio
2	Chamba	29.54	29.09	29.91	30.47	Critically low CD ratio
3	Hamirpur	21.00	22.40	22.13	22.34	Critically low CD ratio
4	Kangra	23.56	23.85	23.29	23.47	Critically low CD ratio
5	Kinnaur	39.02	41.73	45.52	45.66	
6	Kullu	42.15	43.44	43.31	40.43	
7	L & S	22.69	23.02	24.47	24.38	Critically low CD ratio
8	Mandi	25.80	26.26	26.98	26.91	Critically low CD ratio
9	Shimla	40.11	37.18	42.07	37.82	Critically low CD ratio
10	Sirmaur	65.60	68.02	69.34	69.50	
11	Solan	64.33	66.71	68.10	69.45	
12	Una	30.12	30.63	30.70	30.93	Critically low CD ratio
	<b>State</b>	<b>34.77</b>	<b>35.05</b>	<b>36.10</b>	<b>35.41</b>	

(Source: Data reported By Banks)

**Observations:**

- I) **Seven** districts namely **Bilaspur, Chamba, Hamirpur, Kangra, Lahaul & Spiti, Mandi, Shimla 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 160<sup>th</sup> 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	32065.56	65.18%
31.03.2013	57995.12	23825.55	13386.85	37212.4	64.16%
31.03.2014	65809.72	27327.65	12363.13	39690.78	60.31%
31.03.2015	75910.92	30343.52	14476.54	44820.06	59.04%
31.03.2016	85203.62	32938.17	14919.59	47857.76	56.17%
31.03.2017	99872.69	34771.94	10287.87	45059.81	45.12%
31.03.2018	105667.2	37480.6	9875.16	47355.76	44.82%
31.03.2019	116946.7	41825.82	11289.09	53114.91	45.42%
31.03.2020	127493.6	45880.96	11873.43	57754.39	45.30%
31.03.2021	141379	49014.18	11193.42	60207.6	42.59%
31.03.2022	154984.15	54314.78	4409.50	58724.28	39.93

**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 39.93% as on 31.03.2022 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 60.04% as on 31.03.2022. 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. 39.96% as on 31.03.2022. 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 39.93% as on 31.03.2022. 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 31.03.2022 it is 60.04%. Similarly, under NPS, as on 31.03.2010 the advances share was 35.79% and as on 31.03.2022 it is 39.96%.

The House may review the position.

#### 6.4): National Parameters (NP)

##### POSITION OF NATIONAL PARAMETERS IN BANKING BUSINESS IN HIMACHAL PRADESH AS OF 30<sup>th</sup> September, 2022.

S No	Sector	September, 2020	September, 2021	September, 2022	National Parameter
1	<b>Priority sector Advances</b> (of total Advances)	56.14	59.86	57.68	40%
2	<b>Agriculture Advances</b> (of total Advances)	17.06	19.47	18.69	18%
3	<b>Advances to Small &amp; Marginal Farmers</b> (of total Advances)	12.10	14.89	13.64	9%
4	<b>Advances to Micro Enterprises</b> (of total Advances)	10.78	12.49	14.10	7.5%
5	<b>Advances to Weaker Sections</b> (of total Advances)	36.09	17.75	20.30	11%
6	<b>Advances to Women</b> (of total Advances)	10.77	10.48	11.95	5%
7	<b>Advances under DRI scheme</b> (of total Advances)	0.01	0.03	0.03	-
8	<b>C.D. Ratio</b>	42.33	38.28	39.34	60%

9	<b>MSME Advances</b> (of total P.S. Credit)	41.73	45.80	47.14	-
10	<b>Advances to SC/ST</b> (of total P.S. Credit)	7.95	5.98	6.62	-
11	<b>Advances to Minorities</b> (of total P.S. Credit)	2.06	2.83	3.17	-

(\*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 **57.68%** 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. State Bank Of India, 2. ICICI Bank, 3. Catholic Syrian Bank, 4. South Indian Bank, 5. H.P. State Coop Bank, 6. IDFC Bank.

- **Agriculture sector lending** have a share of **18.69%** of total Advances.

Among **major Banks** in the Bank of Baroda (7.5), SBI (8.57) and Canara Bank (8.35), 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, RBL Bank, South Indian 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 13.64% of the total advances. The related information is being collected on a quarterly basis from the member Banks.
- **Advances to Micro Enterprises** amount to 14.10% of the outstanding advances as of 30.09.2022 which is above the national parameter of **7.5%**.
- Similarly the achievement of **20.30 %** 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 **11.95%** 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 30<sup>th</sup> September, 2022.**

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

Banks have opened 2 new branches during the quarter ended September, 2022. 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 September 2022 (01.06.2022 to 30.09.2022)**

S.No	Bank	Date of Opening	Name of Centre	District
1.	ICICI	July 2022	Daulatpur	Una
2.	UCO	September 2022	Panar	Sirmaur

All member Banks have total 2234 branches in the State as of 30.09.2022. 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 September, 2022 is as below:

- ◆ Banks have total **2127 ATMs** operational in the State.
- ◆ **PSBs** have total **1492 ATMs** and having **Branch network of 1157**.
- ◆ 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 **396 ATMs** as against the branch network of **210** up to the quarter ended September, 2022.
- ◆ **Small Finance Banks** have **21 branches** and **7 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 **221 ATMs** and **Branch Network is 541**. 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 30<sup>th</sup> September, 2022:**

S.No.	Position	Status as of June, 2022	Status as of September, 2022
1	Total number of branches	2255	2234
2	Total number of Rural branches	1738	1708
3	Total number of Semi Urban branches	418	426
4	Total number of Urban branches	99	100
5	Total CBS branches	2174	2183
6	Total Non CBS Branches ( HPARDB)	81	51
7	ATMs installed by Banks	2094	2127
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	
15	Branches having BC model	8474	9148

**6.6) PRIORITY SECTOR ADVANCES IN HP AS OF 30<sup>th</sup> September, 2022.**  
(At a Glance for information of the House)

<b>Summary as of September, 2022</b>				
<b>S. No.</b>	<b>Particulars</b>	<b>No. of Accounts</b>	<b>Amount (in crores)</b>	<b>% of Total advances (in terms of financial outlay)</b>
<b>A</b>	<b>Agriculture Loans</b>	<b>616111</b>	<b>10624.94</b>	<b>18.69%</b>
	of which			
	i) Crop loan	<b>486431</b>	<b>8262.71</b>	
	ii) Term Loan	<b>116528</b>	<b>1665.29</b>	
	iii) Other Agri	<b>13152</b>	<b>696.95</b>	
<b>B</b>	<b>MSME Loans</b>	<b>225968</b>	<b>15457.81</b>	<b>26.95%</b>
	of which: Micro- Manuf & services	<b>199002</b>	<b>8088.66</b>	
	Small Manuf& services	<b>15197</b>	<b>4747.61</b>	
	Medium (Manf. & Services)	<b>2065</b>	<b>1854.93</b>	
	Other MSME	<b>9704</b>	<b>766.62</b>	
<b>C</b>	<b>Other Priority Sector</b>	<b>121817</b>	<b>6687.90</b>	<b>11.66%</b>
	Housing loan	<b>80019</b>	<b>5705.62</b>	
	Education Loan	<b>12979</b>	<b>436.14</b>	
	Social infrastructure	<b>12461</b>	<b>54.28</b>	
	Others	<b>16358</b>	<b>491.86</b>	
<b>D</b>	<b>Total Priority Sector Advances (A+B+C)-(PS)</b>	<b>963972</b>	<b>32790.90</b>	<b>57.68</b>
<b>E</b>	<b>Total Non Priority Sector (NPS)</b>	<b>594846</b>	<b>24569.66</b>	<b>42.32</b>
<b>F</b>	<b>Total Advances</b>	<b>1558818</b>	<b>57360.56</b>	<b>100.00%</b>

The House may review the position.

XXXXXXXXXXXXXXXXXXXX

## 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 30<sup>th</sup> SEPTEMBER, 2022

(Amt. in Crores)

S. No	Sector	Outstanding	NPAs	NPA %age
1	Agriculture	10624.94	962.05	9.05
2	MSME	15457.81	1907.46	12.34
3	Other Priority Sector	6708.13	607.15	9.05
A	<b>Total Priority Sector Advances ( 1 to 3)</b>	<b>32790.88</b>	<b>3476.66</b>	<b>10.60</b>
B	<b>Total Non Priority Sector Advances.</b>	<b>24569.66</b>	<b>1036.17</b>	<b>4.21</b>
C	<b>Grand Total (A+B)</b>	<b>57360.56</b>	<b>4512.83</b>	<b>7.86</b>

(For bank-wise details, please refer to Annx- 35 to 36A, Page no- 120-125)

#### 7.2) GOVT. SPONSORED SCHEME WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 30<sup>th</sup> SEPTEMBER, 2022

(Amt. in Crores)

S. No.	Sector	Outstanding	NPAs	NPA-%age
1	SGSY/NRLM	117.68	4.06	3.45
2	PMEGP	225.08	22.46	9.98
3	SJSRY/NULM	13.34	1.58	11.88
4	STAND UP INDIA	183.41	14.97	8019
5	MUDRA	2842.37	307.19	10.81

(For Bank-wise details, Please refer to Annx-39 & 39A, page no-126 & 127)

#### 7.3) Agency-wise Recovery Position as of 30<sup>th</sup> September, 2022.

(Amt in Crores)

S. No	Agency	Outstanding	NPAs	NPA-%age
1	Public Sector Banks	32778.41	1859.86	5.67
2	RRBs	2869.83	171.92	5.99
3	Cooperative Banks	13239.12	2321.53	17.54
4	Private Banks	8473.20	159.52	1.88
	<b>TOTAL</b>	<b>57360.56</b>	<b>4512.83</b>	<b>7.87</b>

(For Bank-wise details please refer Annx-35 to 36A at page no-120-125)

#### 7.4) Sector-wise NPA position as of 30<sup>th</sup> September, 2022 in Himachal Pradesh.

(Amount in Crores)

7.4 Sector Wise NPA position as of 30.09.2022 in Himachal Pradesh								
S. No	Sector	NPA as of September 2021	NPA as of June 2022	NPA as of September 2022	Variation over September 2021	Variation over June 2022	% Variation Y-O-Y	% Variation Q-O-Q
1	Agriculture	966.60	980.65	962.05	-4.55	-18.6	-0.47	-1.90
2	MSME	2198.79	2214.06	1907.46	-291.33	-306.6	-13.25	-13.85
3	Other PS	658.60	640.73	607.15	-51.45	-33.58	-7.81	-5.24
4	NPS	801.90	748.01	1036.17	234.27	288.16	29.21	38.52
<b>Total</b>		<b>4625.89</b>	<b>4583.44</b>	<b>4512.83</b>	<b>-113.06</b>	<b>-70.61</b>	<b>-2.44</b>	<b>-1.54</b>

(For Bank-wise details please refer to Annx-35 to 36A at page no-120-125)

## Observations:

- ◆ The **Non Performing Assets (NPAs) ratio of Banks in the State recorded at 7.87%** and in absolute term, NPAs have reached to **Rs. 4512.83 crore** in the quarter ended September, 2022. The NPAs in the State has decreased by Rs. 70.61 crores in comparison to that in quarter ended June, 2022 (Rs.4583.44 crore in June, 2022)
- ◆ 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 12.34%. In agriculture sector NPA Ratio reached 9.05%** 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 16.62%**. Among the Coop sector Banks, HP State Coop. Bank has NPA ratio of 8.12 %, Kangra Central Coop Bank (31.48%), HPARDB (31.32%) and Bhagat Urban Coop. Bank (45.54%) in September Quarter. Cooperative Banks have to strengthen the recovery drives to prevent further slippage in the NPAs.
- ◆ Comparative Position of NPA over June, 2022 to September, 2022
  - ◆ The NPA in PSBs decreased from 6.18% to 5.67% (net 0.51%) and in absolute terms it decreased from Rs. 1956.01 Cr. to Rs. 1859.86 Cr (Rs.96.15Cr.)
  - ◆ NPA in RRB decreased from 6.20% to 5.99% and in absolute terms it decreased from 174.38 to 171.92 in September, 2022.
  - ◆ NPA in Cooperative Sector Banks decreased from 16.65% to 16.62% (Net 0.03%) and in absolute terms from Rs.2109.98 Cr to Rs.2083.66 Cr. (Net Rs.26.32 Cr.) The Bhaghat Urban Cooperative Bank has highest NPA 45.54, followed by Kangra Central Cooperative Bank NPA at 31.48%.
  - ◆ NPA in Private Sector Banks decreased from 2.13% to 1.94% (Net -0.19%) and in absolute terms decreased from Rs.154.47 Cr to Rs.151.37 (Net Rs.3.10 Cr.).
  - ◆ NPA in Urban Cooperative Banks increased from 24.99% to 33.72% (Net -8.73%) and in absolute terms it increased from Rs.180.50 Cr to Rs.237.87 Cr (Net Rs.57.37 Cr.). The Baghat Urban Coop Bank reported highest NPA at 45.54% in Urban Coop Banks Sector.
  - ◆ NPA in Small Finance Banks decreased from 1.34% to 1.23% (Net 0.11%) and in absolute terms it increased from Rs.8.10 Cr to Rs.8.15 (Net Rs.0.05 Cr).
  - ◆ Total NPA has decreases from 8.23% to 7.87% (Net 0.36%) and in absolute terms it decreased from Rs.4583.44 to Rs.4512.83 Cr (Net Rs.70.61 Cr).

**The House may review the position.**

XXXXXXXXXXXXXXXXXXXX

## AGENDA ITEM NO.8

### 8) Review of Progress under Non Sponsored Programmes (NSP) – Quarter ended September, 2022.

#### 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 September, 2022 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	KCCs issued (Fresh + Renewed) during the Quarter- September, 2022 (01.04.2022 to 30.09.2022)		Position of KCCs outstanding with bank Branches as of 30.09.2022		% of farmers coverage
			No	Amount	No	Amount	
1	Bilaspur	60347	8800	5244.03	26668	26854.65	44.19%
2	Chamba	71078	4287	2918.4	18575	20084.97	26.13%
3	Hamirpur	60447	10268	6958.44	35519	28470.4	58.76%
4	Kangra	217701	24380	20729.09	75623	86233.77	34.74%
5	Kinnaur	11102	3196	4723.47	11085	29113.13	99.85%
6	Kullu	68974	8070	20856.03	34904	92142.9	50.60%
7	Lahaul & Spiti	3137	1336	1830.51	4241	9644.45	135.19%
8	Mandi	172194	20527	27199.72	69124	110692.7	40.14%
9	Shimla	94394	24863	45676.73	78036	230052.8	82.67%
10	Sirmaur	74268	8144	8679.2	28560	52128.95	38.46%
11	Solan	69158	4842	9031.18	30529	58955.32	44.14%
12	Una	92414	7366	8570.49	31124	39183.23	33.68%
	<b>Total</b>	<b>995214</b>	<b>126079</b>	<b>162417.3</b>	<b>443988</b>	<b>783557</b>	<b>44.61%</b>

Comment:

- 1) Banks have issued total 126.79 KCCs as new KCCs as well as renewal of the existing KCC amounting to total disbursements of Rs. 1624.17 Crore during the quarter ended September, 2022.
- 2) The cumulative position indicates that banks have issued total 443988 KCC and having cumulative disbursement of Rs. 7835.57 Crore as of 30.09.2022.
- 3) Banks have issued total no. of 296017 KCC Rupay Cards to the Farmers.
- 4) On comparing the information related to KCC Outstanding (No. of A/Cs and corresponding amount) for June 2022 and September 2022, it was observed that the outstanding amount has increased from the last quarter.

#### 1.1) **Farmers coverage under KCC as of September, 2022:**

In Himachal Pradesh there are total 9,95,214 farmers as reported by DLR. As of 30.09.2022, banks have covered total 443988 farmers under KCC Scheme in Himachal Pradesh and thus the **average farmers' coverage under KCC Scheme reached to 44.61% in the State.**

In district **Bilaspur(46%), Chamba(26%), Kangra(32%), and Mandi(45%)** 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 September, 2022 mentioned as below for review of the House.

RBI vide its Cir. No.FIDD.CO.GSSD.S1079/09.01.003/2022-23 dated 07.11.2022 advised that some Banks are demanding PAN card as a KYC document from SHG members while opening their accounts. RBI has clarified that only Form No.60 is sufficient and no bank should demand PAN Card from the SHG members.

**The summary position under the SHG scheme mentioned as below:**

Achievement up to the quarter ended – September, 2022		Outstanding as of quarter ended September, 2022 (Cumulative)	
No.	Amount in Lakh	No.	Amount in Lakh
990	2214.95	8654	10102.55

(Please refer to Annx-49 at page no- 131 for bank-wise progress under SHG scheme)

**Comments:**

- The cumulative position of credit linked SHGs showing total 8654 SHGs which indicate the active status of SHGs with banks as of 30.09.2022.
- 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
<b>A.</b>	<b>BENCHMARK PARAMETERS</b>	
<b>1.</b>	<b>Coverage of farmers</b>	<b>a.</b> No. of agri loan A/Cs as compared to no. of farmers in the state <b>b.</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
<b>2.</b>	<b>Short Term Credit</b>	<b>a.</b> Crop Loan disbursed per hectare of net cultivable area <b>b.</b> Share of SF/MF/Tenant farmers in total farmers financed (No. of A/Cs) <b>c.</b> Share of SF/MF/Tenant farmers in total farmers financed (Amount) <b>d.</b> Share of allied activities in total loans to farmers (No. of A/Cs) <b>e.</b> Share of allied activities in total loans to farmers (Amount)

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

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 September, 2022**

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.

<b>Progress as of quarter ended September, 2022</b>				
<b>Scheme</b>	<b>Achievement during the quarter ended – September, 2022</b>		<b>Outstanding Balance as of September, 2022</b>	
	<b>No.</b>	<b>Amount (in Lakh)</b>	<b>No.</b>	<b>Amount (in Lakh)</b>
Joint Liability Groups (JLGs)	3383	3134.27	15594	9495.29
General Credit Cards/ Swarojgar Credit Card etc. (GCCs/SCCs)	985	1292.37	29383	70707.21

**(Source: Banks)**

**(Please refer to Annx-49 at page-131)**

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) Review of performance of RSETIs (Rural Self Employment Training Institute) : Position as of 30<sup>th</sup> September, 2022

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.

<b>RSETIs progress in the Quarter ended 30<sup>th</sup> September, 2022</b>											
S. No	Name of RSETI	Training targets for 2022-23		Achievement during the period 01-04-2022 to 30.09.2022		Cumulative Training programs conducted (since inception)		Settlement of trained candidates (out of Col no-8)			Const Of RSET I Building (Y/N)
		No. Of training Program	Candidates to be trained	No. of training programs held up to September, 2022	Candidates trained	No. Of training Program	candidates trained	Bank Finance	Self Finance	Wa ge Em p.	
1	UCO RSETI Bilaspur	19	578	11	332	216	5578	1402	2033	158	Y
2	SBI RSETI Chamba	21	525	9	238	254	5967	2088	2748	11	Y
3	PNB RSETI Hamirpur	25	625	11	323	290	7340	1550	3169	344	
4	PNB RSETI Kangra	25	625	5	139	272	7112	1723	2505	927	N
5	PNB RSETI Kullu	24	600	8	253	211	5283	1228	2985	657	N
6	PNB RSETI Mandi	23	580	12	317	220	5331	1377	2191	30	N
7	UCO RSETI Shimla	22	610	13	365	243	5673	1334	1868	0	N
8	UCO RSETI Sirmaur	20	604	12	314	209	4704	1028	1560	54	Y
9	UCO	22	650	10	269	227	5420	1514	1475	75	N

	RSETI Solan									2	
10	PNB RSETI Una	25	625	15	440	296	7493	1794	2710	564	N
	<b>Total</b>	<b>226</b>	<b>6022</b>	<b>106</b>	<b>2990</b>	<b>2438</b>	<b>59901</b>	<b>15038</b>	<b>23244</b>	<b>3497</b>	

**Comments:**

- In the FY 2022-23 RSETI in the State have targeted to train 6022 entrepreneurs in rural areas in total 226 training programs.
- During the FY 2022-23, 106 programs have been conducted by RSETIs up to September Quarter in which 2990 rural youth have been trained.
- The trained Youth from RSETIs linked to Bank credit is proportionately low (28%) 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 September, 2022
1	UCO RSETI Bilaspur	The wall work around the building and the ceiling of the top floor has also been completed. Doors and windows have also been prepared for installation in the building. Indoor wall work has also been completed.
2	SBI RSETI Chamba	Land Selection committee visited proposed land for construction of RSETI building and hostel on 13/9/2022. The committee expressed that the land is suitable for RSETI building and hostel and advised us to obtain various clearances from respective departments I.e. HPSEB, forest department, TCP etc.
3	PNB RSETI Hamirpur	Construction work completed. Soon possession will be taken.
4	PNB RSETI Kangra	RSETI Functional own building.
5	PNB RSETI Kullu	Chief LDM Kullu Visited on 25-11-2021 at Patlikuhal. Construction work of RSETI Building not started by the contractor.
6	PNB RSETI Mandi	Not yet started
7	UCO RSETI Shimla	Construction had been stopped by the contractor, Regular followup made by the contractor and Zonal office.
8	UCO RSETI Sirmaur	The building work of RSETI Sirmaur has been completed. RSETI is working from its own building.
9	UCO RSETI Solan	Construction work is under progress and likely to be completed within 4 months
10	PNB RSETI Una	Possession will be taken very soon.

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 30.09.2022

(Amount in thousands)

S. No.	RSETI	DRDA/SLRM	KVIC	Other agencies
1	UCO RSETI Bilaspur	9001.3	0	0
2	SBI RSETI Chamba	12417	0	0
3	PNB RSETI Hamirpur	43710		6300576.82
4	PNB RSETI Kangra	4917	Nil	Nil
5	PNB RSETI Kullu	3413	0	0
6	PNB RSETI Mandi	4502326	137700	0
7	UCO RSETI Shimla	6548.08	0	0
8	UCO RSETI Sirmaur	6472	0	0
9	UCO RSETI Solan	8722.61	0	0
10	PNB RSETI Una	9339658.4	Nil	0
	<b>Total</b>	13937185.39	137700	6300577

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.

XXXXXXXXXXXXXXXXXXXX

**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-  
SEPTEMBER, 2022**

**SUMMARY-TABLES**

<b>S. No.</b>	<b>Agenda- No.</b>	<b>Particulars</b>	
1	2	Performance under PM Kisan Samman Nidhi and major Govt. Sponsored Schemes viz., MMSY, NRLM, NULM, PMEGP, -Quarter ended September, 2022	GSP 1-7
2	3	Financial Inclusion Campaign	FI-TABLE
3	5	Performance under Annual Credit Plan 2022-23 for the quarter ended September, 2022	ACP
4	6	Banking Statistical Data and Position of National Key Business – 30.09.2022	NP 1 -14
5	7	Recovery Performance of Banks in HP – Quarter ended September, 2022	REC 1-4
6	8	Performance under Non-Sponsored Programmes i.e. KCC Scheme, SHGs, JLGs, GCCs, Review of performance of RSETIs- Quarter ended September, 2022	NSP 1-5

## INDEX LIST OF TABLES - QUARTER ENDED SEPTEMBER, 2022

S. No.	Agenda Item No.	Subject	Particulars	Table No.	Page No.
1	2	Govt. Sponsored Programme	Bank-wise progress under NRLM	Annx-51	73
			Bank-wise progress under NULM	Annx-51	73
			Bank-wise progress under PMEGP	Annx-49A	74
2	3	PMJDY	Financial Inclusion – FLC by Bank Branches	FI-FLC	75
			Bank-wise progress under PMJDY in HP	Annx-61	76
		PMMY	Pradhan Mantri MUDRA Yojana (PMMY)	Annx-63	77
		SUIS	Stand-Up India Scheme (SUIS)	Annx-65	78
		PMSBY/PM JJBY/ APY	Progress under Micro Insurance and Pension Yojana ( PMSBY/PMJJBY)	Annx-69	79
			Atal Pension Yojana (APY)		
		Aadhaar Authentication	Annx-71	80	
3	5	ACP 2022-23	Bank-wise Sector wise scheme wise targets and achievements for FY 2022-23 under Priority and Non Priority Sectors in terms of physical and financial allocation made under Annual Credit Plan 2022-23 including separate review of crop loan- Progress up to period ended September, 2022	Annx- 21-32A,47,55,57,59,73, 73A, 73B	81-101
4	6	Banking Statistics- September, 2022	Banking outreach in HP- Bank wise	Annx-1	102
			Banking outreach in HP- District wise	Annx-2	103
			Bank wise banking outlets & BCs	Annx-3	104
			Bank wise Deposits, Advances & CD Ratio	Annx-5	105
			Distt wise Deposits, Advances & CD Ratio	Annx-6	106
			Population wise Deposits, Advances & CD Ratio	Annx-7	107
			Progress in Digital transaction	Annx-33	108
			PS Advances – details	Annx-11-16	109-114
			Loans to weaker section	Annx-17-18	115-116
			NPS Advances – details	Annx-19-20	117-118
			Loans to minority community	Annx-53	119
5	7	Recovery (REC)	Sector-wise NPA position	Annx-35-36A	120-125
			NPA Govt. Sponsored programmes	Annx-39, 39A	126-127
6	8	Non Sponsored Scheme	KCC (Crop, Animal Husbandry & Fisheries)	Annx-41-43	128-130
			SHG & JLGs	Annx-49	131
			Progress in RSETIs as of September, 2022		132
7		Miscellaneous	Deepening of Digital Ecosystem- Bank Wise		133
			BC Transactions- Debit		134
			BC Transactions- Credit		135
			BC Transactions- Commission Paid		136