

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक

STATE LEVEL BANKERS' COMMITTEE
HIMACHAL PRADESH
CONVENOR: UCO BANK

DGM Secretariat, Hotel Himland,
SHIMLA
(HIMACHAL PRADESH)

AGENDA PAPERS
FOR
167th STATE LEVEL BANKERS' COMMITTEE
FOR
QUARTER ENDED 31st December 2022

05.04.2023 (Wednesday)

At Hotel Holiday Home, Shimla.



BANKING OUTLETS IN HIMACHAL PRADESH AS ON 31st December 2022

S. No.	District	NUMBER OF BRANCHES	NUMBER OF ATMs	LEAD BANK
1	Bilaspur	130	91	UCO
2	Chamba	124	76	SBI
3	Hamirpur	171	154	PNB
4	Kangra	415	416	PNB
5	Kinnaur	53	37	PNB
6	Kullu	137	131	PNB
7	Lahaul Spiti	26	15	SBI
8	Mandi	262	210	PNB
9	Shimla	364	331	UCO
10	Sirmaur	146	139	UCO
11	Solan	268	375	UCO
12	Una	151	144	PNB
	Total	2247	2119	

HIMACHAL PRADESH

AT A GLANCE

(Brief Profile of the State)

GENERAL:

S. No	Item	Unit	Particulars
1	Area (2011 Census)	Sq. Kms.	55673
2	Districts	Nos.	12
3	Sub Divisions	Nos.	55
4	Tehsils	Nos.	85
5	Sub-Tehsils	Nos.	38
6	Blocks	Nos.	89
7	Gram Panchayats	Nos.	3226
8	Total villages(2011)	Nos.	20690
9	Population (2011)	Lakh	68.65
10	Rural Population	Lakh	61.76
11	Urban Population	Lakh	6.89
12	Male population	Lakh	34.82
13	Female population	Lakh	33.83
14	Literacy (2011)	%age	82.80
15	Nos. of Agricultural operational Holdings	Nos.	996809
16	Total No. of households	Nos.	1476581
17	Rural Households	Nos.	1310538
18	Urban Households	Nos.	166043

POSITION AS OF 31.12.2022

S. No.	Items	Unit	Position as of 31.12.2022
1	Banks	PSBs	Nos. 12
		RRBs	Nos. 01
		Coop. Banks	Nos. 09
		Pvt. Sector Bks	Nos. 13
		Payment Bks	Nos. 04
		Small Fin. Bks	Nos. 04
		Total	Nos. 43
2	Branch net work	PSB	Nos. 1161
		RRBs	Nos. 266
		Coop. Banks	Nos. 567
		Pvt. Sector Bks	Nos. 219
		Payment Bks	Nos. 13
		Small Fin. Bks	Nos. 21
		Total	Nos. 2247
3	Area wise Branches	Rural	Nos. 1720
		Semi Urban	Nos. 426
		Urban	Nos. 101
		Total	Nos. 2247
4	Per branch population as per 2011 Census	Rural	Nos. 3591
		Su/Urban	Nos. 1307
		Total	Nos. 4898
5	Deposits	PSBs	Rs. Crores 107662
		RRB	Rs. Crores 7449
		Coop.	Rs. Crores 28906
		Pvt. Sector	Rs. Crores 18622
		Payment Bks	Rs. Crores 72
		Small Fin. Bks	Rs. Crores 2120
		Total	Rs. Crores 164831
6	Advances	PSBs	Rs. Crores 33224
		RRB	Rs. Crores 3004
		Coop.	Rs. Crores 13780
		Pvt Sector	Rs. Crores 8120
		Small Fin. Bks	Rs. Crores 700
		Total	Rs. Crores 58828
7	Business Volume	PSBs	Rs. Crores 140886
		RRB	Rs. Crores 10453
		Coop.	Rs. Crores 42686
		Pvt Sector	Rs. Crores 26742
		Payment Bks	Rs. Crores 72
		Small Fin. Bks	Rs. Crores 2820
		Total	Rs. Crores 223659
8	Market Share	PSBs	Percentage 63
		RRB	Percentage 5
		Coop.	Percentage 19
		Pvt Sector	Percentage 12
		Payment Bks	Percentage 0.01
		Small Fin. Bks	Percentage 1
		Total	Percentage 100.00
9	ATMs	PSB	Nos. 1474
		RRBs	Nos. 0
		Coop. Banks	Nos. 243
		Pvt. Sector Bks	Nos. 395
		Small Fin. Bks	Nos. 7
		Total	Nos. 2119

S. No.	Item	31.12.2020	31.12.2021	31.12.2022	Variation in December,2022 over December, 2021 (Y-o-Y)	
					Absolute	%age
1	Deposit PPD					
	Rural	86581.46	90910.28	99428.82	8518.54	9.37
	Urban/SU	52632.17	58730.57	65402.46	6671.89	11.36
	Total-Deposits	139213.63	149640.85	164831.28	15190.43	10.15
2	Advances (O/S)					
	Rural	31858.97	29404.62	32916.35	3511.73	11.94
	Urban/SU	25179.09	22621.75	25910.73	3288.98	14.54
	Outside Credit		4505.99	4087.43	-418.56	-9.29
	Total-Advances	57038.06	56532.37	62914.51	6382.14	11.29
3	Total Banking Business (Dep + Adv)	196251.69	206173.22	227745.79	21572.57	10.46
4	RIDF	2758.56	3027.38	3239.22	211.84	7.00
5	CD RATIO (As per RBI recommendation)	43.12	39.80	40.13	0.33	0.83
6	Priority Sector Advances (O/S) of which under:	32069.40	31204.46	36218.85	5014.39	16.07
	i) Agriculture	9346.56	9932.61	10432.29	499.68	5.03
	ii) MSME	13737.85	14639.08	16247.07	1607.99	10.98
	iii) OPS	8984.99	6632.75	9539.49	2906.74	43.82
7	Weaker Section Adv.	10308.13	11246.38	11413.52	167.14	1.49
8	Non Priority Sec. Adv.	24968.66	20821.93	22608.24	1786.31	8.58
9	No. of Branches	2195	2228	2247	19	0.85
10	Advances to Women	6456.37	5497.19	7087.50	1590.31	28.93
11	Credit to Minorities	665.07	845.44	1049.90	204.46	24.18
12	Advances to SCs/STs	2673.54	2796.03	3216.59	420.56	15.04

**POSITION OF NATIONAL PARAMETERS AS OF 31st December, 2022
IN HIMACHAL PRADESH**

(In terms of %age)

S No	Sector	December, 2020 %	December, 2021 %	December, 2022 %	National Parameter
1	Priority sector Advances (of total Advances)	56.22	59.98	61.57	40%
2	Agriculture Advances (of total Advances)	16.39	19.09	17.73	18%
3	Advances to Small & Marginal Farmers (of total Advances)	12.41	12.73	12.37	9%
4	Advances to Micro Enterprises (of total Advances)	10.96	12.58	15.07	7.5%
5	Advances to Weaker Sections (of total Advances)	18.07	21.62	19.40	11%
6	Advances to Women (of total Advances)	11.32	10.57	12.05	5%
7	Advances under DRI scheme (of total Advances)	0.01	0.01	0.01	-
8	C.D. Ratio	43.12	39.80	40.13	60%
9	MSME Advances (of total P.S. Credit)	42.84	46.91	44.86	-
10	Advances to SC/ST (of total P.S. Credit)	8.34	8.91	8.88	-
11	Advances to Minorities (of total P.S. Credit)	2.07	2.69	2.90	-

<p>Credit Deposit Ratio (CDR) IN H.P.As of 31st December, 2022 = 40.13% (As per instructions from RBI)</p>

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**AGENDA NOTE FOR 167th MEETING OF STATE LEVEL BANKERS' COMMITTEE
HIMACHAL PRADESH**

AGENDA ITEM NO.1

**1.1) Confirmation of Minutes of the 166th SLBC Committee Meeting held on
06.12.2022**

The 166th meeting of SLBC, Himachal Pradesh was held on 06.12.2022, the minutes of which were circulated to the members vide Convener Bank letter No. DGM/SLBC/2022-23/166 dated 12.12.2022

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

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ACTION TAKEN REPORT

1.2) Action Taken Report with respect to 166th SLBC Meeting:

NORMS	ACTION POINT	COMPLIANCE STATUS	CURRENT STATUS
As per RBI Policy, a banking touch point should be in every 5 km radius or hamlet of 500 households.	The DFS has shared a fresh list of unbanked villages in HP State which has no banking outlet (branch or BC) within a radius of 5 kms. The latest reports shows 5 villages in the State out of which 1 falls under Service Area of HPGB, 1 under PNB and 3 under SBI.	SBI has employed a BC covering all 3 unbanked villages Jungle Chadaha, Jungle Khagna and Jabna in Chaupal and Theog. Updated on GIS Portal also.	One village KHUNDI MARAL under SALOONI Block having population of 90 persons falls under Service Area of HPGB, however, HPGB, KIHAR Branch is already providing banking services to the people of this village. Another Village DHAR JALSU under BHARMOUR Block falls under PNB Service Area. This village has population of 2 persons only and PNB HOLI branch is already providing banking services to DHAR JALSU village.
Note: The House may recommend exemption as banking facilities in these villages are being provided by the nearby Branches and looking to the hilly terrain, criteria of 500 households or 5 kms radius cannot be fulfilled.			

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AGENDA ITEM NO.2

2.1) REVIEW OF STATISTICAL BANKING DATA AS OF 31.12.2022

2.1.1) Y-O-Y COMPARATIVE BANKING KEY INDICATORS AS OF 31.12.2022

- A) The **Total banking business** has grown at Y-o-Y growth rate of **10.46%** with aggregate banking business amounting to **Rs 227745.79. crore** as of 31.12.2022. In absolute term, the total business has grown by **Rs.21572.57crore** over the year ended 31.12.2021 (**Rs.206173.22 crore** in 31.12.2021).
- B) The **Total deposits** in banking sector have grown to **Rs. 164831.28 crore** with Y-o-Y growth of **10.15%**. In absolute term, the total Deposits have grown by **Rs.15190.43 crore** over the year ended 31.12.2021 (**Rs.149640.85 crore** as on 31.12.2021).
- C) Banks have **Total loans & advances** to the tune of **Rs. 62914.51 crores** in year ended 31.12.2022 with Y-o-Y growth rate of **11.29 %**. The Loans & advances have increased from the quarter ended 31.12.2021.

(Amt in crores)

S. No.	Item	31.12.2020	31.12.2021	31.12.2022	Variation in December,2022 over December, 2021 (Y-o-Y)	
					Absolute	%age
1	Deposit PPD					
	Rural	86581.46	90910.28	99428.82	8518.54	9.37
	Urban/SU	52632.17	58730.57	65402.46	6671.89	11.36
	Total-Deposits	139213.63	149640.85	164831.28	15190.43	10.15
2	Advances (O/S)					
	Rural	31858.97	29404.62	32916.35	3511.73	11.94
	Urban/SU	25179.09	22621.75	25910.73	3288.98	14.54
	Outside Credit		4505.99	4087.43	-418.56	-9.29
	Total-Advances	57038.06	56532.37	62914.51	6382.14	11.29
3	Total Banking Business (Dep + Adv)	196251.69	206173.22	227745.79	21572.57	10.46
4	RIDF	2758.56	3027.38	3239.22	211.84	7.00
5	CD RATIO (As per RBI recommendation)	43.12	39.80	40.13	0.33	0.83
6	Priority Sector Advances (O/S) of which under:	32069.40	31204.46	36218.85	5014.39	16.07
	i) Agriculture	9346.56	9932.61	10432.29	499.68	5.03
	ii) MSME	13737.85	14639.08	16247.07	1607.99	10.98

	iii) OPS	8984.99	6632.75	9539.49	2906.74	43.82
7	Weaker Section Adv.	10308.13	11246.38	11413.52	167.14	1.49
8	Non Priority Sec. Adv.	24968.66	20821.93	22608.24	1786.31	8.58
9	No. of Branches	2195	2228	2247	19	0.85
10	Advances to Women	6456.37	5497.19	7087.50	1590.31	28.93
11	Credit to Minorities	665.07	845.44	1049.90	204.46	24.18
12	Advances to SCs/STs	2673.54	2796.03	3216.59	420.56	15.04

2.1.2) Q-O-Q REVIEW OF BANKING SECTOR PERFORMANCE IN KEY BUSINESS PARAMETERS IN HIMACHAL PRADESH AS OF 31.12.2022.

- A) The **Total banking business** has increased from last quarter by **Rs.5150.66 Crore** with aggregate business amounting to **Rs. 227745.79Crore** in quarter ended 31.12.2022 (**Rs. 222595.13 Crore** as on 30.09.2022)
- B) The **Total Loans & Advances** has increased from last quarter by **Rs. 2313.88 Crore** with total advances amounting to **Rs. 62915.51 Crore** in quarter ended 31.12.2022 (**Rs.60600.63 Crore** as on 31.12.2022)
- C) The **Total Deposit** has increased from last quarter by **Rs.2836.78 Crore** with total Deposit amounting to **Rs.164831.28 Crore** in quarter ended 31.12.2022 (**Rs.161994.50Crore** as on 31.12.2022)

(For Bank-wise details, please refer to page no 59 to 75)

S. No.	Item	30.06.2022	30.09.2022	31.12.2022	Variation in December,2022 over September, 2022 (Q-o-Q)	
					Absolute	%age
1	Deposit PPD					
	Rural	93408.68	98115.41	99428.82	1313.41	1.34
	Urban/SU	60874.91	63879.08	65402.46	1523.38	2.38
	Total-Deposits	154283.59	161994.50	164831.28	2836.78	1.75
2	Advances (O/S)					
	Rural	31526.99	32299.68	32916.35	616.67	1.91
	Urban/SU	24161.93	25060.88	25910.73	849.85	3.39
	Outside Credit	3339.99	3240.07	4087.43	847.36	26.15
	Total-Advances	59028.92	60600.63	62914.51	2313.88	3.82
3	Total Banking Business (Dep + Adv)	213312.50	222595.13	227745.79	5150.66	2.31
4	RIDF	3138.17	3137.91	3239.22	101.31	3.23
5	CD RATIO (As per RBI recommendation)	40.29	39.34	40.13	0.79	2.01

6	Priority Sector Advances (O/S) of which under:	33038.69	32790.90	36218.85	3427.95	10.45
	I) Agriculture	10609.47	10624.94	10432.29	-192.65	-1.81
	ii) MSME	15776.69	15457.81	16247.07	789.26	5.11
	iii) OPS	6652.53	6708.13	9539.49	2831.36	42.21
7	Weaker Section Adv.	11610.47	11649.32	11413.52	-235.8	-2.02
8	Non Priority Sec. Adv.	22650.24	24569.66	22608.24	-1961.42	-7.98
9	No. of Branches	2255	2234	2247	13	0.58
10	Advances to Women	6060.77	6856.81	7087.50	230.69	3.36
11	Credit to Minorities	883.24	1038.98	1049.90	10.92	1.05
12	Advances to SCs/STs	3017.28	3339.25	3216.59	-122.66	-3.67

2.3) CREDIT DEPOSIT RATIO (CDR):

The overall Credit Deposit Ratio (based on instructions from RBI) in the State stood at 40.13% as of 31.12.2022 as per details mentioned below:

S. No	Components	As of 31.12.2022
1	Advances from Banks (within State)	58827.08
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	4087.43
3	RIDF (Bal. outstanding at the end of Qtr-September, 2022)	3239.22
4	Total- Credit (1+2+3)	66153.73
5	Total Deposits	164831.28
6	Credit Deposit ratio (%)	40.13%

Credit Deposit Ratio (CDR) IN H.P. AS OF 31.12.2022 = 40.13%

- i) Banks have overall CD ratio (as per instructions from RBI) of 40.13% in Himachal Pradesh as of December, 2022. The CDR has witnessed increase of 79 basis point over the quarter ended Sept, 2022 (39.34% in Sept,2022).
- ii) **Bank-wise position of CDR:** Based on the information received from member banks, the domestic Credit Deposit Ratio (CDR) arrived at 35.69% in quarter ended December, 2022. (Bank-wise position mentioned at page no- 63-64)

PUBLIC SECTOR BANKS		
SR	NAME OF THE BANK	CD Ratio
1	BANK OF BARODA	43.81
2	BANK OF INDIA	43.75
3	BANK OF MAHARASHTRA	23.67
4	CANARA BANK	32.37
5	CENTRAL BANK OF INDIA	39.15
6	INDIAN BANK	32.09
7	INDIAN OVERSEAS BANK	21.64
8	PUNJAB AND SIND BANK	49.92
9	PUNJAB NATIONAL BANK	27.41
10	STATE BANK OF INDIA	31.81
11	UCO BANK	30.02
12	UNION BANK OF INDIA	34.15

PRIVATE SECTOR BANKS		
SR	NAME OF THE BANK	CD Ratio
1	AXIS BANK	50.39
2	BANDHAN BANK	1.24
3	CSB BANK LIMITED	5.88
4	HDFC BANK	59.34
5	ICICI BANK	45.09
6	IDBI BANK	24.45
7	IDFC FIRST BANK	13.38
8	INDUSIND BANK	46.32
9	J & K BANK	38.77
10	KOTAK MAHINDRA BANK	148.32
11	RBL BANK	0.24
12	SOUTH INDIAN BANK	10.59
13	YES BANK	22.36

GRAMIN BANK, COOPERATIVE BANKS AND OTHERS		
SR	NAME OF THE BANK	CD Ratio
1	H. P. GRAMIN BANK	40.33
2	HP ARDB	207.93
3	HP STATE COOP. BK LTD.	59.57
4	JOGINDER CENTRAL COOP. BK	41.66
5	KANGRA CENTAL COOP. BK	31.53
6	THE BAGHAT URBAN COOP BANK	77.27
7	THE CHAMBA URBAN COOP BANK	45.03
8	THE MANDI URBAN COOP BANK	25.00
9	THE PARWANOO URBAN COOP BANK	53.52
10	THE SHIMLA URBAN COOP BANK	55.37
11	AU SMALL FIN. BANK	41.97
12	UJJIVAN SMALL FIN. BANK	7.21
13	UTKARSH SMALL FIN. BANK	4.55

2.4) The District-wise CDR position in twelve districts as of December, 2022 mentioned as below;

S. No	Districts	March, 2022	June, 2022	September, 2022	December, 2022	Remarks
1	Bilaspur	25.86	24.18	24.69	24.21	Critically low CD ratio
2	Chamba	29.09	29.91	30.47	31.60	Critically low CD ratio
3	Hamirpur	22.40	22.13	22.34	22.35	Critically low CD ratio
4	Kangra	23.85	23.29	23.47	23.87	Critically low CD ratio
5	Kinnaur	41.73	45.52	45.66	42.70	
6	Kullu	43.44	43.31	40.43	40.55	
7	L & S	23.02	24.47	24.38	24.85	Critically low CD ratio
8	Mandi	26.26	26.98	26.91	26.49	Critically low CD ratio
9	Shimla	37.18	42.07	37.82	38.92	Critically low CD ratio
10	Sirmaur	68.02	69.34	69.50	68.89	
11	Solan	66.71	68.10	69.45	70.73	
12	Una	30.63	30.70	30.93	30.18	Critically low CD ratio
	State	35.05	36.10	35.41	35.69	

(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.

2.5): National Parameters (NP)

POSITION OF NATIONAL PARAMETERS IN BANKING BUSINESS IN HIMACHAL PRADESH AS OF 31st December, 2022.

S No	Sector	December, 2020 %	December, 2021 %	December, 2022 %	National Parameter
1	Priority sector Advances (of total Advances)	56.22	59.98	61.57	40%
2	Agriculture Advances (of total Advances)	16.39	19.09	17.73	18%
3	Advances to Small & Marginal Farmers (of total Advances)	12.41	12.73	12.37	9%

4	Advances to Micro Enterprises (of total Advances)	10.96	12.58	15.07	7.5%
5	Advances to Weaker Sections (of total Advances)	18.07	21.62	19.40	11%
6	Advances to Women (of total Advances)	11.32	10.57	12.05	5%
7	Advances under DRI scheme (of total Advances)	0.01	0.01	0.01	-
8	C.D. Ratio	43.12	39.80	40.13	60%
9	MSME Advances (of total P.S. Credit)	42.84	46.91	44.86	-
10	Advances to SC/ST (of total P.S. Credit)	8.34	8.91	8.88	-
11	Advances to Minorities (of total P.S. Credit)	2.07	2.69	2.90	-

(*NA-Not Available)

- Banks have **achieved five out of seven important National Parameters (NPs)** set up by RBI. The parameter of attainment of benchmark CD ratio of 60% and agriculture advance 18% could not be achieved for the period under review.
- The **Priority Sector lending** has a share of **61.57%** 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.**

State Bank Of India, 2. ICICI Bank, 3. Catholic Syrian Bank, 4. South Indian Bank, 5. IDFC Bank, 6. J & K bank,

- **Agriculture sector lending** have a share of **17.73%** of total Advances.

Among **major Banks** in the Bank of Baroda (7.17), 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 are also below the National Parameter of 18 % under Agriculture Sector.**

- 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 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 **12.37%** of the total advances. The related information is being collected on a quarterly basis from the member Banks.

- **Advances to Micro Enterprises** amount to **15.07%** of the outstanding advances as of 31.12.2022 which is above the national parameter of **7.5%**.
- Similarly the achievement of **19.40 %** in **Lending to Weaker sections** for the period under review, is above the NP of 11%
- The share of **advances to Women** in total advances is **12.05%** and it is above the NP of 5% set by RBI.

2.6): BRANCH EXPANSION IN HIMACHAL PRADESH AS OF 31st December, 2022.

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

Banks have opened 9 new branches during the quarter ended December, 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 December 2022 (01.10.2022 to 31.12.2022)				
Sl.	Bank	Date of Opening	Name of Centre	District
1.	ICICI	04.11.2022	Chanaur	Kangra
2.	ICICI	29.12.2022	Tharu- Nagrota	Kinnaur
3.	Bank of Mah.	24.11.2022	Baddi	Solan
4.	HDFC	31.10.2022	Indora	Kangra
5.	HDFC	14.10.2022	Sarswati nagar, Jubbal	Shimla
6.	HDFC	28.10.2022	Rabaun	Solan
7.	HDFC	30.12.2022	Arki	Solan
8.	HDFC	30.12.2022	Mandi 2 Gutkar	Mandi
9.	HDFC	30.12.2022	Nirmand	Kullu

All member Banks have total 2247 branches in the State as of 31.12.2022. 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.

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AGENDA ITEM NO.-3

3.1) REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN 2022-23 – PROGRESS UP TO PERIOD ENDED DECEMBER, 2022.

The progress under Annual Credit Plan 2022-23 for the period ended December, 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. **33507** crores under PS and NPS Sector during FY 2022-23 in Himachal Pradesh. As per the data submitted by member banks, **Total disbursements** made by banks up to 3rd quarter of FY 2022-23 aggregated to **Rs.30083 Crore** as against the targets of **Rs.33507 Crores**. Banks have recorded **achievement of 90 %** of assigned targets up to the 3rd quarter December 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 **819774 new units** as against a target of **1042104 units** and thereby having achievement of **78.67%** 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:

3.2) ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2022-23 UP TO THE PERIOD ENDED DECEMBER, 2022 (01.04.2022 TO 31.12.2022)

(Amt. in Crores)

Sl.	Sector/ Activity	Annual Targets 2021-22	Ach Dec - 2021	% Ach Dec. 2021	Annual Targets 2022-23	Ach Sept - 2022	% Ach Sept - 2022	Ach Dec - 2022	% Ach Dec - 2022	Growth Q3 over Q2	% Growth
1	Total PS	25981	14364	55	28306	10160	36	19096	67	8936	88
2	Total NPS	4557	7220	158	5201	7059	136	10987	211	3928	56
	TOTAL	30538	21584	71	33507	17219	51	30083	90	12864	75

3.3) FINANCIAL ACHIEVEMENT ACP: -PRIORITY SECTOR (PS)

(Amt. in Crores)

Sl.	Sector/ Activity	31.12.2021			30.09.2022			31.12.2022			
		Target 2021-22	Ach Dec - 2021	%Ach Dec- 2021	Annual Targets 2022-23	Ach Sept - 2022	% Ach Sept - 2022	Ach Dec - 2022	% Ach Dec - 2022	Growth Q3 over Q2	% Growth
1	Agriculture	12254	6322	52	13879	4214	30	7672	55	3458	82
2	MSME	9542	7091	74	9887	5172	52	9988	101	4816	93
3	Education	481	55	11	486	46	9	70	14	24	52
4	Housing	1787	721	40	2034	618	30	911	45	293	47
5	Others -PS	1917	174	9	2020	110	5	461	22	351	319
	Total PS (1 to 5)	25981	14364	55	28306	10160	36	19096	67	8936	88

(For Bank-wise details, Please refer, page no-76 to 85)

3.4) FINANCIAL ACHIEVEMENT ACP -NON PRIORITY SECTOR (NPS)

(Amt. in Crores)

Sl.	Sector/ Activity	31.12.2021			30.09.2022			31.12.2022			
		Annual Targets 2021-22	Ach Dec 2021	% Ach Dec-2021	Annual Targets 2022-23	Ach Sept 2022	% Ach Sept - 2022	Ach Dec - 2022	% Ach Dec - 2022	Growth Q3 over Q2	% Growth
1	Agriculture	11	75	682	15	6	40	15	100	9	150
2	Education	208	12	6	224	13	6	18	8	5	38
3	Housing	559	504	90	495	926	187	1358	274	432	47
4	Others	3778	6629	175	4467	6114	137	9597	215	3483	57
	Total NPS (1 to 4)	4556	7220	158	5201	7059	136	10988	211	3928	56

(For Bank-wise details, Please refer, page no 86 to 90)

3.5) PHYSICAL ACHIEVEMENT ACP- PRIORITY SECTOR (PS)

Sl.	Sector/ Activity	31.12.2021			30.09.2022			31.12.2022			
		Target 2021-22	Ach Dec -2021	%Ach Dec-2021	Annual Targets 2022-23	Ach Sept 2022	% Ach Sept - 2022	Ach Dec - 2022	% Ach Dec - 2022	Growth 3 over Q2	% Growth
1	Agriculture	652139	443727	68	671439	238884	36	430287	64	191403	80
2	MSME	153193	162575	106	142155	48421	34	114163	80	65742	136
3	Education	14922	3429	23	15533	2834	18	3733	24	899	32
4	Housing	23631	12435	53	27032	8558	32	11399	42	2841	33
5	Others -PS	61556	8415	14	90636	4771	5	7066	8	2295	48
	Total PS (1 to 5)	905441	630581	70	946795	303468	32	566648	60	262125	86

(In actual numbers)

(For Bank-wise details, Please refer to, page no-76 to 85)

3.6) -PHYSICAL ACHIEVEMENT ACP -NON PRIORITY SECTOR (NPS)

(In actual numbers))

Sl.	Sector/ Activity	31.12.2021			30.09.2022			31.12.2022			
		Annual Targets 2021-22	Ach Dec - 2021	% Ach Dec- 2021	Annual Targets 2022-23	Ach Sept - 2022	% Ach Sept - 2022	Ach Dec - 2022	% Ach Dec - 2022	Growth Q3 over Q2	% Growth
1	Agriculture	1487	1116	75	1	234	234	309	309	75	32
2	Education	2743	2056	75	2453	122	5	159	6	37	30
3	Housing	6250	4692	75	4259	6588	155	8857	208	2269	34
4	Others	99361	74524	75	88596	179112	202	243808	275	64696	36
	Total NPS (1 to 4)	109841	82382	75	95309	186056	195	253133	266	67077	36

(For Bank-wise details, Please refer to, page no-86 to 90)

**3.7) AGENCY-WISE DISBURSEMENT UNDER ANNUAL CREDIT PLAN 2022-23
UP TO DECEMBER, 2022.**

2.5.1) PRIORITY SECTOR LOANS –AGENCY-WISE

(Amount in Crores)

S. No	Sector-wise performance	Agency-wise Institutional Credit provided by Banks				
		PSBs	RRBs	Coop. Banks	PVTs	TOTAL
1	AGRICULTURE SECTOR					
A	Annual Target 2022-23	7801	1611	3608	859	13879
B	Achievements– Up to December, 2022	3833	1080	1792	966	7672
C	%-Achievement- Up to December, 2022	49	67	50	112	55
2	MSME SECTOR					
A	Annual Target 2022-23	6559	756	1613	959	9887
B	Achievements– Up to December, 2022	6309	468	1128	2084	9989
C	%-Achievement- Up to December, 2022	96	62	70	217	101
3	EDUCATION LOANS					
A	Annual Target 2022-23	305	31	104	45	486
B	Achievements– Up to December, 2022	60	2	5	3	70
C	%-Achievement- Up to December, 2022	20	6	5	7	14
4	HOUSING LOANS					
A	Annual Target 2022-23	1227	165	422	219	2034
B	Achievements– Up to December, 2022	514	74	311	13	911
C	%-Achievement- Up to December, 2022	42	45	74	6	45
5	OPS UNDER PRIORITY SECTOR					
A	Annual Target 2022-23	1076	128	604	212	2020
B	Achievements– Up to December, 2022	189	0	259	12	461
C	%-Achievement- Up to December, 2022	18	0.00	43	6	23
6	TOTAL PRIORITY SECTOR					
A	Annual Target 2022-23	16969	2692	6352	2293	28306
B	Achievements– Up to December, 2022	10906	1624	3493	3074	19096
C	%-Achievement- Up to December, 2022	64	60	55	134	67

(For Bank-wise details, Please refer to, page no- 76 to 85)

3.8) NON PRIORITY SECTOR LOANS-AGENCY-WISE

(Amount in Crores)

S. No	Sector-wise performance	Agency-wise Institutional Credit provided by Banks				
		PSBs	RRBs	Coop. Banks	PVTs	TOTAL
1	NPS- AGRICULTURE LOANS					
A	Annual Target 2022-23	15	0	0	0	15
B	Achievements– Up to December, 2022	15	0	0	0	15
C	%-Achievement- Up to December, 2022	100	0	0	0	100
2	NPS- EDUCATION LOANS					
A	Annual Target 2022-23	118	19	53	35	224
B	Achievements– Up to December, 2022	16	0	0	2	18
C	%-Achievement- Up to December, 2022	14	0.00	0.00	6	8
3	NPS-HOUSING LOANS					
A	Annual Target 2022-23	271	40	107	78	495
B	Achievements– Up to December, 2022	1265	0	25	69	1358

C	%-Achievement- Up to December, 2022	467	0.00	23	88	274
4	NPS –OTHERS					
A	Annual Target 2022-23	2676	316	655	819	4467
B	Achievements– Up to December, 2022	4991	119	1370	3118	9597
C	%-Achievement- Up to December, 2022	187	38	209	381	215
5	TOTAL NON PRIORITY SECTOR					
A	Annual Target 2022-23	3079	375	815	932	5201
B	Achievements– Up to December, 2022	6285	119	1394	3189	10987
C	%-Achievement- Up to December, 2022	204	32	171	342	211

(For Bank-wise details, Please refer to, Page 86 to 90)

3.1.9) GRAND TOTAL FOR ALL SECTORS						
A	Annual Target 2022-23	20048	3067	7167	3225	33507
B	Achievements– Up to December, 2022	17191	1743	4887	6263	30083
C	%-Achievement- Up to December, 2022	86	57	68	194	90

(For Bank-wise details, Please refer to at page-84 & 87)

3.10): OBSERVATIONS/ COMMENTS ON ACHIEVEMENTS UP TO DECEMBER, 2022 UNDER ANNUAL CREDIT PLAN (ACP) 2022-23

- a) During the FY 2022-23, banks have disbursed fresh loans to the tune of **Rs.30083 crore** to total **821560** new units. The achievement against the FY targets for 2022-23 registered at **90%**.
- b) In the **Priority Sector segments**, Banks have disbursed fresh credit of **Rs.19096 crores** against the target of **28306 crores** and achieved **67%** 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. 10987 crores** as against the set target of **Rs.5201 crores** and recorded achievement of **211%**.
- d) In **Agriculture Sector-** Banks have made fresh credit disbursements of **Rs.7672 crores** as against the target of **Rs.13879 crores** having achievement of **55%** of the assigned targets.
- e) In **MSME Sector-** Banks have fresh credit disbursements of **Rs.9989 crores** as against the target of **Rs.9887 crores**. Banks have recorded achievement of **101%** which is quite good.
- f) Achievement under **Housing loans** was **45%** of targets and banks have disbursed fresh housing loans to the tune of **Rs.911 crores** up to December, 2022.
- g) Achievement under **Education loans** was **14%** of targets and banks have disbursed fresh education loans to the tune of **Rs. 70 crores** up to December, 2022.

h) The Agency-wise (i.e. PSB/RRB/Private Banks /Coop Banks) overall achievement under Annual Credit Plan (ACP) 2022-23 up to December, 2022 indicates that Public Sector banks (PSB) have overall achievement of 86%, RRB- 57%, Cooperative Sector Banks- 68% and Private Banks –194%.

i) The overall performance of 90% as against the targets assigned for the Financial Year under ACP 2022-23 is quite satisfactory.

3.11) PERFORMANCE ANALYSIS OF BANKS UNDER ACP 2022-23:

2.1.11) PUBLIC SECTOR BANK - ACP (PS+NPS) Amt.(Cr)						
Sl.	Name of the Bank	Target 2022-23	Ach Sept 22	% Ach Sept 22	Ach Dec 22	% Ach Dec 22
1	BANK OF BARODA	540	863	160	893	165
2	BANK OF INDIA	325	144	44	184	57
3	BANK OF MAHRASHTRA	95	11	12	35	37
4	CANARA BANK	861	201	23	713	83
5	CENTRAL BANK OF INDIA	762	520	68	295	39
6	INDIAN BANK	374	292	78	402	107
7	INDIAN OVERSEAS BANK	132	11	8	18	14
8	PUNJAB AND SIND BANK	344	51	15	72	21
9	PUNJAB NATIONAL BANK	6678	2798	42	4890	73
10	STATE BANK OF INDIA	6566	2757	42	7235	110
11	UCO BANK	2803	749	27	1460	52
12	UNION BANK OF INDIA	568	940	165	992	175

NOTE: 1. Top 3 banks are: Union Bank Of India (175%), Bank Of Baroda(165%) and State Bank Of India(110%).

2. Bottom 3 banks are: Indian Overseas bank(14%), Punjab & Sindh Bank(21%) and Bank Of Maharashtra(37%).

3.12) PRIVATE BANKS 31.12.2022 ACP (PS+NPS) Amt.(Cr)						
Sl.	Name of the Bank	Annual Target 2022-23	Ach Sept 22	Ach Sept 22	Ach Dec 22	% Ach Dec 22
1	AXIS BANK	210	138	66	244	116
2	BANDHAN BANK	17	8	46	10	60
3	CSB BANK LIMITED	25	3	12	3	13
4	HDFC BANK	1649	2026	123	3181	193
5	ICICI BANK	585	63	11	1444	247
6	IDBI BANK	249	4	2	78	31
7	IDFC FIRST BANK	0	141	0	7	NA
8	INDUSIND BANK	113	23	20	219	195
9	J & K BANK	58	54	94	32	55
10	KOTAK MAHINDRA BANK	46	2	4	81	175
11	RBL BANK	30	4	13	2	6
12	SOUTH INDIAN BANK	5	167	113	6	113
13	YES BANK	125	401	483	606	483

NOTE: Top 3 banks are: ICICI Bank(247%), Indusind Bank(195%)and HDFC(193%).

3. Bottom 3 banks are: RBL Bank(6%), CSB Bank Limited(13%) and IDBI(31%).

3.13) OTHERS ACHIEVEMENT UNDER ACP UP TO 31.12.2022 (PS+NPS) Amt.(Cr)							
Sl.	Name of the Bank	Annual Target 2022-23	Ach Sept 22	% Ach Sept 22	Ach Dec 22	% Ach Dec 22	
1	HIMACHAL GRAMIN BANK	3066	465	15	1742	57	
2	HP ARDB	438	53	12	71	16	
3	HP STATE COOP. BK LTD.	3409	1671	49	2687	79	
4	JOGINDER CENTRAL COOP.BK	183	149	81	203	111	
5	KANGRA CENTAL COOP.	3083	1272	41	1883	61	
6	THE BAGHAT URBAN COOP	18	9	48	12	67	
7	THE CHAMBA URBAN COOP	6	2	31	3	45	
8	THE MANDI URBAN COOP	6	1	13	2	31	
9	THE PARWANOO URBAN COOP	24	10	42	23	96	
10	THE SHIMLA URBAN COOP	2	1	68	4	154	
11	AU SMALL FIN.BANK	103	206	200	311	302	
12	EQUITAS SMALL FIN. BANK	0	7	0	13	NA	
13	UJJIVAN SMALL FIN. BANK	4	15	365	21	496	
14	UTKARSH SMALL FIN. BANK	5	4	79	6	117	

NOTE: Top 3 banks are: Ujjivan Small Finance Bank(496%), AU Small Finance Bank(302%) and Utkarsh Small Finance bank(117%).

4. Bottom 3 banks are: HP ARDB(16%), Mandi Urban Coop Bank(31%) and Chamba Urban Coop Bank (45%).

3.14) DISTRICTWISE ACHIEVEMENT:

Sl.	Name of the District	Target 2022-23	Ach June 22	% Ach June 22	Ach Sept. 22	% Ach Sept 22	Ach Dec 22	% Ach Dec. 22
1	BILASPUR	1355	332	25	561	41	1002	74
2	CHAMBA	832	273	33	425	51	936	112
3	HAMIRPUR	1791	432	24	893	50	1562	87
4	KANGRA	6432	1106	17	2677	42	4728	74
5	KINNAUR	453	125	28	231	51	427	94
6	KULLU	1809	521	29	1078	60	1924	106
7	LAHAUL & SPITI	109	27	25	74	68	141	130
8	MANDI	3950	909	23	1535	39	2770	70
9	SHIMLA	6930	1722	25	3065	44	5595	81
10	SIRMAUR	3112	1079	35	1466	47	2640	85
11	SOLAN	4370	2526	58	4164	95	6534	150
12	UNA	2365	538	23	1048	44	1807	76
	TOTAL	33507	9590	29	17218	51	30065	90

Note: 1. Top 3 Districts are: Solan(150%), Lahaul & Spiti(130%), Chamba(112%).

2. Bottom 3 Districts: Mandi(70%), Bilaspur(74%) and Kangra (74%).

3.15) ANNUAL CREDIT PLAN FOR 2023-24 BASED ON PLP APPROVED BY NABARD.

The NABARD has prepared Potential Linked Plan for the year 2023-24 and officially launched the same for HP State on 8th February, 2023 projecting a total outlay of Rs.31971 Crores. The Annual Credit Plan is prepared by the Lead District Managers taking into consideration the ACP of last year, its achievement and PLP for the next year. The NABARD has already circulated the State Focus Paper 2023-24 to all Districts.

We are giving below the **projections under ACP for the year 2023-24:**

TOTAL ACP FOR 2022-23 AGGREGATING PS AND NPS PROJECTIONS:					Amt. In lacs			
NAME OF DISTRICT	ACP 2021-22		ACP 2022-23		ACP 2023-24			
	Target	Ach.	Target	Ach. upto 31.12.2022	Target			
BILASPUR	130000	103247	135000	100154	142503			
CHAMBA	75500	100667	79275	93579	104954			
HAMIRPUR	174338	115957	179118	156233	188113			
KANGRA	595737	329905	579444	472774	689858			
KINNAUR	41001	38016	45322	42726	47698			
KULLU	162400	170754	180856	192417	203796			
LAHAUL AND SPITI	10600	8488	10891	14113	11769			
MANDI	365000	300523	330000	276983	435000			
SHIMLA	606100	542317	692972	559541	843715			
SIRMAUR	265999	262498	298990	263974	341002			
SOLAN	398500	646590	436965	653386	491850			
UNA	228646	148137	236539	180658	240157			
TOTAL	3053822	2767098	3205371	3006538	3740415			
(ANALYSIS OF ACP AND PLP FOR 3 YEARS) (AMOUNT IN LAKHS)								
PARTICULARS	PLP	ACP	ACP Ach	% ACP Ach.	ACP against PLP	% Target given against PLP	NPS	TOTAL
	(PS ONLY)	(PS ONLY)			(PLP-ACP)			(PS+NPS)
Year 2020-21	2585726	2362474	2211670	93.62%	223252	91.37%	407703	2770176
Year 2021-22	2772404	2598134	2026014	77.98%	174270	93.71%	455688	3053822
Year 2022-23	2917200	2830607	1909599	67.46%	86593	97.03%	520131	3350738
Year 2023-24	3197120	3141668			55452	98.27%	598747	3740415
Increase over 2020-21 in 2021-22	186678	235660					47985	283645
Increase over 2021-22 in 2022-23	144796	232473					64443	296916
Increase over 2022-23 in 2023-24	279920	311061					78616	389677
% Inc over 2020-21 in 2021-22	7.22%	9.98%					11.77%	10.24%
% Inc over 2021-22 in 2022-23	5.22%	8.95%					14.14%	9.72%
% Inc over 2022-23 in 2023-24	9.60%	10.99%					15.11%	11.63%

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AGENDA ITEM NO - 4

PROGRESS UNDER GOVERNMENT SPONSORED SCHEMES.

4.1 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. There are 9.95 lakh farmers families have been registered on the PM Kisan Portal and benefit of income support has been transferred to 9.83 lakhs farmers. There are 443988 KCC holder farmers in the Country.

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 17.03.2023 is shared for information of the House.

Sl.	Name of Bank	Cumm App Recd			Sanctioned			Pending		Rejcted (Nos.)
		Q2	Q3	Grw	Q2	Q3	Grw	Q2	Q3	
1	Bank of Baroda	910	998	88	597	685	88	0	0	313
2	Bank of India	1073	1287	214	767	906	139	0	0	381
3	Bank of Mah.	15	16	1	10	11	1	0	0	5
4	Canara Bank	2038	2376	338	2023	2357	334	0	4	15
5	CBI	3224	3376	152	3051	3189	138	23	15	172
6	HPSCB	30616	30760	144	30310	30420	110	0	0	340
7	HPGB	30315	30662	347	30315	30662	347	0	0	0
8	Indian Bank	281	309	28	181	208	27	1	0	101
9	IOB	45	50	5	45	50	5	0	0	0
10	P & SB	222	222	0	219	219	0	0	0	3
11	PNB	67798	71720	3922	65320	69234	3914	4	8	2478
12	SBI	40512	45649	5137	38866	44171	5305	34	38	1440
13	UCO Bank	13151	15028	1877	12694	14569	1875	4	6	453
14	UBI	556	889	333	530	773	243	8	14	102
15	Total	190756	203342	12586	184928	197454	12526	74	85	5803

4.1.2) FINANCING UNDER KISAN CREDIT CARD (KCC)

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 December, 2022 as reported by Banks placed as below for review of the House.

(Rs. in Lakhs)

Sl.	District	Total No. of Farmers in the District	KCCs issued (Fresh + Renewed) up to 30.09.2022		KCCs issued (Fresh + Renewed) up to 31.12.2022		Progress during Quarter		Position of the bank Branches		Farmers covered %
			No	Amt.	No	Amt	No	Amt	No	Amt	
1	Bilaspur	59201	8800	52	10593	91	1793	39	27116	266	46
2	Chamba	72221	4287	29	5005	47	718	18	19333	202	27
3	Hamirpur	75950	10268	70	10130	65	-138	-5	36168	258	48
4	Kangra	235735	24380	207	24453	180	73	-27	77091	782	33
5	Kinnaur	10983	3196	47	6490	145	3294	98	11323	280	103
6	Kullu	77163	8070	209	13081	335	5011	126	35687	892	46
7	Lahaul & Spiti	4267	1336	18	2124	62	788	44	4413	100	103
8	Mandi	160500	20527	272	27092	376	6565	104	70931	1085	44
9	Shimla	121971	24863	457	37292	1237	12429	780	81947	2411	67
10	Sirmaur	51815	8144	87	11166	204	3022	117	28663	508	55
11	Solan	55609	4842	90	7898	187	3056	97	30837	575	55
12	Una	71394	7366	86	7166	84	-200	-2	31438	366	44
	Total	996809	126079	1624	162490	3013	36411	1389	454947	7725	46

Comment:

- 1) Banks have issued total 162490 KCCs as new KCCs as well as renewal of the existing KCC amounting to total disbursements of Rs. 3013.09 Crore during the quarter ended December, 2022.
- 2) The cumulative position indicates that banks have issued total 454947 KCC and having cumulative disbursement of Rs. 7724.84 Crore as of 30.12.2022.

- 3) On comparing the information related to KCC Outstanding (No. of A/Cs and corresponding amount) for September 2022 and December 2022, it was observed that the outstanding amount has decreased from the last quarter.

4.1.3 Farmers coverage under KCC as of December, 2022:

In Himachal Pradesh there are total 9,95,214 farmers as reported by DLR. As of 31.12.2022, banks have covered total 454947 farmers under KCC Scheme in Himachal Pradesh and thus the **average farmers' coverage under KCC Scheme reached to 45.71% in the State.**

In district **Chamba(27%), Kangra(35%), Mandi(41%), Sirmaur (39%) and Una (34%)** 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.**

4.2.1) 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.

4.2.2) 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
	Total	3000

4.2.3) LATEST STATUS OF CASES SPONSORED IN THE FY 2022-23 UNDER MMSY

Total 4172 cases are sponsored under the Scheme during the financial year 2022-23. Out of the cases, 1888 cases have been sanctioned, 824 cases have been rejected and 1460 cases are lying with the branches for disposal. Consolidated bank-wise list of cases is attached below for the information of the House.

S. no.	Banks	SPONSORED Nos.	Out of which					
			SANCTIONED		PENDING		REJECTED	
			Nos.	(%)	Nos.	(%)	Nos.	(%)
1	Public Sector banks	3234	1405	43	1036	32	793	25
2	Private Sector Banks	341	172	50	139	41	30	9
3	RRB	483	271	56	111	23	101	21
4	Coop. Sector banks	495	265	54	88	18	142	29
5	Others	142	63	44	74	52	5	4
6	Total	4695	2176	46	1448	31	1071	23

Out of the total 4695 Sponsored Cases , 2176 Cases have been sanctioned by the Banks (46%)

Total 23% cases have been rejected

MMSY PROGRESS FOR THE PERIOD 01.04.2022- 27.03.2023(Amount in Lakhs)

Sl	Bank	Sponsored		Sanctioned			Pending			Rejected		
		No.	Amt.	No.	Amt.	% age	No.	Amt.	%age	No.	Amt.	% age
1	Kangra Central Coop Bank	233	2120	140	1276	60	54	513	23	39	331	17
2	Bank Of India	40	705	24	292	60	10	280	25	6	133	15
3	Indusind Bank	57	917	34	476	60	18	397	32	5	44	9
4	H.P. Grameen Bank	483	6429	271	2804	56	111	2326	23	101	1299	21
5	Punjab and Sind Bank	31	597	17	285	55	9	209	29	5	102	16
6	UCO Bank	468	8330	254	3398	54	134	3544	29	80	1388	17
7	HDFC Bank	190	3925	97	1913	51	79	1637	42	14	375	7
8	IDBI Bank	20	206	10	80	50	9	125	45	1	2	5
9	Yes Bank	2	120	1	60	50	1	60	50	0	0	0
10	The H.P.State Coop. Bank	223	2171	110	870	49	32	321	14	81	980	36
11	Central Bank Of India	130	2986	64	1619	49	31	869	24	35	498	27
12	Canara bank	143	2607	66	935	46	46	1085	32	31	587	22
13	ICICI Bank	57	1307	26	545	46	23	614	40	8	149	14
14	AU Small Finance Bank	140	2329	63	909	45	73	1306	52	4	114	3
15	Punjab National Bank	1040	17676	457	5804	44	280	6971	27	303	4901	29
16	Union Bank Of India	122	2838	53	1119	43	47	1346	39	22	374	18
17	Indian Overseas Bank	7	179	3	24	43	2	77	29	2	78	29
18	J&K Bank	10	173	4	42	40	4	88	40	2	43	20
19	Bank of Baroda	80	1492	31	622	39	30	607	38	19	263	24
20	Jogindra Central Coop.	39	1025	15	318	38	2	32	5	22	675	56
21	State Bank of India	1125	22362	424	7085	38	426	10305	38	275	4973	24
22	Indian Bank	32	431	10	72	31	13	141	41	9	218	28
23	Bank Of Maharashtra	16	471	2	17	13	8	383	50	6	72	38
24	Axis Bank	5	284	0	0	0	5	284	100	0	0	0
25	The Parwanoo Urban	1	40	0	0	0	0	0	0	1	40	100
26	Ujjivan Small Fin. Bank	1	5	0	0	0	1	5	100	0	0	0
	Total	4695	81724	2176	30564	46	1448	33525	31	1071	17635	23

NOTE: Banks like Bank of Maharashtra (38%), Indian (28%), CBI (27%), PNB (29%),IOB (29%), BOB (24%), SBI (24%), JCCB (56%), HPSCB (36%) and Parwanoo Urban (100% only one case) have higher rate of rejection than overall average of 23 %.

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.

Sanction Comparison w.r.t last quarter:

S.no.	Banks	SANCTIONED (Nos.)			% Growth
		Upto Q2	Upto Q3	Growth, during Q3	
1	Bank of Baroda	21	31	10	47.62
2	BANK OF INDIA	13	24	11	84.62
3	BOM	0	2	2	NA
4	CANARA BANK	43	66	23	53.49
5	CBI	47	64	17	36.17
6	INDIAN BANK	7	10	3	42.86
7	IOB	3	3	0	0.00
8	P & SB	11	17	6	54.55
9	PNB	289	457	168	58.13
10	SBI	219	424	205	93.61
11	UCO	153	254	101	66.01
12	Union	19	53	34	178.95
13	HPGB	174	271	97	55.75
14	Axis Bank	0	0	0	NA
15	HDFC	78	97	19	24.36
16	ICICI Bank	19	26	7	36.84
17	IDBI Bank	4	10	6	150.00
18	Indusind Bank	22	34	12	54.55
19	J&K Bank	3	4	1	33.33
20	Yes	0	1	1	NA
21	JCCB	7	15	8	114.29
22	KCCB	90	140	50	55.56
23	HPSCB	74	110	36	48.65
24	The Parwanoo Urban	0	0	0	NA
25	AU Small Finance	49	63	14	28.57
	Total	1345	2176	831	61.78

Launch of Online Portal for MMSY:

The Department of Industries, HP launched the online portal for Mukhya Mantri Swavlamban Yojana on 5th Sept, 2020. Now, the interested candidates can apply for availing finance under the Scheme through online mode, this will speed up the loaning process. Development of online portal for the scheme has been a long standing demand of member Banks in the State. The creation of online portal will enable Banks to effectively monitor the status of newly sponsored cases and help in keeping pendency under check.

The link for the portal is <http://mmsy.hp.gov.in>.

4.3.1) REVIEW OF PERFORMANCE UNDER MAJOR CENTRALLY SPONSORED SCHEMES: POSITION AS OF 31ST DECEMBER, 2022.

4.3.1) DAY NATIONAL RURAL LIVELIHOOD MISSION (DAY - NRLM):

Achievements in the Current FY: As per progress available on the Portal as of 31.12.2022, Banks disbursed Rs. 63.80 crores to 2761 new SHGs and total outstanding is Rs. 109.04 crores.

Scheme	Target 2022-23		Sanctioned upto Q2		Sanctioned upto Q3		% Growth Q3 over Q2 (22--23)	Outstanding up to 31.12.2022	
	Nos.	Amount (Lakhs)	Nos.	Amount (Lakhs)	Nos.	Amount (Lakhs)		Nos.	Amount (Lakhs)
Deen Daya Antyodya National Rural Livelihood Mission	14300	17500	1982	4419	2761	6382	39.44%	8259	10904.1

4.3.2) DISBURSEMENT AND PENDENCY OF SPONSORED CASES WITH BANKS:

Sl.	Name of the Bank	Sanction Up to Q2		Sanction Up to Q3		Growth Q3 over Q2 (No.)	
		No.	Amt.	No.	Amt.	Actual	%age
1	BOB	9	18	9	18	0	0.00
2	BOI	14	28	17	34	3	21.43
3	BOM	4	10	8	15	4	100.00
4	CANARA	43	104	62	154	19	44.19
5	CBI	48	56	59	89	11	22.92
6	INDIAN	6	10	7	10	1	16.67
7	IOB	1	5	1	5	0	0.00
8	P & S B	2	4	2	4	0	0.00
9	PNB	201	1132	268	1495	67	33.33
10	SBI	14	39	69	193	55	392.86
11	UCO	112	327	113	333	1	0.89
12	UBI	48	127	48	127	0	0.00
13	IDBI	1	3	2	11	1	100.00
14	HPGB	230	417	296	628	66	28.70
15	HPSCB	917	1228	1279	1821	362	39.48
16	JCCB	40	112	71	198	31	77.50
17	KCCB	292	799	450	1247	158	54.11
	TOTAL	1982	4419	2761	6382	779	39.30

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.

4.3.2) DETAILS OF CASES PENDING WITH BANK BRANCHES AS ON 16.03.2023 ARE AS MENTIONED BELOW:

S. No.	Bank	No. of cases pending
1	Bank Of India	1
2.	Canara Bank	9
3.	Central Bank of India	16
4.	H P State Coop. Bank	58
5.	H P Gramin Bank	50
6.	Indian Bank	6
7.	Jogindra Central Coop. Bank	9
8.	Kangra Central Coop. Bank	89
9.	Punjab National Bank	79
10.	Punjab & Sindh	2
11.	State Bank of India	29
12.	UCO Bank	26
13.	Union Bank	2
	TOTAL	376

4.3.3) NATIONAL URBAN LIVELIHOOD MISSION (NULM):

PROGRESS UNDER DAY NULM :The progress under DAY NULM up to 31.12.2022 mentioned as below; (Position reported by DAY- NULM H. P.)

POSITION REPORTED BY DAY- NULM H.P.					(Amount in Lakh)	
Cases Under	Q2 Sanction		Q3 Sanctioned		Growth Q3 over Q2	(% Growth
	No of Cases Sanctioned	Amount	No of Cases Sanctioned	Amount		
SEP-I	107	137	185	225	78	73%
SHG Bank Linkage	144	345	204	541	60	42%
Mudra	103	127	110	138	7	7%
Total	354	610	499	693	145	41%

(Source: DAY-NULM HP)

4.3.4) POSITION REPORTED BY BANKS:

Scheme	Sanctioned upto Q2		Sanctioned upto Q3		% Growth Q3 over Q2 (22--23)in no.	Outstanding up to 31.12.2022	
	Nos.	Amount (Lakhs)	Nos.	Amount (Lakhs)		Nos.	Amount (Lakhs)
NULM	225	316	274	378	21.78%	1384	1372

4.3.4 DISBURSEMENT & PENDENCY OF SPONSORED CASES UNDER DAY - NULM :

Sl.	NAME OF BANK Amt. in lakhs	Sanctioned upto Q2		Sanctioned upto Q3		(No.)Growth Q3 over Q2 (22--23)	
		A/c	Amt	A/c	Amt	Actual	% growth
1	Bank Of Baroda	8	19	11	22	3	37.50
2	Bank Of India	31	44	31	45	0	0.00
3	Bank Of Maharashtra	2	0	4	0	2	100.00
4	Canara Bank	2	10	3	11	1	50.00
5	Central Bank Of India	47	6	48	11	1	2.13
6	Indian Bank	5	4	3	3	-2	-40.00
8	Punjab And Sind Bank	3	13	3	4	0	0.00
9	Punjab National Bank	21	46	25	62	4	19.05
10	State Bank Of India	1	1	18	35	17	1700.00
11	Uco Bank	2	7	9	20	7	350.00
12	Union Bank Of India	34	44	38	25	4	11.76
13	Idbi Bank	2	0	2	0	0	0.00
14	HPGB	33	60	34	61	1	3.03
15	Kccb	34	62	45	79	11	32.35
	Grand Total	225	316	274	378	49	21.78

4.3.4) DETAILS OF CASES PENDING WITH BANK BRANCHES as on 16.03.2023

S. No.	Name of Bank	No of Cases Pending
1	Bank of Baroda	1
2	Canara Bank	5
3	Central Bank of India	16
4	HDFC	1
5	HP Gramin Bank	8
6	HP State Cooperative Bank	3
7	Indian Bank	3
8	IDBI	1
9	Indian Overseas Bank	1
10	JCCB	2
11	Kangra Central Cooperative Bank	3
12	Punjab National Bank	21
13	State Bank of India	19
14	UCO Bank	14
15	Union Bank of India	1
	Total	99

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.

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.

4.4.1) PM STREET VENDORS ATMA NIRBHAR NIDHI (PM SVANIDHI):

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

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

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

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 3rd loan of up to Rs.50,000.00 with a term of 36 months; in addition to 1st and 2nd loans of Rs.20,000.00 and Rs.50,000.00 respectively.
3. Modification in Credit Guarantee cover for 1st, 2nd and 3rd loans: The effective credit guarantee on 1st loan is enhanced from 12.5% to 31.875% on 2nd loan it is reduced from 12.5% to 8.25% and on 3rd 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 Samridhhi' 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 161st SLBC Meeting a request was made to the State Government to exempt the Stamp Duty as a special case, charged on the documents while sanctioning loans to PM SvaNidhi beneficiaries as this is a poverty alleviation program of Central Government. State Govt. has issued a notified vide Circular No. Rev. Stamp (F)6-1/2020 dated 28.12.2021 that Stamp Duty on Hypothecation Agreement for Loans sanctioned to PM SvaNidhi shall be Rs. 10/- only.

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 27.03.2023

Sl.	Name of the Bank	Applications Received till Q3	Total Sanctioned upto (nos.)			Rejected till Q3	Pending for Sanction till Q3			Pending for Disb.
			Q2	Q3	Grw.		<15	>15	Tot.	
1	AU Small Finance	1	0	0	0	0	0	1	1	0
2	Axis Bank	14	3	3	0	2	1	8	9	0
3	Bank of Baroda	209	158	173	15	20	5	11	16	5

4	Bank of India	97	80	84	4	12	1	0	1	1
5	Bank of Maharashtra	21	21	21	0	0	0	0	0	0
6	Canara Bank	262	231	241	10	17	4	0	4	5
7	Central Bank of India	246	212	222	10	9	3	12	15	8
8	H.P. State Co-operative	221	193	208	15	11	2	0	2	7
9	Himachal Pradesh GB	154	130	135	5	19	0	0	0	1
10	HDFC	185	54	64	10	116	0	5	5	12
11	ICICI Bank	8	1	1	0	1	0	6	6	1
12	IDBI Bank	62	55	56	1	3	0	3	3	1
13	Indian Bank	171	148	165	17	5	1	0	1	4
14	Indian Overseas Bank	30	24	30	6	0	0	0	0	2
15	Indusind Bank	4	0	0	0	0	0	4	4	0
16	Jammu & Kashmir Bank	9	7	8	1	0	0	1	1	0
17	Kotak Mahindra Bank	1	1	1	0	0	0	0	0	1
18	Punjab and Sind Bank	68	54	62	8	5	1	0	1	1
19	Punjab National Bank	1012	869	940	71	46	11	15	26	6
20	State Bank of India	819	745	783	38	25	4	7	11	23
21	The Kangra Central	76	61	62	1	10	1	3	4	1
22	UCO Bank	416	352	395	43	19	7	-5	2	9
23	Union Bank of India	210	179	190	11	11	0	9	9	1
24	Yes bank	1	0	0	0	1	0	0	0	0
	Grand Total	4296	3578	3843	265	332	41	116	121	89

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

PMSVANidhi Second Tranche Status as on 27.03.2023

Sl.	Name of the Bank	Applications Received till Q3	Total Sanctioned upto (nos.)			Rejected till Q3	Pending for Sanction till Q3			Pending for Disb.
			Q2	Q3	Grw.		<15	>15	Tot.	
1	Axis Bank	1	1	1	0	0	0	0	0	0
2	Bank of Baroda	109	53	69	16	39	1	0	1	11
3	Bank of India	58	22	32	10	26	0	0	0	5
4	Bank of Maharashtra	15	8	9	1	3	1	2	3	1
5	Canara Bank	208	110	141	31	65	2	0	2	23
6	Central Bank of India	146	76	107	31	39	0	0	0	49
7	H.P. State Co-operative	96	65	74	9	17	1	4	5	4
8	Himachal Pradesh GB	50	31	39	8	8	1	2	3	2
9	HDFC	10	1	2	1	6	1	1	2	1
10	IDBI Bank	30	19	22	3	5	1	2	3	2
11	Indian Bank	129	94	100	6	27	1	1	2	3
12	Indian Overseas Bank	13	13	13	0	0	0	0	0	0
13	Jammu & Kashmir	7	3	3	0	0	0	4	4	0

	Bank									
14	Punjab and Sind Bank	49	32	36	4	10	2	1	3	3
15	Punjab National Bank	745	418	453	35	226	4	62	66	19
16	State Bank of India	561	370	383	13	151	27	0	27	49
17	The Kangra Central	24	7	8	1	12	0	4	4	0
18	UCO Bank	213	140	148	8	58	1	6	7	7
19	Union Bank of India	137	63	67	4	65	1	4	5	2
	Grand Total	2600	1526	1706	181	757	44	93	137	181

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

PMSVANidhi Third Tranche Status as on 27.03.2023										
Sl.	Name of the Bank	Applications Received till Q3	Total Sanctioned upto (nos.)			Rejected till Q3	Pending for Sanction till Q3			Pending for Disb.
			Q2	Q3	Grw.		<15	>15	Tot.	
1	Bank of Baroda	9	3	8	5	1	0	0	0	4
2	Bank of India	9	2	6	4	2	0	1	1	1
3	Bank of Maharashtra	5	5	5	0	0	0	0	0	0
4	Canara Bank	41	17	30	13	1	0	10	10	4
5	Central Bank of India	20	8	18	10	0	1	1	2	7
6	H.P. State Co-operative	32	10	27	17	1	1	3	4	6
7	Himachal Pradesh GB	18	6	14	8	3	0	1	1	2
8	IDBI Bank	6	2	4	2	0	0	2	2	2
9	Indian Bank	26	9	20	11	0	6	0	6	3
10	Indian Overseas Bank	2	0	2	2	0	0	0	0	0
11	Punjab and Sind Bank	19	8	10	2	4	3	2	5	0
12	Punjab National Bank	101	37	87	50	6	2	6	8	3
13	State Bank of India	81	26	64	38	6	11	0	11	9
14	The Kangra Central	3	0	0	0	1	0	2	2	0
15	UCO Bank	43	23	42	19	0	0	1	1	0
16	Union Bank of India	24	4	21	17	0	3	0	3	0
	Grand Total	439	160	358	198	25	34	14	56	41

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

4.4.5) Resubmitted applications out of PENDING:				
S. No	Name of the Bank	Ist Tranche	2nd Tranche	3rd Tranche
1	Bank of Baroda	3	1	0
2	Bank of India	1	0	0
3	Canara Bank	1	0	0
4	Central Bank of India	5	0	0
5	H.P. State Co-operative	0	0	1

6	Himachal Pradesh GB	0	0	1
7	HDFC	3	0	0
8	IDBI Bank	0	1	0
9	Indian Bank	0	1	0
10	Punjab and Sind Bank	0	1	0
11	Punjab National Bank	4	2	0
12	State Bank of India	1	0	1
13	The Kangra Central	1	0	0
14	UCO Bank	1	1	0
15	Union Bank of India	5	5	0
	Grand Total	25	12	3

4.5.1) PRADHAN MANTRI EMPLOYMENT GENERATION PROGRAMME : (PMEGP)

- PMEGP Scheme was launched in the year 2008-09 by merging the Prime Minister's Rozgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) Schemes.
- It is a credit-linked subsidy Scheme for generating self-employment opportunities for setting up new micro-enterprises under non-farm sector.
- Khadi and Village Industries Commission (KVIC) is the nodal agency at the national level to implement and to monitoring the Scheme.
- KVIC, KVIBs, District Industry Centres (DIC) and Coir Board are the implementing agencies at field level.
- For Manufacturing sector the Maximum Project Cost has now been increased from Rs.25 lakhs to Rs.50 lakhs.
- For Service sector the Maximum Project Cost has now been increased from Rs.10 lakhs to Rs.20 lakhs.
- The per capita fixed investment per head on Capital expenditure has now been increased to Rs.3 lakhs from Rs. 1 lakhs for plane areas and from Rs.1.5 lakhs to Rs.4.5 lakhs for Hilly reasons.
- Aspirational Districts are also included in Special Category.
- All Implementing Agencies are allowed to receive and process applications in all areas irrespective of rural or urban area.
- New Definition of Rural area:
- Any area classified as Village as per the revenue record of the state/ Union Territory, irrespective of population.
- All the areas, irrespective of their population, falling under Panchayati Raj institutions will be accounted under rural areas, where as areas falling under Municipality to be treated as urban areas.
- EDP-No EDP training will be mandatory for Project up to Rs. 2.00 lakhs, 5 days EDP training for Project cost more than 2 lakhs and up to 5 lakhs and at least 10 days EDP Training for project cost more than 5 lakhs.
- 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)
- 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)

- The balance amount (excluding the own contribution) of the total project cost will be provided by the Banks.
- 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.

4.5.2) 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.

Agency (Amt in Lakhs)	Target 2022-23		Achievement upto Q2		Achievement upto Q3		Actual Growth Q3 over Q2		% Growth Q3 over Q2	
	No. of Projects	Margin Money	No. of Projects	Margin Money	No. of Projects	Margin Money	No. of Projects	Margin Money	No. of Projects	Margin Money
KVIB	475	1378	379	1327	627	2347	248	1020	65.44	76.87
KVIC	475	1378	220	774	383	1388	163	614	74.09	79.33
DIC	633	1837	328	874	534	1508	206	634	62.80	72.54
Total	1583	4592	927	2975	1544	5243	617	2268	66.56	76.24

4.5.3) CREDIT MOBILIZATION: LATEST POSITION:

Sl.	Name of the Bank	Appl. Recvd	Appl Sanc. upto		Growth Q3	Rejected Q3	Pending Q3	Margin Money in lakhs	
			Q2	Q3				Claimed Q3	Pending Q3
1	Axis	1	0	0	0	0	1	0	0
2	Bank Of Baroda	54	20	29	9	20	9	93	53
3	Bank Of India	23	4	10	6	10	3	10	3
4	BOM	12	1	2	1	7	3	0	0
5	Canara Bank	115	38	68	30	37	15	212	75
6	CBI	61	26	33	7	19	16	124	51
7	H.P. Gramin Bank	412	147	267	120	90	64	714	210
8	H.P.State Coop Bank	270	102	153	51	84	44	291	84
9	HDFC Bank	7	0	0	0	3	4	0	0
10	IDBI Bank	14	1	4	3	3	7	3	3
11	Indian Bank	13	7	9	2	5	2	15	4
12	Indusind Bank	1	1	1	0	0	0	0	0
13	IOB	4	3	4	1	1	1	6	2
14	J & K Bank Ltd	8	2	5	3	1	2	10	0
15	JCCB	21	3	10	7	7	4	22	10
16	KCCB	122	47	73	26	25	28	219	29

17	Punjab And Sind	39	2	14	12	16	9	17	8
18	Punjab National Bank	743	245	397	152	285	85	770	277
19	State Bank Of India	639	160	281	121	263	123	488	240
20	UCO Bank	216	69	118	49	91	15	258	107
21	Union Bank Of India	88	40	57	17	15	18	106	36
22	Yes Bank	26	9	9	0	17	0	59	9
	Total	2889	927	1544	617	999	453	3417	1201

(Source: kviconline.gov.in)

Bank-wise position of proposals pending with banks as available in the PMEGP MIS portal (<https://www.kviconline.gov.in>)

Banks are requested to update the position of cases disposed of by banks in the PMEGP portal. **Updating 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.

4.6.1): 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.
- e) 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.
- iii. The programme has four broad components addressing the needs of the sector:
- iv. Support to individual and groups of micro enterprises;
- v. Branding and Marketing support;
- vi. Support for strengthening of institutions;
- vii. 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.

4.6.2) THE BANK WISE STATUS UNDER PMFME AS ON 30.03.2023 IS GIVEN BELOW:

S.NO.	BANK NAME	RECEIVED	SANCTION	REJECTED	PENDANCY	OUT OF WHICH			
						< 1 MONTH	1-6 MONTH	6- 12 MONTHS	> 1 YEAR
1	BOB	3	2	1	0	0	0	0	0
2	BOI	5	1	4	0	0	0	0	0
3	BOM	1	1	0	0	0	0	0	0
4	CANARA	16	8	7	1	1	0	0	0
5	CBI	35	24	10	1	1	0	0	0
6	HDFC	22	2	15	5	0	4	1	0
7	HPGB	34	27	0	7	1	2	2	2
8	HPSCB	143	39	90	14	6	6	2	0
9	ICICI	3	0	1	2	0	2	0	0
10	IDBI	3	1	1	1	0	0	1	0
11	INDIAN	3	2	1	0	0	0	0	0
12	JCCB	4	0	4	0	0	0	0	0
13	P & SB	3	1	1	1	1	0	0	0
14	PNB	402	230	155	17	16	1	0	0
15	SBI	537	285	225	27	27	0	0	0
16	KCCB	3	2	0	1	0	1	0	0

17	UCO	280	133	145	2	2	0	0	0
18	UNION	4	3	1	0	0	0	0	0
	TOTAL	1501	761	661	79	55	16	6	2

4.7.1) NATIONAL AGRICULTURE INFRASTRUCTURE DEVELOPMENT FUND FINANCING FACILITY

The Scheme: To mobilize a medium - long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through incentives and financial support in order to improve agriculture infrastructure in the country.

It will be operational for 12 years from 2020-21 to 2032-33. The Loan disbursement shall complete in 6 years i.e. by the end of 2025-26. Repayment period covered under the financing facility will be for a maximum period of 7 years including the moratorium period of up to 2 years.

Banking eco-system will support with Credit Guarantee, convergence and interest subvention to lending institutions thereby able to lend with a lower risk. This scheme will help to enlarge their customer base and diversification of portfolio. The refinance facility will enable larger role for cooperative banks and RRBs.

The benefits: All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹ 2 crore. This subvention will be available for a maximum period of 7 years. In case of loans beyond ₹ 2 crore, then interest subvention will be limited up to ₹ 2 crore. The CGTMSE Fee under the scheme for a loan up to ₹ 2 crore shall be borne by the Government.

The progress (As per AIF National Portal) as on 31.01.2023 and particulars of activities carried out by the PMU till 31.01.2023 is as under: -

4.7.2) District wise Progress as on 30.03.2023, under AIF

(Amount in Lakhs)								
S N.	District	App. Recd	Aprvd cases	Approved Amount			Pending	Rejected
				Total	Disbursed Amt	Eligible for AIF benefit	No.	No.
1	Shimla	159	83	2890.01	2423.88	1720.01	37	39
2	Kangra	35	11	689.95	189.87	689.95	13	11
3	Solan	26	10	1025.25	475.15	675.25	8	8
4	Mandi	50	22	630.27	403.07	630.27	18	10
5	Sirmour	20	8	1081.80	686.71	541.80	6	6
6	Una	13	5	529.94	345.40	529.94	0	8
7	Bilaspur	22	7	248.70	91.88	223.95	8	7
8	Kullu	27	14	150.83	104.21	150.83	7	6
9	Hamirpur	4	3	122.20	5.00	122.20	1	0

10	Chamba	8	4	111.71	0.00	111.71	4	0
11	Kinnaur	8	4	98.05	86.40	98.05	4	0
12	LahaulSpiti	0	0	0.00	0.00	0.00	0	0
13	PACS HP	20	20	630.00	430.00	630.00	0	0
	TOTAL	392	191	8208.71	5241.56	6123.96	106	95

4.7.3 Bank wise Progress under AIF (as per AIF portal)as on 30.03.2023
(Amount in lakhs)

S. N.	Bank	Appl. Recd.	Aprvd cases	Amount		Pending		Rejected	Pending with C-PMU
				Total	Eligible for AIF benefit	Bank Level	Applicant Level		
1	PNB	113	48	3079.32	1889.32	1	22	42	0
2	SBI	122	70	1161.49	1161.49	11	21	20	0
3	BOB	9	7	719.85	719.85	0	1	1	0
4	HDFC	17	8	625.07	625.07	1	3	5	0
5	UCO Bank	41	18	380.65	380.65	3	7	13	0
6	Bank of India	2	1	200.00	200.00	0	0	1	0
7	CBI	1	1	1070.00	200.00	0	0	0	0
8	HPSCB	24	5	181.20	156.45	1	14	4	0
9	HPGB	30	8	133.44	133.44	1	17	4	0
10	Canara Bank	5	3	15.30	15.30	0	0	2	0
11	JCCB	2	2	12.40	12.40	0	0	0	0
12	BOM	2	0	0.00	0.00	0	1	1	0
13	IDBI Bank	1	0	0.00	0.00	0	0	1	0
14	Kotak Mahindra	1	0	0.00	0.00	0	0	1	0
15	NABKISAN Finance Ltd.	1	0	0.00	0.00	1	0	0	0
16	Union Bank of India	1	0	0.00	0.00	0	1	0	0
17	ICICI Bank	0	0	0.00	0.00	0	0	0	0
18	PACS HP	20	20	630.00	630.00	0	0	0	0
	TOTAL	392	191	8208.71	6123.96	19	87	95	0

4.7.4) Common Reasons wise Rejected cases:

S.N.	Reason	No.	Remarks
1	Bank Rate of interest in proposal is more than 9% (Acceptable upto 9% as per scheme MOU)	25	Govt., CPMU is requested to accept Or instruct Banks to reduce rate to 9% (MOU)
2	Applied for Items for trading & as Fixed Assets furniture etc.	2	Not eligible under AIF. Denied by CPMU.
3	"Purchasing of safe fixture items like table chair rack, purchasing of computers, cars and expansion of business " is not eligible	2	Not eligible under AIF. Denied by CPMU.
4	Secondary processing or dairy, solar power, Gava production related proposals	8	Not eligible under AIF. Denied by CPMU.

5	Borrower didn't submit the relevant documents even after many reminders. Hence, the proposal is rejected.	9	Rejected by Banks
6	Borrower had availed loan from other bank	2	Rejected by Banks
7	CIBIL score of the borrower is below the Bank's cut off score and hence Branch has confirm the rejection	2	Rejected by Banks
8	Contact details given are incorrect	3	Rejected by Bank
9	Dummy proposal.	1	Not Applicable
10	Duplicate proposal.	1	Rejected by CPMU
11	Application for Mushroom cultivation. (eligible only for groups – SHG, FPO, JLG etc.)	6	Denied by CPMU
12	Applicant refused to avail loan	2	Rejected by Bank
13	Land as Primary security where unit to be established is not in order. Hence the proposal is rejected.	1	Rejected by Bank
14	Proposal rejected reason "applicant showed no interest in the proposal since there is no capital subsidy available in this scheme and submitted the refusal letter for the application"	2	Rejected by Bank
15	Land property not demarcated - legal issue	2	Rejected by Bank
16	Applicant not turning up to complete documents	1	Rejected by Bank
17	Tractor purchase is not eligible for individuals	2	Denied by CPMU
18	Working capital component of 30 lakhs is not eligible under the scheme	1	Denied by PMU
19	Manufacturing of anti hail net for farmer- Activity not eligible.	1	Denied by PMU
20	Other	1	Not eligible under AIF. Denied by PMU
21	Development of Apple orchard under High Density Plantation	1	Not eligible under AIF. Denied by PMU
22	Do not pertain to SBI Rampur Branch, Loan sanctioned and disbursed by SBI Dayori Branch code 50549.	2	Rejected by Bank
	Total	77	

All the above applicants have been contacted for re-submission for eligible activity.

4.7.5) Activity wise Approved cases

S.N.	Remarks	No.	Amount in Lakhs	Remarks
1	Bio stimulant production units	1	60.00	Bilaspur
2	Cold Stores and Cold Chain	12	2822.55	Kangra, Bilaspur, Shimla,

				Chamba, Solan.
3	Composite Project - Packaging units	1	67.50	Mandi.
3	Custom Hiring Centre	3	19.92	Sirmour, Kangra, Bilaspur
4	Infrastructure for smart and precision agriculture	4	152.49	Mandi, Sirmour, Solan
5	Logistics Facility	1	7.40	Solan
6	Organic inputs production	2	78.25	Solan, Hamirpur.
7	(Others)	6	297.22	Solan, Sirmour, Kullu,
	Flour mill, Compost Manufacturing, set-up a high-tech root stock based nursery for temperate fruits, vegetables and flowers, fruit crops nursery, Grading packing of apple)			Mandi, Shimla.
8	Packaging units	7	132.13	Shimla, Solan, Chamba
9	Primary processing Center	8	1270.54	Sirmour, Solan, Una, Kangra, Hamirpur.
10	Sorting & Grading Unit	29	290.60	Shimla, Kinnaur, Kullu
11	Warehouse	4	386.20	Bilaspur, Solan, Chamba
12	PACS HP	20	630.00	In principal approval various areas of Himachal
Total		98	6214.79	

XXXXXXXXXXXXXXXXXXXX

5.1) FINANCIAL INCLUSION CAMPAIGN- HIMACHAL PRADESH:

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

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

As of 08.02.2023, 48.12 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.

5.1.2) PRADHAN MANTRI JAN DHAN YOJANA (PMJDY) - POSITION AS A WHOLE IN THE COUNTRY AS ON 08TH FEBRUARY, 2023

(Figures in crores)

Bank Name	RURAL/ SU	URBAN	TOTAL	NO OF RUPAY CARDS	BALANCE IN ACCOUNTS
Public Sector Bank	23.72	14.13	37.85	28.08	145765
Regional Rural Bank	7.68	1.24	8.92	3.43	36528
Private Banks	0.69	0.66	1.35	1.11	5275
Total	32.09	16.03	48.12	32.63	187569

(Source: pmjdy.gov.in)

5.2) PERFORMANCE UNDER SOCIAL SECURITY SCHEMES AND FINANCIAL INCLUSION CAMPAIGN IN HIMACHAL PRADESH: CURRENT STATUS
Y-o-Y POSITION

Scheme	Total No of Accounts		Cumulative position		No. in lacs	
	31.03.2020	31.03.2021	31.03.2022	31.12.2022		
PMJDY	13.82	16.72	17.36	17.78		
PMJJBY	3.83	4.49	5.22	6.72		
PMSBY	13.15	15.38	17.65	20.23		
APY	1.75	2.23	2.99	3.72		

Q-O-Q POSITION:

Scheme (No. in lacs)	No. of accounts opened during Q1	No. of accounts opened during Q2	No. of accounts opened during Q3	Total No. of accounts opened as of 31.12.2022
PMJDY	0.21	0.10	0.11	0.42
PMJJBY	0.50	0.53	0.47	1.50
PMSBY	0.76	0.94	0.88	2.58
APY	0.13	0.32	0.28	0.73

Top Performers under APY: Union(122%), SBI(86%), CBI(83%) and UCO(81%).

Dismal Performance under APY:

PVT banks: ICICI (1%), Indusind (2%), Yes bank (0%), CSB (0%), J&K (1%), South Indian (3%), Kotak (10%), bandhan (5%).

Public Sector: IOB (19%), PNB (36%), BOB (35%), Indian (45%), BOM (37%).

RRB: HP Gramin (39 %)

5.2.2): MICRO INSURANCE SCHEMES i.e. PMSBY & PMJJBY

Performance under Social Security Insurance Schemes i.e. PMSBY and PMJJBY as of 31.12.2022 for HP State is given below:

Name of Scheme	No. of enrollments (in lakhs)
A) PRADHAN MANTRI SURAKSHA BIMA YOJANA- (PMSBY)	20.23
B) PRADHAN MANTRI JEEVAN JYOTIBIMA YOJANA- (PMJJBY)	6.72

(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 1st of September. Banks have total **enrollments of more than 20.23 lakh account holders** under Accidental Insurance Scheme i.e. PMSBY as of 31.12.2022.

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 1st of September. Banks have more than **6.72 lakh enrollments** under PMJJBY in the State as of period ended 31.12.2022.

5.2.3) MICRO PENSION SCHEME – ATAL PENSION YOJANA:

The Bank-wise (Agency) achievements under Atal Pension Yojana (APY) in Himachal Pradesh as of 31.12.2022 mentioned as below:

S No.	Category	Target per branch (p.a.)	No of Branches Regd. in HP	Targets 2022-23	Achievement up to 31.12.2022	Cumulative up to 31.12.2022
1	PSBs	80	1163	93040	60242	271172
2	RRBs	80	266	21280	8212	72927
3	Major Pvt. Banks (Axis, HDFC, ICICI & IDBI Bank)	80	136	10880	3838	19381

4	Pvt Banks (Excluding those mentioned above)	30	22	660	16	365
5	Small Finance Banks	50	14	700	130	443
6	Coop Banks (including Urban Coop. Banks)	20	571	11420	945	7973
	Total	XXXX	2172	137980	73383	372261

**** Excluding HPARDB and IPPB**

(Bank-wise position mentioned at page no 94, 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 2nd 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.

5.3.1) 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 December, 2022 placed for review of the House.
- C) **FLCS BY PUBLIC SECTOR BANKS (PSB):** Report on conduct of **special camps** by financial literacy centres (going digital) as of quarter ended December, 2022.

District	FLC Code	No of camp	No of participants	Stakeholders present (Indicate Y/N)						
				LDM	DDM	LDO	Local Govt	NGO	BC	Others
BILASPUR	46201	31	1204	14	5	2	16	5	0	28
CHAMBA	47201	6	160	6	0	0	0	0	0	0
HAMIRPUR	48201	21	908	9	1	2	10	8	7	21
KANGRA	47001	14	242	0	0	1	14	0	0	0
KINNAUR	47601	NIL								
KULLU	46801	14	498	6	2	0	0	0	0	14
LAHAUL & SPITI	47401	41	525	7	0	0	0	0	0	41
MANDI	46401	6	164	2	1	1	1	1	0	0
SHIMLA	46001	NIL								
SIRMAUR	48001	NIL								
SOLAN	46801	NIL								
UNA	48401	7	730	5	0	4	0	0	0	7
Total		140	4431	49	9	10	41	14	7	111

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

FLCS BY PUBLIC SECTOR BANKS (PSB):

Quarterly report on conduct of **target group** specific camps by financial literacy centres as of quarter ended December, 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)						
				LDM	DDM	LDO	Local Govt	NGO	BC	Others
BILASPUR	46201	45	1478	18	9	3	17	8	0	43
CHAMBA	47201	15	438	15	0	0	0	0	0	0
HAMIRPUR	48201	21	908	9	1	2	10	8	7	21
KANGRA	47001	14	242	0	0	1	14	0	0	0
KINNAUR	47601	NIL								
KULLU	46801	8	320	8	0	0	0	0	0	8

LAHAUL & SPITI	47401	41	525	7	0	0	0	0	0	41
MANDI	46401	15	393	1	0	0	0	0	0	0
SHIMLA					NIL					
SIRMAUR					NIL					
SOLAN					NIL					
UNA	48401	27	1370	20	6	2	6	0	0	8
Total		186	5674	78	16	8	47	16	7	121

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

FINANCIAL LITERACY CAMPS organized by **Rural Branches** during the Quarter ended December, 2022 (Annexure –III)

District	No of rural branches in district	No of camps conducted during the quarter- September, 2022	Target Group Addressed
Bilaspur	102	242	Farmers, Small entrepreneurs, School students, SHGs
Chamba	99	366	Farmers, Small entrepreneurs, School students, SHGs
Hamirpur	134	489	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Kangra	355	565	Farmers, Small entrepreneurs, School students, SHGs
Kinnaur	52	58	Jan Sampark Abhiyan
Kullu	100	250	Farmers, Small entrepreneurs, School students, SHGs
Lahaul & Spiti	25	41	Farmers, Small entrepreneurs, Senior citizens
Mandi	204	666	Farmers, SHGs
Shimla	253	648	School students, SHGs,
Sirmaur	105	57	Farmers, SHGs
Solan	169	495	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Una	112	274	Farmers, Small entrepreneurs, School students
Total	1710	4151	

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

5.4) 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 **11842 Bank Mitras** as of 31st December, 2022. (Bank wise Detail on Page no.61)

5.5.1) 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 **55213** new entrepreneurs with fresh disbursement to the tune of **Rs. 1268.25 Crores** upto the quarter ended December, 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. 2943.70 crores** with coverage of **184602 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.

5.5.2) CUMULATIVE PROGRESS UNDER PMMY UP TO PERIOD ENDED DECEMBER, 2022

(Bank wise position of disbursement of loans under PMMY up to period ended December, 2022 mentioned at page no-96-97).

Amt in lakhs									
Sl.	Category	Disb. up to 30.09.2022		Disb. Up to 31.12.2022		Inc. during Q3		O/S as on 31.12.2022	
		No.	Amt	No.	Amt	No.	Amt	No.	Amt
1	Shishu (Loan up to 50000/)	9824	2965	17752	6788	7928	3823	63696	16785
2	Kishor (Loan from Rs.50001/- to Rs.5.00 lakh)	21859	42272	29598	57999	7739	15727	98152	143697
3	Tarun (Loan above Rs.5.00 lakh and up to Rs.10 lakh)	6154	47667	7863	62038	1709	14371	22754	133888
4	Total disbursements up to (1+2+3)	37837	92904	55213	126825	17376	33921	184602	294370

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.

5.6.1): STAND UP INDIA SCHEME (SUIS)

Stand up India scheme has been formally launched on April 05, 2016. The scheme aims to encourage entrepreneurial culture among un-served and under-served segments of the society represented by SC, ST and women.

- The Scheme facilitate loan from Banks between Rs.10 lakh and Rs. 1.00 crore to at least **one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower** and at least **one woman borrower per Bank Branch** for setting up of a new enterprise (also termed as green field enterprise). The loans will be extended for setting up of a new enterprise in Manufacturing, Trading or Service sector by SC/ST/Women entrepreneur.

Latest Progress under Stand-Up India Scheme as of 31.12.2022 in Himachal Pradesh:

**5.6.2) PROGRESS UNDER STAND-UP SCHEME DURING THE QUARTER
31.12.2022**

(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	237	4374	31	459	268	4833
2	H. P. Gramin Bank (RRB)	2	23	11	140	13	163
3	Private Sector Banks	6	170	1	1	7	171
4	Coop sector banks	0	0	0	0	0	0
	Total	245	4567	43	600	288	5167

(Bank wise position mentioned at page no. 98-99)

5.6.3) CUMULATIVE POSITION (AGENCY-WISE) UNDER STAND-UP INDIA SCHEME IN HIMACHAL PRADESH AS OF 31.12.2022.

(Amt in Lakhs)

S. No.	Banks	Total Achievement	
		A/c	Amt
1	Public sector Banks	1209	16642
2	H.P. Gramin Bank (RRB)	237	3019
3	Private Sector banks	107	1157
4	Coop sector banks (incl. Urban Coop. Banks)	0	0
	Total	1553	20818

(Bank wise position mentioned at page no-112)

Points for deliberations:

- 1) Banks have sanctioned loans to 245 new women entrepreneurs amounting to Rs. 45.66 crores during the quarter ended December, 2022.
- 2) Banks have sanctioned 43 new SC/ST entrepreneurs amounting to Rs. 6.01 crores during the quarter ended December, 2022.
- 3) The cumulative position reveals that Banks have outstanding loans amounting to **Rs. 208.18 crores to total 1553 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.

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AGENDA ITEM NO.6

MISCELLANEOUS ISSUES:

6.1) AADHAAR COVERAGE IN HIMACHAL PRADESH:

In Himachal Pradesh there are 73,84,022 residents (projected population 2021) and 82,86,296 UIDs (111.41%) 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 15.02.2023 in the State is appended below:

Himachal Pradesh- Dashboard 15.02.2023

Sl	District	0 to 5 years			5 to 18 years			Above 18 years			All Ages		
		Populat ion	Aadh aar Gener ation	% Aadh aar Gene ratio n	Populati on	Aadhaa r Genera tion	% Aadha ar Gener ation	Populati on	Aadhaa r Genera tion	% Aadha ar Gener ation	Populati on	Aadhaa r Genera tion	% Aadhaa r Genera tion
1	Bilaspur	31424	17737	56%	79044	85011	108%	303290	360448	119%	413758	463196	112%
2	Chamba	50380	21325	42%	131542	136387	104%	374856	457861	122%	556778	615573	111%
3	Hamirpu r	36216	22492	62%	98675	96681	98%	357589	468536	131%	492480	587709	119%
4	Kangra	121443	70635	58%	314013	327586	104%	1195745	147730 1	124%	1631200	187552 2	115%
5	Kinnaur	5572	1802	32%	15059	16334	108%	68116	70947	104%	88747	89083	100%
6	Kullu	36748	19787	54%	99762	100503	101%	335476	401558	120%	471986	521848	111%
7	L&S	2099	958	46%	6111	5849	96%	24087	28021	116%	32296	34828	108%
8	Mandi	81553	45312	56%	219116	218219	100%	779806	948572	122%	1080476	121210 3	112%
9	Shimla	57445	23025	40%	189085	163593	87%	620334	718039	116%	866863	904657	104%
10	Sirmaur	50174	29087	58%	129675	143491	111%	389990	459639	118%	569840	632217	111%
11	Solan	50032	22443	45%	139181	126305	91%	426877	496078	116%	616090	644826	105%
12	Una	43629	26434	61%	118151	116455	99%	401728	501845	125%	563508	644734	114%
G.Total		566716	301037	53%	1539414	1536414	100%	5277894	6388845	121%	7384022	8226296	111%

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.

6.2) LATEST STATUS OF AADHAAR ENROLMENT & UPDATION CENTRES (AECS) IN HIMACHAL PRADESH:

Banks have set up Aadhaar Enrolment and updation centre vide notification dated 14.7.2017 issued by Unique Identification Authority of India (UIDAI). These centres are providing Aadhaar enrolment and updation facility within the branch premises at the selected centres.

In Himachal Pradesh, at present, 426 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 : 15.02.2023			
Sr No	Registrar Name	Active Machines	Total Transaction In Last 30 Days
1	Govt of Himachal Pradesh	614	100865

2	Woman and Child Development	28	9820
3	Health Department	26	2270
4	Indiapost	141	10044
5	IPPB	211	2731
6	CSC e-Gov.	33	1391
7	Bharat Sanchar Nigam Limited	16	626
8	UID ASK	4	3310
9	Bank of Baroda_New_648	3	215
10	Bank of India_New_649	1	276
11	Central Bank of India_New_650	5	33
12	FINO PAYMENTS BANK	1	389
13	HDFC Bank Limited	7	1124
14	ICICI Bank Limited	7	2478
15	Indian Bank_New_651	1	98
16	INDIAN OVERSEAS BANK_NEW_659	2	189
17	IndusInd Bank	4	778
18	Jammu and Kashmir Bank	1	30
19	Punjab & Sind Bank_New_660	3	166
20	RBL Bank Limited	1	397
21	STATE BANK OF INDIA_New_654	21	3321
22	UCO BANK	7	746
23	Union Bank Of India_New_656	2	369
24	YES Bank Limited	8	860
	Total	1147	142526

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.

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

Background: Government believe that digital payments are needed to promote both financial inclusion and economic growth and desire to work together to increase digital payments adoption both among mass consumers and Government authorities. Contactless payments become more important after the COVID 19 situation, as most of the customer wants to get a complete contactless solution.

Some of the benefits of Digital Payments are:

- Contactless Payments with Zero Touch.
- Seamless experience.
- No Cash Handling.
- No Revenue Leakage.
- Less operations cost.
- Zero Transaction cost for UPI and RuPay online transactions.

1) Aadhaar Seeding in Bank account and awareness to citizens: As Government of India and State Government pushing for Aadhaar based DBT. Bank need to make sure of 100%

Aadhaar seeding of customers and awareness in case of any query in the branches. Citizens can check Aadhaar-Bank seeding status on UIDAI website along with Bank name, date and status.

2) Digisaathi: In pursuance to the Reserve Bank of India's vision, various payment industry participants (banks & non-banks) have joined to create the website - www.digisaathi.info, chatbot, IVR, or any mobile and/or web application (collectively, the "Platform") for end customers using the payment products/services offered by various payment industry participants for obtaining information about digital payment products and services. Banks should awareness to citizens for knowledge and fraud prevention purpose.

3) RuPay card issuance and activation: RuPay is our domestic and first payment network of India, with wide acceptance at ATMs, POS devices and e-commerce websites across India. The name, derived from the words 'Rupee and 'Payment', emphasizes that it is India's very own initiative for Card payments. RuPay fulfils Government of India vision of initiating a 'less cash' economy. This could be achieved only by encouraging every Indian bank and financial institution to become tech-savvy and engage in offering electronic payments. Our Hon'ble PM and FM also stressed upon the banks to substantially increase issuance of RuPay Debit Cards to achieve 100% saturation. With the view of promote digitization and enhanced financial inclusion. Banks should prefer to issue RuPay card to citizens and guide proper channel to activate their RuPay cards.

4) UPI-QR on all cash points in State; UPI is well known to everyone and free of Cost services. Nil Charges to Citizen and department/merchants for enable UPI. More than 74 bn transactions recorded in last calendar year and for more usage Cabinet of GoI recently approved 2600 Cr incentive for Banks in UPI and RuPay. Banks will make sure for enablement of UPI-QRs on all cash points across the State Transit, Tourism, Taxes, Bills, Challan, Fertilizers, MC payments, Parking, Education, Health, Donation, Archeology, Sewa-Kendras, CSC, Food and Civil supplies, State and Local taxes, Encroachment Challan and any other cash counters of Government services or merchants across the State.

5) Training and capacity building program for promote Digital Payments: Capacity building and training programs for Digital Payments modes including DCs and MC Commissioners for ease to use the system for payments. Raise awareness regarding digital Payments via campaigns, festivals. Promotional program on digital Payments.

6) Adoption of new initiatives: Different new initiatives launched by GoI/RBI/NPCI on periodic basis. Banks/Departments should explore to introduce for better utilization and monitoring of funds and ease of citizens life. i.e. eRupi, NCMC, CBDC, UPI123, FASTag etc.

6.4) (e-NWR) electronic Negotiable Warehouse Receipt :

The Department of Financial Services, GOI, New Delhi, advised vide their Letter No.3/67/ 2022-AC dated 17.01.2023 that Warehousing Development and Regulatory Authority has made electronic Negotiable Warehouse Receipt (e-NWR) a prime tool of trade and regulation of warehouses.

The purpose is to increase PLEDGE FINANCE through e-NWR for Agriculture Commodities.

The loan sanctioned up to Rs.75.00 lakhs per individual borrower shall be categorized as Priority Sector.

However, the Ministry has desired to make it a permanent Agenda of the SLBC Meeting, the House may decide keeping in view the scope and availability of Warehouses in the State and the experience of Banks.

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AGENDA ITEM NO. 7

Review of Recovery Performance of Banks in Himachal Pradesh.

7.1) Agency-wise Recovery Position as of 31st December, 2022.

(Amt in Crores)

S. No	Agency	Outstanding	NPAs	NPA-%age
1	Public Sector Banks	33224	1818.1	5.47
2	RRBs	3004.1	164.04	5.46
3	Cooperative Banks	13779.27	2310.76	16.77
4	Private Banks	8819.71	153.23	1.74
	TOTAL	58827.08	4446.16	7.56

(For Bank-wise details please refer at page no-105-110)

7.2) BROAD SECTOR WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 31.12.2022

(Amt. in Crores)

S. No	Sector	Outstanding	NPAs	NPA %age
1	Agriculture	10432.29	948.1	9.09
2	MSME	16247.07	1917.49	11.80
3	Other Priority Sector	9539.49	494.82	5.19
A	Total Priority Sector Advances (1 to 3)	36218.85	3360.42	9.28
B	Total Non Priority Sector Advances.	22608.24	1085.74	4.80
C	Grand Total (A+B)	58827.09	4446.16	7.56

(For bank-wise details, please refer to Page no- 105-110)

7.3) Sector-wise NPA comparison as of 31.12.2022 in Himachal Pradesh.

Sl	Sector	NPA as of 31.12.21	NPA as of 30.09.22	NPA as on 31.12.22	Variation over 31.12.21	Variation over 30.09.22	% Variatio n Y-O-Y	% Variatio n Q-O-Q
1	Agri	910.57	962.05	948.1	37.53	-13.95	4.12	-1.45
2	MSME	2198.52	1907.46	1917.49	-281.03	10.03	-12.78	0.53
3	Other PS	719.66	607.15	494.82	-224.84	-112.33	-31.24	-18.50
4	NPS	787.26	1036.17	1085.74	298.48	49.57	37.91	4.78
Total		4616.01	4512.83	4446.15	-169.86	-66.68	-3.68	-1.48

(Amount in Crores)

(For Bank-wise details please refer to page no-105-110)

**7.4) GOVT. SPONSORED SCHEME WISE RECOVERY/ OVERDUES/NPA
POSITION AS OF 31st DECEMBER, 2022**

(Amt. in Crores)

S. No.	Sector	Outstanding	NPAs	NPA-%age
1	SGSY/NRLM	109.04	4.15	3.81
2	PMEGP	244.06	22.73	9.31
3	SJSRY/NULM	13.72	1.69	12.32
4	STAND UP INDIA	208.18	15.23	7.32
5	MUDRA	2943.7	306.47	10.41

(For Bank-wise details, Please refer to page no-111 & 112)

Observations:

- ◆ **The Non Performing Assets (NPAs) ratio of Banks in the State recorded at 7.56%** and in absolute term, NPAs have reached to **Rs. 4446.15 crore** in the quarter ended December, 2022. The NPAs in the State has decreased by **Rs. 66.68** crores in comparison to that in quarter ended September, 2022 (Rs.4512.83 crore in September, 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 11.80%**. In **agriculture sector NPA Ratio reached 9.09%** 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 16.77%**. Among the Coop sector Banks, HP State Coop. Bank has NPA ratio of **7.61%**, Kangra Central Coop Bank (**29.12%**), HPARDB (**33.11%**) and Bhagat Urban Coop. Bank (**47.36%**) in December Quarter. Cooperative Banks have to strengthen the recovery drives to prevent further slippage in the NPAs.
- ◆ Comparative Position of NPA over September, 2022 to December, 2022
 - ◆ The NPA in PSBs decreased from 5.67% to 5.47% and in absolute terms it decreased from Rs. 1859.86 Cr. to Rs.1818.1 Cr (Rs.41.76 Cr.)
 - ◆ NPA in RRB decreased from 5.99% to 5.46% and in absolute terms it decreased from 171.92 to 164.04 cr (Net Rs 7.88 Cr.) in December, 2022.
 - ◆ NPA in Cooperative Sector Banks increased from 16.62% to 16.77% and in absolute terms from Rs.2083.66 Cr to Rs.2310.76 Cr. (Net Rs.227.1 Cr.) The Bhaghat Urban Cooperative Bank has highest NPA 47.36, followed by HP ARDB Bank 33.11% and Kangra Central Cooperative Bank at 29.12 %.
 - ◆ NPA in Private Sector Banks decreased from 1.94% to 1.74% and in absolute terms increased from Rs.151.37 Cr to Rs.153.23 (Net Rs.1.86 Cr.).
 - ◆ Total NPA has decreases from 7.87% to 7.56% and in absolute terms it decreased from Rs.4512.83 to Rs.4446.15 Cr (Net Rs.66.68 Cr).

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AGENDA ITEM NO.8

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

8.1) 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		Achievement up to the quarter ended – December, 2022		Growth over last quarter		Outstanding as of quarter ended December, 2022 (Cumulative)	
No.	Amount in Lakh	No.	Amount in Lakh	No.	Amount in Lakh	No.	Amount in Lakh
990	2214.95	1850	3934.99	860	1720.04	8304	10843.3

(Please refer to page no- 118 for bank-wise progress under SHG scheme)

Comments:

- The cumulative position of credit linked SHGs showing total 8304 SHGs which indicate the active status of SHGs with banks as of 31.12.2022.
- 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.

8.3) REVIEW OF PERFORMANCE OF RSETIS (RURAL SELF EMPLOYMENT TRAINING INSTITUTE) : POSITION AS OF 31ST DECEMBER, 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.

(Amount in lakhs)

8.3.1) REVIEW OF PROGRESS IN SLBC MEETING FOR December, 2022 -PROGRESS REPORT OF RSETIs IN HIMACHAL PRADESH- FOR THE FINANCIAL YEAR 2022-23										
S. No.	Name of RSETI	Training targets for FY 2022-23		Achievement (01.04.2022-31.12.2022)		Cumulative Training programme conducted		Settlement of trained candidates		
		No. Of training Program	Total Candidates to be trained	No of Training Prog conducted	Candidates trained	No. Of training Program	Candidates trained	Bank Finance	Self Finance	Wage Emp.
1	UCO RSETI Bilaspur	19	578	12	361	217	5607	1448	2066	158
2	SBI RSETI Chamba	21	525	14	406	259	6135	2105	2822	12
3	PNB RSETI Hamirpur	25	625	16	474	295	7491	1550	3200	344
4	PNB RSETI Kangra	25	625	17	478	284	7451	1748	2575	928
5	PNB RSETI Kullu	24	600	15	463	220	5544	1237	1918	682
6	PNB RSETI Mandi	23	580	16	426	224	5440	1422	2291	30
7	UCO RSETI Shimla	22	610	17	484	249	5851	1358	2016	209
8	UCO RSETI Sirmaur	20	604	14	357	211	4800	1028	1651	54
9	UCO RSETI Solan	22	650	17	480	233	5599	1635	1500	753
10	PNB RSETI Una	25	625	18	533	300	7615	1840	2787	564
	Total	226	6022	156	4462	2492	61533	1537	2282	3734

8.4.2) Pending training expenses reimbursement claims with DRDA/SRLM/ KVIC:

RSETIs have submitted the position of pending Claims due from Government agencies as of 31.12.2022.

Pending claims for reimbursement of EDP (amount in lakhs)				
S. No.	Name of RSETI	DRDA	KVIC	Other agencies
1	UCO RSETI Bilaspur	90.01	0.00	0.00

2	SBI RSETI Chamba	124.1	0	0
3	PNB RSETI Hamirpur	.44	0	63.01
4	PNB RSETI Kangra	72.18	0	0
5	PNB RSETI Kullu	54.78	0	0
6	PNB RSETI Mandi	62.36	1.38	0
7	UCO RSETI Shimla	14.73	0	0
8	UCO RSETI Sirmaur	64.72	0	0
9	UCO RSETI Solan	87.22	0	01
10	PNB RSETI Una	93.40	0	0
	Total	663.94	1.38	63.01

We request the Rural Development Department and KVIC to settle the pending claims of RSETIs at the earliest.

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;

Status of construction of RSETI Building in RSETIs – Position as of quarter ended December, 2022

1	2	3
S.No	Name of RSETI	Latest Status
1	UCO RSETI Bilaspur	The work of the lanter shed has been completed and the construction of the wall is also almost complete. The doors and windows are almost done. Electrical wiring work is in progress.
2	SBI RSETI Chamba	<i>Land Selection committee of bank 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. Further , SDM Chamba has advise various department such as assistant Conservator of forest / District Forest Officer chamba ,The Executive Engineer N.H Division Chamba, The Executive Engineer HPSEB Chamba, The Executive Engineer /Assistant Engineer HPPWD Chamba, The Executive Engineer I&PH (Jal Shakti) Division Chamba and The Tehsildar chamba to inspect the site on 16-12-2022 . Further forest department advised to get</i>

		<i>the land cleared. Expenses for clearing the land will be borne by Rseti. We have advise bank for sanctioning the expenses to be incurred.</i>
3	PNB RSETI Hamirpur	Shifted to PNB RSETI Building on Dated 01.11.2022, But No Residential Facilities available
4	PNB RSETI Kangra	RSETI has started functioning from own Building.
5	PNB RSETI Kullu	Construction work of RSETI Building stopped by the contractor.
6	PNB RSETI Mandi	Land is not allotted by DISTT. ADMINISTRATION, Matter pending at Distt. Administration.
7	UCO RSETI Shimla	Construction work has been stopped by the contractor.
8	UCO RSETI Sirmaur	The building work of Rseti Sirmaur has been completed, we are operating from building since 01.06.2021
9	UCO RSETI Solan	Construction work is under progress and likely to be completed within 3 months
10	PNB RSETI Una	Possession taken in the month of Dec.2022.

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.

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ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR.