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**AGENDA NOTE FOR 168th MEETING OF STATE LEVEL BANKERS' COMMITTEE
HIMACHAL PRADESH**

AGENDA ITEM NO.1

**1.1) Confirmation of Minutes of the 167th SLBC Committee Meeting held on
05.04.2023**

The 167th meeting of SLBC, Himachal Pradesh was held on 05.04.2023, the minutes of which were circulated to the members vide Convener Bank letter No. DGM/SLBC/2023-24/167 dated 17.04.2023

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 167th SLBC Meeting:

ACTION TAKEN REPORT w.r.t. 167th SLBC MEETING			
NORMS	ACTION POINT	COMPLIANCE STATUS	CURRENT STATUS
E-Himbhoomi portal has been created by Govt, of H.P. for charge creation. It was discussed during the meeting to develop a separate database for KCC borrowers where creation of charge is not applicable being KCC amount less than Rs. 1.60 lakh.	Secretary, Finance to Govt. of H.P. Sh. Akshay Sood has advised Director Land Record to explore the possibilities in this regard.	SLBC, Shimla has been requested Director Land Record vide Letter dated 10.04.2023, to explore the possibilities and develop a separate database for KCC borrowers where creation of charge is not applicable being KCC amount less than Rs. 1.60 lakh.	Letter dated 10.04.2023 was written to Director Land Record regarding studying the issue, and development in the matter to be apprised by the representtaive of the Land Record Department.
Data Cleaning and correction of information related to SLBC.	A meeting with NABARD and Nodal Officers of all banks to be called and discussed.	A meeting with NABARD and Nodal Officers of all banks was called on 26.04.2023 to discuss data reporting, renewal, fresh sanctions, multiple withdrawals from CC account were clarified and it was suggested that aggregated withdrawals should not be reported more than sanctioned limits.	Minutes and direction as emerged during the meeting were circulated amongst all members vide letter dated 27.04.2023.

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AGENDA ITEM NO.2

2.1) REVIEW OF STATISTICAL BANKING DATA AS OF 31.03.2023

2.1.1) Y-O-Y COMPARATIVE BANKING KEY INDICATORS AS OF 31.03.2023

- A) The **Total banking business** has grown at Y-o-Y growth rate of **10.56%** with aggregate banking business amounting to **Rs.236279.00 crore** as of 31.03.2023. In absolute term, the total business has grown by **Rs.22570.57crore** over the year ended 31.03.2023 (**Rs.213708.43 crore** in 31.03.2022).
- B) The **Total deposits** in banking sector have grown to **Rs.170516.52crore** with Y-o-Y growth of **10.02%**. In absolute term, the total Deposits have grown by **Rs.15532.37crore** over the year ended 31.03.2023 (**Rs.154984.15 crore** as on 31.03.2022).
- C) Banks have **Total loans & advances** to the tune of **Rs. 65762.48crores** in year ended 31.03.2023 with Y-o-Y growth rate of **11.99%**. The Loans & advances have increased by **Rs.7038 crores** over the year ended 31.03.2022.(**Rs.58724 crores** as on 31-03-2022)

(Amt in crores)

S. No.	Item	31.03.2021	31.03.2022	31.03.2023	Variation in	
					March,2023 over March,2022 (Y-o-Y)	
1	Deposit PPD				Absolute	%age
	Rural	87967.13	91976.5	102250.43	10273.93	11.17
	Urban/SU	53411.89	63007.65	68266.09	5258.44	8.35
	Total-Deposits	141379.02	154984.15	170516.52	15532.37	10.02
2	Advances (O/S)					
	Rural	31766.85	30945.29	35010.62	4065.33	13.14
	Urban/SU	25476.14	23369.49	27044.83	3675.34	15.73
	Outside Credit		4409.5	3707.03	-702.47	-15.93
	Total-Advances	57242.99	58724.28	65762.48	7038.2	11.99
3	Total Banking Business (Dep + Adv)	198622.01	213708.43	236279.00	22570.57	10.56
4	RIDF	2964.61	3161.15	3437.3	276.15	8.74
5	CD RATIO (As per RBI recommendation)	42.59	39.93	40.58	0.65	1.63
6	Priority Sector Advances (O/S) of which under:	31805.85	32608.28	38361.07	5752.79	17.64
	I) Agriculture	9589.96	10450.18	11266.68	816.5	7.81
	ii) MSME	13697.18	15457.74	17114.21	1656.47	10.72
	iii) OPS	8518.71	6700.36	9980.18	3279.82	48.95
7	Weaker Section Adv.	10877.3	10545.55	11877.48	1331.93	12.63
8	Non Priority Sec. Adv.	25437.14	21706.32	23451.66	1745.34	8.04
9	No. of Branches	2195	2245	2279	34	1.51
10	Advances to Women	6452.53	5836.52	7459.43	1622.91	27.81
11	Credit to Minorities	646.12	875.05	1253.25	378.2	43.22
12	Advances to SCs/STs	2590.77	3130.29	3468.41	338.12	10.80

2.1.2) Q-O-Q REVIEW OF BANKING SECTOR PERFORMANCE IN KEY BUSINESS PARAMETERS IN HIMACHAL PRADESH AS OF 31.03.2023.

- A) The **Total banking business** has increased from last quarter by **Rs.2847.97Crore** with aggregate business amounting to **Rs.236279.00Crore** in quarter ended 31.03.2023 (**Rs.227745.79 Crore** as on 31.12.2022)
- B) The **Total Loans &Advances** has increased from last quarter by **Rs.2847.97Crore** with total advances amounting to **Rs.65762.48 Crore** in quarter ended 31.03.2023 (**Rs.62915.51 Crore** as on 31.12.2022)
- C) The **Total Deposits** has increased from last quarter by **Rs.5685.24 Crore** with total Deposit amounting to **Rs.170516.52 Crore** in quarter ended 31.03.2023 (**Rs.164831.28 Crore** as on 31.12.2022)

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

(Amt in crores)

S. No.	Item	30.09.2022	31.12.2022	31.03.2023	Variation in March,2023 over December, 2022 (Q-o-Q)	
					Absolute	%age
1	Deposit PPD					
	Rural	98115.41	99428.82	102250.43	2821.61	2.84
	Urban/SU	63879.08	65402.46	68266.09	2863.63	4.38
	Total-Deposits	161994.5	164831.28	170516.52	5685.24	3.45
2	Advances (O/S)					
	Rural	32299.68	32916.35	35010.62	2094.27	6.36
	Urban/SU	25060.88	25910.73	27044.83	1134.1	4.38
	Outside Credit	3240.07	4087.43	3707.03	-380.4	-9.31
	Total-Advances	60600.63	62914.51	65762.48	2847.97	4.53
3	Total Banking Business (Dep + Adv)	222595.13	227745.79	236279.00	8533.21	3.75
4	RIDF	3137.91	3239.22	3437.3	198.08	6.12
5	CD RATIO (As per RBI recommendation)	39.34	40.13	40.58	0.45	1.12
6	Priority Sector Advances (O/S) of which under:	32790.9	36218.85	38361.07	2142.22	5.91
	I) Agriculture	10624.94	10432.29	11266.68	834.39	8.00
	ii) MSME	15457.81	16247.07	17114.21	867.14	5.34
	iii) OPS	6708.13	9539.49	9980.18	440.69	4.62
7	Weaker Section Adv.	11649.32	11413.52	11877.48	463.96	4.07
8	Non Priority Sec. Adv.	24569.66	22608.24	23451.66	843.42	3.73
9	No. of Branches	2234	2247	2279	32	1.42
10	Advances to Women	6856.81	7087.5	7459.43	371.93	5.25
11	Credit to Minorities	1038.98	1049.9	1253.25	203.35	19.37
12	Advances to SCs/STs	3339.25	3216.59	3468.41	251.82	7.83

2.3) CREDIT DEPOSIT RATIO (CDR):

The overall Credit Deposit Ratio (based on instructions from RBI) in the State stood at **40.58%** as of 31.03.2023 as per details mentioned below:

S. No	Components	As of 31.03.2023
1	Advances from Banks (within State)	62055.45
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	3707.03
3	RIDF (Bal. outstanding at the end of Qtr- March, 2023)	3437.30
4	Total- Credit (1+2+3)	69199.78
5	Total Deposits	170516.52
6	Credit Deposit ratio (%)	40.58

Credit Deposit Ratio (CDR) IN H.P. AS OF 31.03.2023 = 40.58%

- i. Banks have overall CD ratio (as per instructions from RBI) of **40.58%** in Himachal Pradesh as of March, 2023. The CDR has witnessed increase of 45 basis point over the quarter ended Dec, 2022 (**40.13%** in Dec,2022).
- ii. **Bank-wise position of CDR:** Based on the information received from member banks, the domestic Credit Deposit Ratio (CDR) arrived at **36.39%** in quarter ended March, 2023. (Bank-wise position mentioned at page no- **63-64**)

Public Sector banks		
SR	NAME OF THE BANK	CD Ratio
1	Bank Of Baroda	42.12
2	Bank Of India	43.24
3	Bank Of Maharashtra	15.25
4	Canara Bank	32.94
5	Central Bank Of India	38.47
6	Indian Bank	33.62
7	Indian Overseas Bank	23.20
8	Punjab And Sind Bank	47.56
9	Punjab National Bank	27.99
10	State Bank Of India	32.42
11	UCO Bank	30.99
12	Union Bank Of India	32.28

Private Sector banks		
SR	NAME OF THE BANK	CD Ratio
1	Axis Bank	50.14
2	Bandhan Bank	1.57
3	CSB Bank Limited	7.70
4	HDFC Bank	63.22
5	ICICI Bank	44.10
6	IDBI Bank	24.27
7	IDFC First Bank	13.10

8	Indusind Bank	39.70
9	J & K Bank	40.79
10	Kotak Mahindra Bank	159.49
11	RBL Bank	0.20
12	South Indian Bank	10.24
13	YES Bank	23.22

Gramin Bank, Cooperative Banks and others		
SR	NAME OF THE BANK	CD Ratio
1	H. P. Gramin Bank	41.51
2	HP ARDB	206.47
3	HP State Coop. bank Ltd.	61.19
4	Joginder Central Coop.Bank	44.09
5	KangraCentalCoop. Bank	31.18
6	The Baghat Urban Coop Bank	79.03
7	The Chamba Urban Coop Bank	43.55
8	The Mandi Urban Coop Bank	25.93
9	The Parwanoo Urban Coop Bank	53.19
10	The Shimla Urban Coop Bank	58.41
11	AU Small Finance Bank	42.56
12	UjjivanSmallFinance Bank	7.65
13	UtkarshSmall finance Bank	4.68

2.4) The District-wise CDR position in twelve districts as of March, 2023 mentioned as below:

S. No	Districts	June, 2022	September, 2022	December, 2022	March, 2023	Remarks
1	Bilaspur	24.18	24.69	24.21	25.52	Critically low CD ratio
2	Chamba	29.91	30.47	31.60	31.53	Low CD ratio
3	Hamirpur	22.13	22.34	22.35	22.78	Critically low CD ratio
4	Kangra	23.29	23.47	23.87	24.23	Critically low CD ratio
5	Kinnaur	45.52	45.66	42.70	45.40	
6	Kullu	43.31	40.43	40.55	42.48	
7	L & S	24.47	24.38	24.85	25.36	Critically low CD ratio
8	Mandi	26.98	26.91	26.49	27.13	Critically low CD ratio
9	Shimla	42.07	37.82	38.92	39.29	Low CD ratio
10	Sirmaur	69.34	69.50	68.89	70.76	
11	Solan	68.10	69.45	70.73	72.49	
12	Una	30.70	30.93	30.18	30.44	Low CD ratio
	State	36.10	35.41	35.69	36.39	

(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 31stMarch, 2023.

SNo	Sector	March, 2021	March,2022	March, 2023	National Parameter
1	Priority sector Advances (of total Advances)	55.56	60.04	58.33	40%
2	Agriculture Advances (of total Advances)	16.75	19.24	17.13	18%
3	Advances to Small & Marginal Farmers (of total Advances)	12.90	14.73	13.17	9%
4	Advances to Micro Enterprises (of total Advances)	11.36	12.94	15.19	7.5%
5	Advances to Weaker Sections (of total Advances)	19.00	19.42	18.06	12%
6	Advances to Women (of total Advances)	11.27	10.75	12.02	5%
7	Advances under DRI scheme (of total Advances)	0.01	0.01	0.01	-
8	C.D. Ratio	42.59	39.93	40.58	60%
9	MSME Advances (of total P.S. Credit)	43.06	47.40	44.61	-
10	Advances to SC/ST (of total P.S. Credit)	8.14	9.60	9.04	-
11	Advances to Minorities (of total P.S. Credit)	2.03	2.68	3.27	-

(*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 **61.82%** of total advances as against the National parameter (NP) set by RBI at 40%.
The achievement of below mentioned Banks is below the National Parameter of 40 % under Priority Sector.

1. Indian Bank, 2. ICICI Bank, 3. Catholic Syrian Bank, 4. AU Small Finance Bank, 5. IDFC Bank, 6. J & K bank,

- **Agriculture sector lending** have a share of **18.16%** of total Advances.

Details of banks having less than 18% Agriculture advances:

S. No.	NAME OF THE BANK	Agriculture Advances(%)
1	Bank Of Baroda	7.16
2	Bank Of India	17.30
3	Bank Of Maharashtra	5.70
4	Canara Bank	7.98
5	Indian Bank	3.71
6	Indian Overseas Bank	3.57
7	Punjab And Sind Bank	10.93
8	State Bank Of India	8.92
9	Union Bank Of India	13.10
10	Axis	11.78
11	Bandhan Bank	1.90
12	ICICI	8.47
13	IDBI	14.00
14	Indusind	7.38
15	J&K bank	2.41
16	Kotak Mahindra	1.45
17	Yes Bank	1.76
18	Bhagat Urban	4.68
19	Parwanoo	1.49
20	AU Small Fin. Bank	16.33

- Also, **advances to Small and Marginal Farmers** stand at **13.17%** of the total advances. The related information is being collected on a quarterly basis from the member Banks.
- **Advances to Micro Enterprises** amount to **15.19%** of the outstanding advances as of 31.03.2023 which is above the national parameter of **7.5%**.
- Similarly the achievement of **19.14%** 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 **12.02%** and it is above the NP of 5% set by RBI.

2.6): BRANCH EXPANSION IN HIMACHAL PRADESH AS OF 31st March 2023.

(For bank-wise details please refer to Annx-01, page no-59)

Banks have opened new branches during the quarter ended March, 2023. 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 March 2023 (01.01.2023 to 31.03.2023)				
Sl.	Bank	Date of Opening	Name of Centre	District
1.	Punjab National Bank	16.02.2023	Dadahu	Sirmaur
2.	Bank of Maharashtra	31.03.2023	Chamba	Chamba
3.	Union Bank of India	14.02.2023	Dharamshala	Kangra
4.	UCO Bank	28.03.2023	KotiPadog	Sirmaur
5.	UCO Bank	28.03.2023	Sunni	Shimla
6.	UCO Bank	06.01.2023	Sunnam	Kinnaur
7.	ICICI	29.03.2023	Sidhbari	Kangra
8.	ICICI	29.03.2023	Ghumarwin	Bilaspur
9.	HDFC	16.02.2023	Jhandutta	Bilaspur
10.	HDFC	03.03.2023	Paonta Sahib	Sirmaur
11.	HDFC	10.03.2023	Jwalamukhi	Kangra
12.	HDFC	23.03.2023	Baddi	Solan
13.	HDFC	24.03.2023	YolCantt.	Kangra
14.	HDFC	28.03.2023	Kangra	Kangra
15.	HDFC	28.03.2023	Bhunjraru	Chamba
16.	HDFC	29.03.2023	Una	Una
17.	HDFC	29.03.2023	Nurpur	Kangra
18.	HDFC	31.03.2023	Maranda	Kangra
19.	HDFC	31.03.2023	Jawali	Kangra
20.	HDFC	31.03.2023	Paprola	Kangra
21.	HDFC	31.03.2023	Kullu	Kullu

All member Banks have total 2279 branches in the State as of 31.03.2023. 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 MARCH, 2023.

The progress under Annual Credit Plan 2022-23 for the period ended March, 2023 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.33507crores 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 during FY 2022-23 aggregated to **Rs.40675Crore** as against the targets of **Rs.33507Crores**. Banks have recorded **achievement of 121%** of assigned targets up to the during the FY 2022-23 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 **1086458 new units** as against a target of **1042104 units** and thereby having achievement of **104.26%** 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 MARCH, 2023 (01.04.2022 TO 31.03.2023)

(Amt. in Crores)

Sl.	Sector/ Activity	Annual Targets 2021-22	Ach - 2021-22	% Ach 2021-22	Annual Targets 2022-23	Ach Dec - 2022	% Ach Dec - 2022	Ach March - 2023	% Ach March - 2023	Growth Q4 over Q3	% Growth
1	Total PS	25981	20260.14	79	28306	19096	67	26392	93.24	7296	38.21
2	Total NPS	4557	10062.27	221	5201	10987	211	14283	274.62	3296	30.00
	TOTAL	30538	30322.42	99	33507	30083	90	40675	121.39	10592	35.21

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

(Amt. in Crores)

Sl.	Sector/ Activity	31.03.2022			31.12.2022			31.03.2023			
		Target 2021-22	Ach 2021-22	%Ach 2021-22	Annual Targets 2022-23	Ach Dec – 2022	% Ach Dec - 2022	Ach March - 2023	% Ach March - 2023	Growth Q4 over Q3	% Growth
1	Agriculture	12254	8856	72	13879	7672	55	10307	74.26	2635	34.35
2	MSME	9542	10074	106	9887	9988	101	13803	139.61	3815	38.20
3	Education	481	78	16	486	70	14	90	18.52	20	28.57
4	Housing	1787	1045	58	2034	911	45	1273	62.59	362	39.74
5	Others -PS	1917	208	11	2020	461	22	919	45.50	458	99.35
	Total PS (1 to 5)	25981	20260	78	28306	19096	67	26392	93.24	7296	38.21

(Please refer, page no-76 to 89)

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

(Amt. in Crores)

Sl.	Sector/ Activity	31.03.2022			31.12.2022			31.03.2023			
		Annual Targets 2021-22	Ach 2021-22	% Ach 2021-22	Annual Targets 2022-23	Ach Dec - 2022	% Ach Dec - 2022	Ach March - 2023	% Ach March - 2023	Growth Q4 over Q3	% Growth
1	Agriculture	11	19	168	15	15	100	15	100	0	0
2	Education	208	16	8	224	18	8	24	10.71	6	33.33
3	Housing	559	718	128	495	1358	274	1682	339.80	324	23.86
4	Others	3778	9309	246	4467	9597	215	12562	281.22	2965	30.90
	Total NPS (1 to 4)	4556	10062	221	5201	10988	211	14283	274.62	3295	29.99

(Please refer, page no 76 to 89)

3.5) PHYSICAL ACHIEVEMENT ACP- PRIORITY SECTOR (PS)

(In actual numbers)

Sl.	Sector/ Activity	31.03.2022			31.12.2022			31.03.2023			
		Target 2021-22	Ach 2021-22	%Ach 2021-22	Annual Targets 2022-23	Ach Dec - 2022	% Ach Dec - 2022	Ach March -2023	% Ach March - 2023	Growth Q4 over Q3	% Growth
1	Agriculture	652139	559756	86	671439	430287	64	560130	83.42	129843	30.18
2	MSME	153193	198557	130	142155	114163	80	191571	134.76	77408	67.80
3	Education	14922	4099	27	15533	3733	24	4256	27.40	523	14.01
4	Housing	23631	16771	71	27032	11399	42	15033	55.61	3634	31.88
5	Others -PS	61556	10380	17	90636	7066	8	9550	10.54	2484	35.15
	Total PS (1 to 5)	905441	789563	87	946795	566648	60	780540	82.44	213892	37.75

(Please refer to, page no-76 to 89)

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

(In actual numbers)

Sl.	Sector/ Activity	31.03.2022			31.12.2022			31.03.2023			
		Annual Targets 2021-22	Ach 2021-22	% Ach 2021-22	Annual Targets 2022-23	Ach Dec - 2022	% Ach Dec - 2022	Ach March - 2023	% Ach March - 2023	Growth Q4 over Q3	% Growth
1	Agriculture	1487	1116	75	1	309	309	312	31200	3	0.97
2	Education	2743	2056	75	2453	159	6	191	7.79	32	20.13
3	Housing	6250	4692	75	4259	8857	208	10220	239.96	1363	15.39
4	Others	99361	74524	75	88596	243808	275	295195	333.19	51387	21.08
	Total NPS (1 to 4)	109841	82382	75	95309	253133	266	305918	320.97	52785	20.85

(Please refer to, page no-76to 89)

**3.7) AGENCY-WISE DISBURSEMENT UNDER ANNUAL CREDIT PLAN 2022-23
UP TO MARCH, 2023.**

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 March, 2023	4789	1670	2580	1267	10307
C	%-Achievement- Up to March, 2023	61	104	72	148	74
2	MSME SECTOR					
A	Annual Target 2022-23	6559	756	1613	959	9887
B	Achievements– Up to March, 2023	8669	1105	1285	2744	13803
C	%-Achievement- Up to March, 2023	132	146	80	286	140
3	EDUCATION LOANS					
A	Annual Target 2022-23	305	31	104	45	486
B	Achievements– Up to March, 2023	75	2	8	5	90
C	%-Achievement- Up to March, 2023	24	8	8	11	19
4	HOUSING LOANS					
A	Annual Target 2022-23	1227	165	422	219	2034
B	Achievements– Up to March, 2023	655	151	449	18	1273
C	%-Achievement- Up to March, 2023	53	92	106	8	63
5	OPS UNDER PRIORITY SECTOR					
A	Annual Target 2022-23	1076	128	604	212	2020
B	Achievements– Up to March, 2023	240	0	666	12	919
C	%-Achievement- Up to March, 2023	23	0	111	6	46
6	TOTAL PRIORITY SECTOR					
A	Annual Target 2022-23	16969	2692	6352	2293	28306
B	Achievements– Up to March, 2023	14428	2929	4988	4047	26392
C	%-Achievement- Up to March, 2023	85	109	79	176	93

(Please refer to, page no- 76 to 89)

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 March, 2023	15	0	0	0	15
C	%-Achievement- Up to March, 2023	100	0	0	0	100
2	NPS- EDUCATION LOANS					
A	Annual Target 2022-23	118	19	53	35	224
B	Achievements– Up to March, 2023	20	0	0	4	24
C	%-Achievement- Up to March, 2023	17	0	0	11	11
3	NPS-HOUSING LOANS					
A	Annual Target 2022-23	271	40	107	78	495
B	Achievements– Up to March, 2023	1552	0	44	86	1682

C	%-Achievement- Up to March, 2023	573	0	41	112	340
4	NPS –OTHERS					
A	Annual Target 2022-23	2676	316	655	819	4467
B	Achievements– Up to March, 2023	6168	172	1913	4310	12563
C	%-Achievement- Up to March, 2023	230	54	292	526	281
5	TOTAL NON PRIORITY SECTOR					
A	Annual Target 2022-23	3079	375	815	932	5201
B	Achievements– Up to March, 2023	7755	172	1957	4400	14283
C	%-Achievement- Up to March, 2023	252	46	240	472	275

(Please refer to, Page 76 to 89)

3.1.9) GRAND TOTAL FOR ALL SECTORS						
A	Annual Target 2022-23	20048	3067	7167	3225	33507
B	Achievements– Up to March, 2023	22183	3101	6945	8446	40675
C	%-Achievement- Up to March, 2023	111	101	97	262	121

(Please refer to at page-84&87)

3.10): OBSERVATIONS/ COMMENTS ON ACHIEVEMENTS UP TO MARCH, 2023 UNDER ANNUAL CREDIT PLAN (ACP) 2022-23

- a) During the FY 2022-23, banks have disbursed fresh loans to the tune of **Rs.40675 crore** to total **1086458** new units. The achievement against the FY targets for 2022-23 registered at **121%**.
- b) In the **Priority Sector segments**, Banks have disbursed fresh credit of **Rs.26392 crores** against the target of **28306 crores** and achieved **93%** 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.14283 crores** as against the set target of **Rs.5201 crores** and recorded achievement of **275%**.
- d) In **Agriculture Sector**- Banks have made fresh credit disbursements of **Rs.10307 crores** as against the target of **Rs.13879crores** having achievement of **74%** of the assigned targets.
- e) In **MSME Sector**- Banks have fresh credit disbursements of **Rs.13803crores** as against the target of **Rs.9887 crores**. Banks have recorded achievement of **140%** which is quite good.
- f) Achievement under **Housing loans** was **63%** of targets and banks have disbursed fresh housing loans to the tune of **Rs.1273 crores** up to March, 2023.
- g) Achievement under **Education loans** was **19%** of targets and banks have disbursed fresh education loans to the tune of **Rs.90 crores** up to March, 2023.
- h) The **Agency-wise (i.e. PSB/RRB/Private Banks /Coop Banks)** overall achievement under Annual Credit Plan (ACP) 2022-23 indicates that Public Sector banks (PSB) have overall achievement of **111%**, RRB- **101%**, Cooperative Sector Banks- **97%** and Private Banks –**262%**.

- i) The overall performance of 121% as against the targets assigned for the Financial Year under ACP 2022-23 is excellent.

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 Dec,2022	% Ach Dec 2022	Ach March2023	% Ach March, 2023
1	Bank Of Baroda	540	893	165	1265	234
2	Bank Of India	325	184	57	224	69
3	Bank Of Maharashtra	95	35	37	71	74
4	Canara Bank	861	713	83	815	95
5	Central Bank Of India	762	295	39	682	89
6	Indian Bank	374	402	107	696	186
7	Indian Overseas Bank	132	18	14	31	24
8	Punjab and Sind Bank	344	72	21	108	31
9	Punjab National Bank	6678	4890	73	7113	107
10	State Bank Of India	6566	7235	110	7866	120
11	UCO Bank	2803	1460	52	2031	72
12	Union Bank Of India	568	992	175	1282	226

NOTE: 1. Top 3 banks are: Union Bank of India (226%), Bank of Baroda(234%) and Indian Bank (186%).

2. Bottom 3 banks are: Indian Overseas Bank(24%), Punjab & Sind Bank(31%) and Bank Of India(69%).

3.12) PRIVATE BANKS 31.03.2023 ACP (PS+NPS) Amt.(Cr)						
Sl.	Name of the Bank	Annual Target 2022-23	Ach. Dec,2023	% Ach. Dec,2023	Ach.March, 2023	% Ach.March,2023
1	Axis Bank	210	244	116	355	169
2	Bandhan Bank	17	10	60	16	92
3	CSB Bank Limited	25	3	13	4	15
4	HDFC Bank	1649	3181	193	4268	259
5	ICICI Bank	585	1444	247	1719	294
6	IDBI Bank	249	78	31	97	39
8	Indusind Bank	113	219	195	300	266
9	J & K Bank	58	32	55	34	59
10	Kotak Mahindra Bank	46	81	175	109	237
11	RBL Bank	30	2	6	2	6
12	South Indian Bank	5	6	113	7	127
13	Yes Bank	125	606	483	727	580

NOTE: Top 3 banks are: ICICI Bank(294%), Indusind Bank(266%)and HDFC(259%).

3. Bottom 3 banks are: RBL Bank(6%), CSB Bank Limited(15%) and IDBI(39%).

3.13) OTHERS ACHIEVEMENT UNDER ACP UP TO 31.03.2023 (PS+NPS) Amt.(Cr)						
Sl.	Name of the Bank	Annual Target 2022-23	Ach. Dec, 2022	% Ach. Dec,2022	Ach.March,2023	% Ach.March, 2023
1	HPGramin Bank	3066	1742	57	3103	101
2	HP ARDB	438	71	16	118	27
3	HP State Coop. Bank Ltd.	3409	2687	79	4122	121
4	Joginder Central Coop.Bank	183	203	111	239	131
5	KangraCentralCoop.	3083	1883	61	2395	78
6	The Baghat Urban Coop	18	12	67	17	93
7	The Chamba Urban Coop	6	3	45	4	67
8	The Mandi Urban Coop	6	2	31	2	37
9	The Parwanoo Urban Coop	24	23	96	33	139
10	The Shimla Urban Coop	2	4	154	15	614
11	AU Small Fin.Bank	103	311	302	742	722
13	UjjivanSmallFin. Bank	4	21	496	28	675
14	UtkarshSmallFin. Bank	5	6	117	9	161

NOTE: Top 3 banks are:AU Small Finance Bank(722%),Ujjivan Small Finance Bank(675%), and Shimla Urban Cooperative Bank (614%).

4. Bottom 3 banks are: HP ARDB(27%), Mandi Urban Coop Bank(37%) and Chamba Urban Coop Bank (67%).

3.14) DISTRICTWISE ACHIEVEMENT:

Sl.	Name of the District	Target 2022-23	Ach. Sept. 2022	% Ach. Sept,2022	Ach. Dec,2022	% Ach Dec. 2022	Ach. March, 2023	% Ach.Marc h,2023
1	BILASPUR	1355	561	41	1002	74	1333	99
2	CHAMBA	832	425	51	936	112	1327	159
3	HAMIRPUR	1791	893	50	1562	87	2097	117
4	KANGRA	6432	2677	42	4728	74	6232	97
5	KINNAUR	453	231	51	427	94	529	117
6	KULLU	1809	1078	60	1924	106	2489	138
7	LAHAUL & SPITI	109	74	68	141	130	168	155
8	MANDI	3950	1535	39	2770	70	3877	98
9	SHIMLA	6930	3065	44	5595	81	9031	130
10	SIRMAUR	3112	1466	47	2640	85	3506	113
11	SOLAN	4370	4164	95	6534	150	7667	175
12	UNA	2365	1048	44	1807	76	2382	101

Note: 1. Top 3 Districts are: Solan(175%),Chamba(159%),Lahaul&Spiti(130%).
2. Bottom 3 Districts: Kangra 97%), Mandi(98%) and Bilaspur(99%).

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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 9.95lakh 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 quarter ended March 2023 is shared for information of the House.

Sl.	Name of Bank	Cumm App Recd			Sanctioned			Pending		Rejected (Nos.)
		Q3	Q4	Grw	Q3	Q4	Grw	Q3	Q4	
1	Bank of Baroda	998	1020	22	685	707	22	0	0	313
2	Bank of India	1287	1331	44	906	939	33	0	0	392
3	Bank of Mah.	16	16	0	11	11	0	0	0	5
4	Canara Bank	2376	2420	44	2357	2401	44	4	4	15
5	CBI	3376	3376	0	3189	3189	0	12	26	172
6	HPSCB	30760	30760	0	30420	30420	0	0	0	340
7	HPGB	30662	30662	0	30662	30662	0	0	0	0
9	Indian Bank	309	317	8	208	216	8	0	0	101
10	IOB	50	53	3	50	53	3	0	0	0
11	P & SB	222	222	0	219	219	0	0	0	3
12	PNB	71720	72154	434	69234	69667	433	2	9	2478
13	SBI	45649	46293	644	44171	44799	628	40	22	1472
14	UCO Bank	15028	15318	290	14569	14850	281	5	15	453
15	UBI	889	909	20	773	793	20	14	14	102
	Total	203342	204851	1509	197454	198926	1472	77	90	5846

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 March, 2023 as reported by Banks placed as below for review of the House.

(Amount in Crores)

Sl.	District	Total No. of Farmers in the District	KCCs issued (Fresh + Renewed) during the quarter Dec, 2022 (01.09.2022-31.12.2022)		KCCs issued (Fresh + Renewed) during the quarter March, 2023 (01.01.2023-31.03.2023)		Position of KCCs outstanding with bank Branches as of 31.03.2023		Farmers covered
			No	Amt.	No	Amt.	No	Amt.	
1	Bilaspur	59201	10593	91	11675	97	29098	291	49
2	Chamba	72221	5005	47	6330	59	24692	236	34
3	Hamirpur	75950	10130	65	6503	66	33681	289	44
4	Kangra	235735	24453	180	14737	194	80320	855	34
5	Kinnaur	10983	6490	145	6940	140	11716	294	107
6	Kullu	77163	13081	335	10504	338	40069	1001	52
7	Lahaul&Spiti	4267	2124	62	1901	57	4864	110	114
8	Mandi	160500	27092	376	29463	421	66694	1200	42
9	Shimla	121971	37292	1237	39945	124	86621	2593	71
10	Sirmaur	51815	11166	204	13147	208	29599	528	57
11	Solan	55609	7898	187	9887	202	34705	616	62
12	Una	71394	7166	84	6157	79	28958	388	41
	Total	996809	162490	3013	157189	1985	471017	8401	47

Comment:

- 1) Banks have issued total 157189 KCCs as new KCCs as well as renewal of the existing KCC amounting to total disbursements of Rs.1985 Crore during the quarter ended March, 2023.
- 2) The cumulative position indicates that banks have issued total 471017 KCC and having cumulative outstanding of Rs.8401 Crore as of 31.03.2023.
- 3) On comparing the information related to KCC Outstanding (No. of A/Cs and corresponding amount) for December 2022 and March 2023, it was observed that the outstanding amount has increased from the last quarter.

4.1.3 Farmers coverage under KCC as of March, 2023:

In Himachal Pradesh there are total 996809 farmers as reported by DLR. As of 31.03.2023, banks have covered total 471017 farmers under KCC Scheme in

Himachal Pradesh and thus the **average farmers' coverage under KCC Scheme reached to 47% in the State.**

In district **Chamba(34%), Hamirpur(44%), Kangra(34%), Mandi(42%) and Una (41%)** 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 “MukhyaMantriSwavlambanYojana- 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 “**MukhyaMantriSwavlambanYojana – 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 Himachalibonafide 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.	LahaulSpiti	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 4717 cases were sponsored under the Scheme during the financial year 2022-23. Out of the sponsored cases, 2263 cases have been sanctioned, 1107 cases have been rejected and 1347 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	3253	1468	45	967	30	818	25
2	Private Sector Banks	341	175	51	134	39	32	9
3	RRB	483	284	59	94	19	105	22
4	Coop. Sector banks	499	273	55	78	16	147	29
5	Others	141	63	45	74	52	5	4
6	Total	4717	2263	48	1347	29	1107	23

Out of the total 4717 Sponsored Cases, 2263 (48%) cases have been sanctioned by the Banks, 1107(23%) have been rejected and 1347(29%) are pending for sanction.

MMSY PROGRESS FOR THE PERIOD 01.04.2022- 31.03.2023(Amount in Lakhs)

S. No.	Bank	Sponsored		Sanctioned			Pending			Rejected		
		No.	Amt.	No.	Amt.	%age	No.	Amt.	%age	No.	Amt.	%age
1	Kangra Central Coop. Bank	237	2172	145	1298	61	50	527	21	42	347	18
2	IndusInd Bank	57	917	34	476	60	16	328	28	7	113	12
3	HPGramin Bank	483	6397	284	3289	59	94	1768	19	105	1339	22
4	Bank of India	40	705	23	286	58	11	285	28	6	133	15
5	UCO Bank	468	8326	268	3735	57	114	3127	24	86	1464	18
6	Punjab & Sind Bank	31	597	17	285	55	9	209	29	5	102	16
7	Central Bank of India	130	3027	68	1683	52	27	849	21	35	495	27

8	HDFC Bank	190	3976	99	1974	52	77	1610	41	14	391	7
9	Canara Bank	142	2509	73	1000	51	37	956	26	32	553	23
10	HP State Coop. Bank	222	2113	112	882	50	27	268	12	83	963	37
11	IDBI Bank	20	206	10	80	50	9	125	45	1	2	5
12	J&K Bank	10	173	5	59	50	3	71	30	2	43	20
13	Yes Bank	2	120	1	60	50	1	60	50	0	0	0
14	ICICI Bank	57	1307	26	545	46	23	614	40	8	149	14
15	Punjab National Bank	1042	17701	474	6120	45	260	6525	25	308	5056	30
16	AU Small Fin. Bank	140	2329	63	909	45	73	1306	52	4	114	3
17	Union Bank of India	130	2980	56	1105	43	48	1444	37	26	431	20
18	Indian Overseas Bank	7	179	3	24	43	2	77	29	2	78	29
19	Jogindra Central Coop.	39	1025	16	333	41	1	17	3	22	675	56
20	Bank of Baroda	81	1516	33	640	41	29	613	36	19	263	23
21	State Bank of India	1129	22386	438	7483	39	408	9802	36	283	5101	25
22	Indian Bank	37	506	13	120	35	14	116	38	10	270	27
23	Bank of Maharashtra	16	471	2	17	13	8	383	50	6	72	38
24	Ujjivan Small Fin. Bank	1	5	0	0	0	1	5	100	0	0	0
25	Parwanoo Urban Coop.	1	40	0	0	0	0	0	0	1	40	100
26	Axis Bank	5	284	0	0	0	5	284	100	0	0	0
Grand Total		4717	81965	2263	32405	48	1347	31369	29	1107	18192	23

NOTE: Banks like Bank of Maharashtra (38%), CBI (27%), Indian Bank (27%), Indian Overseas Bank (29%), PNB (30%), SBI (25%), JCCB (56%), HPSCB (37%) 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.

Comparison w.r.t last quarter:

S.No.	Banks	SANCTIONED (Nos.)		Growth	
		Upto Q3	Upto Q4	During Q4	%age
1	Bank of Baroda	31	33	2	6.45
2	Bank of India	23	23	0	0
3	Bank of Maharashtra	2	2	0	0
4	Canara Bank	66	73	7	10.61
5	Central Bank of India	64	68	4	6.25

6	Indian Bank	10	13	3	30
7	Indian Overseas Bank	3	3	0	0
8	Punjab & Sind Bank	17	17	0	0
9	Punjab National Bank	457	474	17	3.72
10	State Bank of India	424	438	14	3.3
11	UCO Bank	254	268	14	5.51
12	Union Bank of India	53	56	3	5.66
13	HP Gramin Bank	271	284	13	4.8
14	HDFC	97	99	2	2.06
15	ICICI Bank	26	26	0	0
16	IDBI Bank	10	10	0	0
17	Indusind Bank	34	34	0	0
18	J&K Bank	4	5	1	25
19	YES Bank	1	1	0	0
20	JCCB	15	16	1	6.67
21	KCCB	140	145	5	3.57
22	HPSCB	110	112	2	1.82
23	AU Small Finance	63	63	0	0
	Total	2175	2263	87	4

Launch of Online Portal for MMSY:

The Department of Industries, HP launched the online portal for MukhyaMantriSwavlambanYojana 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 31STMARCH, 2023.

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

Achievements in the Current FY:As per progress available on the Portal as of 31.03.2023, Banks disbursed Rs.95.07crores to 3908 new SHGs and total outstanding is Rs.119.37 crores.

Scheme	Target 2022-23		Sanctioned upto Q3		Sanctioned upto Q4		% Growth over Q3 (22-23)	Outstanding up to 31.03.2023	
	Nos.	Amount(Lakhs)	Nos.	Amount(Lakhs)	Nos.	Amount(Lakhs)		Nos.	Amount(Lakhs)
DeenDayalAntyodya - National Rural Livelihood Mission	14300	17500	2761	6382	5,402	11,320	95%	8744	11937

**4.3.2) DETAILS OF CASES PENDING WITH BANK BRANCHES AS ON 31.03.2023
ARE AS MENTIONED BELOW:**

S. No.	Bank	No. of cases pending
1	Bank Of India	4
2	Canara Bank	1
3	Central Bank of India	4
4	H P State Coop. Bank	22
5	H P Gramin Bank	10
6	IDBI	1
7	Indian Bank	0
8	Jogindra Central Coop. Bank	3
9	Kangra Central Coop. Bank	16
10	Punjab National Bank	27
11	Punjab & Sind Bank	0
12	State Bank of India	19
13	UCO Bank	24
14	Union Bank	0
	TOTAL	131

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.

NRLM SHG Credit Linkage (Target Vs. Achievement)

Sl. No.	District	Target		Achievement		Achievement Percentage(%)	
		SHGs	Total Disbursement Amt.	SHGs	Total Disbursement Amt.	SHGs	Disbursement Amt.
1	Bilaspur	700	800	388	575.73	55.43	71.97
2	Chamba	1,500	1,700.00	119	295.18	7.93	17.36
3	Hamirpur	1,100	1,300.00	303	531.81	27.55	40.91
4	Kangra	2,900	3,500.00	1,350	3,288.34	45.69	92.01
5	Kinnaur	300	400	57	116.11	19	29.03
6	Kullu	500	700	226	440.7	45.2	62.96
7	Lahul&spiti	200	300	1	3	0.5	1
8	Mandi	2,300	2,800.00	1,091	2,063.33	46.35	71.26
9	Shimla	2,100	2,500.00	870	1,820.91	40.48	70.66
10	Sirmaur	900	1,100.00	188	427.36	20.89	38.85
11	Solan	900	1,100.00	252	497.38	28	45.22
12	Una	900	1,300.00	557	1,260.64	61.11	95.51
	Total	14,300	17,500	5,402	11,320	37.78	64.69

Bank wise targets Vs Achievements

Sl	Bank Type	Target	Achievement	Achievement
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						Percentage(%)	
		Total SHG's	Total Disbursement Amt.	Total SHG's	Total Disbursement Amt.	SHGs	Disbursement
1	Bank Of Baroda	660	590	326	430.98	49.39	73.05
2	Bank Of India	40	30	22	48.28	55	100
3	Bank Of Maharashtra	20	20	12	21.1	60	100
4	Canara Bank	210	220	111	222.96	52.86	100
5	Central Bank Of India	180	160	73	106.19	40.56	66.37
6	Idbi Bank Ltd	60	80	11	45.6	18.33	57
7	Indian Bank	90	80	18	20.76	20	25.95
8	Indian Overseas Bank	0	0	2	7.5	100	100
9	Punjab And Sind Bank	60	80	14	30.93	23.33	38.66
10	Punjab National Bank	3,690	3,770.00	1,913	3,726.57	51.84	98.85
11	State Bank Of India	640	810	382	995.53	59.69	100
12	UCO Bank	1,180	1,060.00	579	1,173.83	49.07	100
13	Union Bank Of India	90	80	45	61.68	50	77.1
14	Himachal Pradesh Gramin Bank	2,580	3,860.00	385	848.53	14.92	21.98
15	HP State Coop. Bank	2,760	3,330.00	608	1,056.47	22.03	31.73
16	Jogindra Central Co-Op.Bank	170	140	70	191.7	41.18	100
17	Kangra Central Coop. Bank.	1,870	3,190.00	831	2,331.88	44.44	73.1
	Total	14300	17500	5402	11320.49	37.78	64.69

Issues to be discussed:

1. Against the target SHGs only 40 % SHGs have been credit linked during the FY 2023-24
 2. A common circular on the line of RBI Master circular for the SHG Credit linkage is required to be shared with all the banks as different banks have different rules for providing the SHG loan. Such as:
 - a) Some banks are not credit linking the SHGs having less than 10 members, which contradict the RBI Master Circular in which for the difficult, tribal and geographically tough areas have allowed to be formed SHGs with minimum 5 members.
 - b) In the HP State Cooperative branches, PAN card has been made mandatory to open the SHG account. SHG is a not registered body and the smallest unit of CBOs, so as per the instructions no PAN card is required for the SHGs to open the bank account.
 - c) SHG members are being called repeatedly to complete the loan formalities, there should be a mechanism or a fix counter at the banks for the SHG related activities
- NPA- NRLM SHGs**

Bank wise Report

S.No	Bank	NPA		% of NPA	
		No of Account	NPA Amount	No of Account	NPA Amount
Public Sector Banks					
1	Bank Of Baroda	4	8.86	1.07	1.80
2	Canara Bank	2	4.64	1.03	1.72
3	Central Bank Of India	12	9.76	6.74	4.47
4	Indian Bank	3	2.42	6.82	7.08
5	Punjab And Sind Bank	2	0.31	3.23	0.37
6	Punjab National Bank	200	244.04	7.81	7.78
7	State Bank Of India	109	119.85	10.18	6.85
8	Uco Bank	45	66.85	4.43	4.55
SubTotal(1)		377	456.73	6.65	5.95
Co-operative Banks					
1	Hp State Cooperative Bank	144	202.06	4.65	5.38
2	Jogindra Central Co-Op.Bank	8	15.71	1.79	3.02
3	Kangra Central Co-Operative Bank Ltd.	178	214.36	7.13	5.94
SubTotal(3)		330	432.13	5.46	5.48
Grand Total		707	888.86	4.59	4.71

District wise NPA Report:

S.No	District	NPA		% of NPA	
		No of Account	NPA Amount	No of Account	NPA Amount
1	Bilaspur	18	24.83	2.07	2.55
2	Chamba	26	23.65	2.42	2.4
3	Hamirpur	24	15.76	4.1	2.41
4	Kangra	175	230.22	4.11	4.07
5	Kinnaur	17	18.51	10.63	8.55
6	Kullu	56	57.5	8.19	7.93
7	Lahul&Spiti	1	1.05	12.5	9.92
8	Mandi	105	112.89	3.14	3.04
9	Shimla	128	224.77	6.51	7.92
10	Sirmaur	59	61.18	8.37	6.31
11	Solan	37	30.42	4.13	3.01
12	Una	61	88.08	7.08	7.67
	Total	707	888.86	4.59	4.71

Issues:

1. There are some other SHGs/ individual NPA A/c, which are not registered under the NRLM and for which the product code required to be corrected.
2. For the sensitization of the NPA account it is required to form Community Based Recovery Mechanism (CBRM) committees, the active participation of the concerned bank representative with the committees is required.
3. BLBC, DLBC & SLBC are required to monitor the NPAs on monthly basis.

4.3.3) NATIONAL URBAN LIVELIHOOD MISSION (NULM):

PROGRESS UNDER DAY NULM :The progress under DAY NULM up to 31.03.2023 mentioned as below; (Position reported by DAY- NULM H. P.)

POSITION REPORTED BY DAY- NULM H.P.		
(Amount in Lakh)		
Cases Under	Q4 Sanction	
	No of Cases Sanctioned	Amount
SEP-I	185	225
SHG Bank Linkage	204	541
Mudra	110	138
Total	499	904

(Source: DAY-NULM HP)

4.3.4) POSITION REPORTED BY BANKS:

Scheme	Sanctioned upto Q3		Sanctioned upto Q4		% Growth Q4 over Q23(22-23)in no.	Outstanding up to 31.03.2023	
	Nos.	Amount (Lakhs)	Nos.	Amount (Lakhs)		Nos.	Amount (Lakhs)
NULM	270	378	327	496	21	1341	1383

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

Amt. in lakhs

Sl.	NAME OF BANK	Sanctioned upto Q3		Sanctioned upto Q4		(No.)Growth Q4 over Q3 (2022-23)	
		A/c	Amt	A/c	Amt	Actual	% growth
1	Bank Of Baroda	11	22	14	26.91	3	27.27
2	Canara Bank	3	11	3	11	0	0.00
3	Central Bank Of India	48	11	49	14	1	2.08
4	Indian Bank	3	3	7	11	4	133.33
5	Punjab And Sind Bank	3	4	4	4	1	33.33
6	Punjab National Bank	25	62	31	88	6	24.00
7	State Bank Of India	18	35	25	44	7	38.89
8	UCO Bank	9	20	13	28	4	44.44
9	Union Bank Of India	38	25	41	28	3	7.89
10	Idbi Bank	2	0	2	0.5	0	0.00
11	HPGB	34	61	51	100	17	50.00
12	JCCB	0	0	1	5	1	NA
13	KCCB	45	79	55	91	10	22.22
14	Bank of India	31	45	31	45	0	0
	Grand Total	270	378	327	496.41	57	21.11

4.3.4) DETAILS OF CASES PENDING WITH BANK BRANCHES as on 31.03.2023

S. No.	Name of Bank	No of Cases Pending
1	Bank of Baroda	1
2.	Bank of India	1
3	Canara Bank	3
4	Central Bank of India	5
5	HDFC	1
6	HP Gramin Bank	5
7	Indian Bank	1
8	Kangra Central Cooperative Bank	2
9	Punjab & Sind Bank	2
10	Punjab National Bank	6
11	State Bank of India	5
12	UCO Bank	5
13	Union Bank of India	4
	Total	41

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 cashback 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.

4.4.2) PMSVANidhi First Tranche Status as on 31.03.2023										
Sl.	Name of the Bank	Applica tions Receive d till Q4	Total Sanctioned upto (nos.)			Reje cted till Q4	Pending for Sanction till Q4			Pendi ng for Disb.
			Q3	Q4	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	0	9	9	0
3	Bank of Baroda	210	173	174	1	20	0	13	13	5
4	Bank of India	98	84	85	1	12	0	0	0	1
5	Bank of Maharashtra	23	21	23	2	0	0	0	0	0
6	Canara Bank	262	241	243	2	17	1	1	2	6
7	Central Bank of India	250	222	226	4	9	2	8	10	8
8	H.P.StateCo-operative	224	208	212	4	12	0	0	0	8
9	Himachal Pradesh GB	155	135	136	1	19	0	0	0	1
10	HDFC	186	64	64	0	117	0	2	2	11
11	ICICI Bank	9	1	1	0	1	7	0	7	1
12	IDBI Bank	66	56	60	4	3	0	3	3	1
13	Indian Bank	174	165	169	4	5	0	0	0	4
14	Indian Overseas Bank	30	30	30	0	0	0	0	0	2
15	Indusind Bank	4	0	0	0	0	0	4	4	0
16	J & K Bank	8	8	8	0	0	0	0	0	0
17	Kotak Mahindra Bank	1	1	1	0	0	0	0	0	1
18	Punjab and Sind Bank	70	62	63	1	5	0	2	2	1
19	Punjab National Bank	1017	940	946	6	48	3	16	19	8
20	State Bank of India	824	783	790	7	27	1	6	7	22
21	The Kangra Central	76	62	62	0	10	3	0	3	1

22	UCO Bank	433	395	413	18	20	0	0	0	7
23	Union Bank of India	211	190	194	4	11	0	2	2	3
24	Yes bank	1	0	0	0	1	0	0	0	0
	Grand Total	4347	3844	3903	59	339	17	67	84	91

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

4.4.3) PMSVANidhi Second Tranche Status as on 31.03.2023										
Sl.	Name of the Bank	Applica tions Receive d till Q4	Total Sanctioned upto (nos.)			Reje cted till Q4	Pending for Sanction till Q4			Pend ing for Disb.
			Q3	Q4	Grw.		<15	>15	Tot.	
1	Bank of Baroda	116	69	76	7	39	0	0	0	11
2	Bank of India	64	32	38	6	26	0	0	0	5
3	Bank of Maharashtra	15	9	9	0	3	1	2	3	1
4	Canara Bank	213	141	148	7	65	0	0	0	24
5	Central Bank of India	171	107	132	25	39	0	0	0	49
6	H.P.State Co-operative	114	74	92	18	18	2	2	4	4
7	Himachal Pradesh GB	58	39	49	10	8	1	0	1	2
8	HDFC	11	2	3	1	6	2	0	2	1
9	IDBI Bank	36	22	28	6	5	1	1	2	2
10	Indian Bank	124	95	95	0	27	1	0	1	1
11	Indian Overseas Bank	17	13	14	1	3	0	0	0	0
12	J & K Bank	7	3	3	0	0	3	1	4	0
13	Punjab and Sind Bank	49	36	36	0	10	2	0	2	3
14	Punjab National Bank	782	453	500	47	238	0	42	42	25
15	State Bank of India	586	383	407	24	158	1	19	20	43
16	The Kangra Central	25	8	9	1	12	0	4	4	0
17	UCO Bank	264	148	200	52	62	1	0	1	7
18	Union Bank of India	156	67	86	19	65	0	1	1	3
	Grand Total	2808	1701	1925	224	784	15	72	87	181

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

4.4.4) PMSVANidhi Third Tranche Status as on 31.03.2023										
Sl.	Name of the Bank	Applica tions Receive d till Q4	Total Sanctioned upto (nos.)			Reje cted till Q4	Pending for Sanction till Q4			Pend ing for Disb.
			Q3	Q4	Grw.		<15	>15	Tot.	
1	Bank of Baroda	9	8	8	0	1	0	0	0	4
2	Bank of India	9	6	7	1	2	0	0	0	1
3	Bank of Maharashtra	5	5	5	0	0	0	0	0	0
4	Canara Bank	40	30	34	4	1	4	1	5	6
5	Central Bank of India	21	18	19	1	0	1	1	2	7
6	H.P.State Co-operative	32	27	27	0	2	0	2	2	6
7	Himachal Pradesh GB	19	14	15	1	3	0	0	0	2
8	IDBI Bank	6	4	4	0	0	1	1	2	2
9	Indian Bank	25	20	21	1	0	1	3	4	2
10	Indian Overseas Bank	2	2	2	0	0	0	0	0	0

11	J&K Bank	1	0	1	1	0	0	0	0	0
12	Punjab and Sind Bank	19	10	10	0	4	1	4	5	0
13	Punjab National Bank	104	87	93	6	6	5	0	5	4
14	State Bank of India	83	64	69	5	8	0	5	5	8
15	The Kangra Central	4	0	0	0	1	0	3	3	0
16	UCO Bank	46	42	46	4	0	0	0	0	1
17	Union Bank of India	25	21	21	0	0	1	3	4	0
	Grand Total	450	358	382	24	28	14	23	37	43

(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	Central Bank of India	5	0	0
4	H.P. State Co-operative	0	0	1
5	Himachal Pradesh GB	0	0	1
6	HDFC	3	0	0
7	IDBI Bank	0	1	0
8	Indian Bank	0	1	0
9	Punjab and Sind Bank	0	1	0
10	Punjab National Bank	4	2	0
11	State Bank of India	0	1	1
12	The Kangra Central	1	0	0
13	UCO Bank	0	1	0
14	Union Bank of India	4	4	0
	Grand Total	21	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 underrural 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 upto 5 lakhs and atleast 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 Q3		Achievement upto Q4		Actual Growth Q4 over Q3		% Growth Q4 over Q3	
	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	626	2347	658	2499	32	146	4.78	6.22
KVIC	475	1378	382	1388	402	1526	20	138	5.48	9.94
DIC	633	1837	533	1508	563	1575	30	66	5.24	4.38
Total	1583	4592	1541	5243	1623	5600	82	350	4.99	6.68

4.5.3) CREDIT MOBILIZATION: LATEST POSITION:

Sl.	Name of the Bank	Appl. Recvd	Sanction upto		Growth during Q4	Rejected Q4	Pending Q4	Margin Money	
			Q3	Q4				Claimed Q4	Pending Q4
1	Axis Bank	1	0	0	0	0	1	0	0
2	Bank Of Baroda	54	29	31	2	21	5	75	14
3	Bank Of India	22	10	12	2	10	0	10	3
4	Bank of Maharashtra	12	2	2	0	7	3	2	2
5	Canara Bank	115	68	68	0	42	4	217	39

6	Central Bank of India	60	33	35	2	21	9	126	35
7	H.P. Cooperative Bank	268	153	161	8	90	21	283	26
8	H.P. Gramin Bank	417	267	288	21	92	35	730	84
9	HDFC Bank	6	0	0	0	2	4	0	0
10	IDBI Bank	13	4	4	0	4	5	2	0
11	Indian Bank	14	9	9	0	5	2	15	3
12	Indusind Bank	1	1	1	0	0	0	0	0
13	Indian Overseas Bank	4	4	4	0	1	0	6	2
14	J & K Bank Ltd	8	5	5	0	1	2	10	0
15	JCCB	20	7	7	0	9	3	22	10
16	KCCB	126	73	75	2	30	22	225	21
17	Punjab And Sind Bank	40	14	14	0	17	8	17	4
18	Punjab National Bank	747	397	410	13	295	51	756	105
19	State Bank Of India	640	281	307	26	314	28	515	161
20	UCO Bank	216	118	121	3	100	0	255	53
21	Union Bank Of India	90	57	60	3	15	16	134	49
22	Yes Bank	26	9	9	0	17	0	59	0
	Total	2900	1541	1623	82	1093	219	3459	611

(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 25lakh food processing enterprises which are unregistered and informal.

The unorganized food processing industry in India faces challenges :

- Lack of productivity and innovation due to limited skills and access to modern technology and machinery for production and packaging;
- Deficient quality and food safety control systems, including lack of basic awareness on good hygienic and manufacturing practices;
- Lack of branding & marketing skills and inability to integrate with the supply chains etc.;
- Capital deficiency and low bank credit.
- Unorganized micro food processing units, need intensive hand holding support for skill training, entrepreneurship, technology, credit and marketing, across the value chain, necessitating active participation of the state government for better outreach. This scheme is a centrally sponsored scheme that is designed to address the challenges faced by the micro enterprises and to tap the potential of groups and fpos.

The scheme aims to:

- i. Enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector
- ii. Support farmer producer organizations (fpos), self help groups (shgs) and producer cooperatives along their entire value chain.
- iii. The program 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) Trainings 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/fpos 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 @ Rs 40,000/- 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 a 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 shg 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 member 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 tool sand give a commitment in this regard to the shg and shg federation;
- iii) Before providing the seed capital, shg federations 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 shg 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 end product.

4.6.2) THE BANK WISE STATUS UNDER PMFME AS ON 08.05.2023 IS GIVEN BELOW:

S.No.	Bank name	Received	Sanction	Rejected	Pendency				
					Total	< 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	17	8	9	0	0	0	0	0
5	CBI	35	24	11	0	0	0	0	0
6	HDFC	26	1	19	6	1	2	3	0
7	HPGB	42	28	6	8	1	3	2	2
8	HPSCB	148	40	95	13	0	9	4	0
9	ICICI	2	0	0	2	0	1	1	0
10	IDBI	4	1	2	1	0	0	1	0
11	INDIAN	3	2	1	0	0	0	0	0
12	J&K Bank	1	1	0	0	0	0	0	0
13	JCCB	4	0	4	0	0	0	0	0
14	P & SB	3	1	1	1	0	1	0	0

15	PNB	414	233	167	14	1	13	0	0
16	SBI	559	306	248	5	1	4	0	0
17	KCCB	4	2	1	1	0	0	1	0
18	UCO	286	134	151	1	1	0	0	0
19	UNION	4	3	1	0	0	0	0	0
Total		1561	788	721	52	5	33	12	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 31.03.2023 and particulars of activities carried out by the PMU till 31.03.2023 is as under: -

4.7.2) District wise Progress as on 31.03.2023, under AIF

(Amount in Lakhs)

S No.	District	Appl. Recd	Aprvd cases	Approved Amount			Pending	Rejected
				Total	Eligible AIF benefit	Disbursement Amt. Total	No.	No.
1	Shimla	159	89	2925.15	1755.15	2458.29	30	40
2	Solan	26	11	1079.25	729.25	550.09	7	8
3	Kangra	38	11	689.95	689.95	221.87	15	12
4	Mandi	57	27	670.3	670.3	498.1	19	11
5	Sirmour	20	8	1081.8	541.8	686.71	6	6
6	Una	14	6	534.66	534.66	403.32	0	8
7	Bilaspur	22	7	248.7	223.95	98.88	8	7
8	Kullu	31	16	159.69	159.69	126.92	9	6

9	Hamirpur	4	3	122.2	122.2	5	1	0
10	Chamba	8	4	111.71	111.71	0	4	0
11	Kinnaur	8	4	98.05	98.05	90.9	4	0
12	LahaulSpiti	0	0	0	0	0	0	0
13	NABARD To PACS	20	20	630	630	430	0	0
	TOTAL	407	206	8351.5	6266.7	5570.07	103	98

4.7.3 Bank wise Progress under AIF (as per AIF portal)

(Amount in lakhs)

S. No	Bank	Appl. Recd.	Aprvd cases	Amount		Pending		Rejected	Submitted with CPMU
				Total	Eligible for AIF benefit	Bank Level	Applicant Level		
1	Punjab national Bank	114	48	3079.32	1889.32	2	22	42	0
2	State Bank of India	133	83	1242.34	1242.34	5	22	22	1
3	Bank of Baroda	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	42	20	442.55	442.55	1	7	13	1
6	Bank of India	3	1	200	200	1	0	1	0
7	Central Bank of India	1	1	1070	200	0	0	0	0
8	HPSCB	24	5	181.2	156.45	0	14	5	0
9	HPGramin Bank	30	8	133.44	133.44	1	17	4	0
10	Canara Bank	5	3	15.3	15.3	0	0	2	0
11	JCCB	2	2	12.4	12.4	0	0	0	0
12	Bank of Maharashtra	2	0	0	0	0	1	1	0
13	IDBI Bank	2	0	0	0	0	0	1	1
14	Kotak Mahindra Bank	1	0	0	0	0	0	1	0
15	Union Bank of India	1	0	0	0	0	1	0	0
16	ICICI Bank	0	0	0	0	0	0	0	0
17	NABARD To PACS	20	20	630	630	0	0	0	0
	TOTAL	406	206	8351.5	6266.7	11	88	98	3

4.7.4) Common Reasons wise Rejected cases:

S. No.	Status / Reason of Rejection	No.	Remarks
1	Bank Rate of interest in proposal is more than 9% (Acceptable up to 9% as per scheme MOU)	25	Govt., CPMU is requested to accept or instruct Banks to reduce intt. rate to 9% (MOU)
2	Loan applied for Items for trading & for Fixed Assets, furniture etc.	2	Not eligible under AIF. Denied by CPMU.
3	Loan applied for purchase of safe, furniture items like table, chair, rack, computers, cars and expansion of trading business.	5	Not eligible under AIF. Denied by CPMU.
4	Loan applied for secondary processing of agri produce; for dairy, solar power, Guava production, Processing of Potato to value added products like Wafer and other snacks preparation related proposals	8	Not eligible under AIF. Denied by CPMU.

5	Loan applicant didn't submit the relevant required documents even after many reminders. Hence, the proposal is rejected.	8	Rejected by Banks for want of information
6	Applicant's other loan with different Bank is irregular	1	Rejected by Banks
7	CIBIL score of the borrower is below the Bank's cut off score, as such Banks rejected the proposal	3	Rejected by Banks
8	Contact details given are incorrect	3	Rejected
9	Dummy proposal.	1	Not Applicable
10	Duplicate loan application submitted	2	Rejected by CPMU
11	Application for Mushroom cultivation by individual farmer. (Eligible only for groups – SHG, FPO, JLG etc.)	8	Denied by CPMU
12	Applicant refused to avail loan facility	8	Rejected
13	Land as Primary security, on which unit to be established is not in order. Hence the proposal is rejected.	1	Rejected
14	Land property not demarcated - legal issue	3	Rejected
15	Applicant not turning up to complete documents	3	Rejected
16	Loan applied for Tractor purchase by individuals	2	Not eligible, Denied by CPMU
17	Loan applied for Working capital for running the unit	1	Not eligible, Denied by CPMU
18	Loan applied for Purchasing of anti-hail net by farmer.	4	Activity not eligible, Denied by CPMU
19	Plantation of Apple plants under High Density Plantation system	1	Not eligible under AIF. Denied by CPMU
20	Bank branches intended, not found mapped in portal	3	Rejected
21	Loan amount mismatch in DPR and loan application. Applicant advised to rectify and again apply on portal.	2	Rejected
22	Others - Construction of ice block manufacturing plant; cultivation of horticulture & plantation crops.	4	Not eligible under AIF. Denied by CPMU
Total		98	

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

4.7.5) Activity wise Approved cases:

S.No.	Remarks	No.	Amount	Location Area
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			in Lakhs	
1	Cold Stores and Cold Chain	17	3332.8	Kangra, Bilaspur, Shimla, Chamba, Solan, Una
2	Primary processing Center for Agri Produce	14	1788.32	Sirmour, Solan, Una, Kangra, Hamirpur, Bilaspur, Mandi, Shimla
3	Warehouse	7	506.2	Bilaspur, Solan, Chamba, Sirmour
4	Sorting & Grading Unit	88	825.13	Shimla, Kinnaur, Kullu, Mandi, Solan
5	Packaging units	29	327.75	Shimla, Solan, Chamba, Kullu
6	Organic inputs production	5	178.41	Solan, Hamirpur, Una
7	Infrastructure for smart and precision agriculture	4	152.49	Mandi, Sirmour, Solan
8	Composite Project - Packaging units, sorting & Grading	2	77.5	Mandi, Shimla.
9	Bio stimulant production units	1	60	Bilaspur
10	Custom Hiring Centre	3	19.92	Sirmour, Kangra, Bilaspur
11	Post Harvest Activities (Turmeric Drying Unit)	1	12.5	Kangra
12	Logistics Facility	1	7.4	Solan
13	To PACS by NABARD	20	630	Misc. Agri related activities by PACS
14	Others activities -	14	433.05	Solan, Sirmour, Kullu, Mandi, Shimla, Chamba, Kangra, Una.
	a. High tech nursery.			
	b. Purchase of Nursery items.			
	c. Flour mill, Compost Manufacturing.			
	d. Set-up a high-tech root stock-based nursery for temperate fruits, vegetables and flowers,			
	e. Fruit crops nursery.			
	f. Grading packing of apple.			
	g. Vermicompost Manufacturing Unit.			
	h. PMFME Loan Sanction			
i. Wheat harvesting reeper for harvesting of wheat.				
	Total	206	8351.46	

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AGENDA ITEM NO -5

5.1) FINANCIAL INCLUSION CAMPAIGN- HIMACHAL PRADESH:

5.1.1) PRADHAN MANTRI JAN DHAN YOJANA (PMJDY): Pradhan Mantri Jan DhanYojana (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 DhanYojana 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 26.04.2023, 48.87 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 26thAPRIL, 2023

(Figures in crores)

Bank Name	RURAL/ SU	URBAN	TOTAL	NO OF RUPAY CARDS	BALANCE IN ACCOUNTS
Public Sector Bank	24.10	14.29	38.39	28.51	153653
Regional Rural Bank	7.81	1.28	9.09	3.44	38553
Private Banks	0.70	0.69	1.39	1.14	5730
Total	32.61	16.26	48.87	33.09	197936

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	31.03.2023
PMJDY	13.82	16.72	17.36	18.40
PMJJBY	3.83	4.49	5.22	7.15
PMSBY	13.15	15.38	17.65	20.91
APY	1.75	2.23	2.99	3.98

Q-O-Q POSITION:

Scheme	(No. in lacs)				
	No. of accounts opened during Q1 (2022-23)	No. of accounts opened during Q2(2022-23)	No. of accounts opened during Q3(2022-23)	No. of accounts opened during Q4(2022-23)	Total No. of accounts opened during 2022-23
PMJDY	0.21	0.1	0.11	0.62	1.04
PMJJBY	0.5	0.53	0.47	0.43	1.93
PMSBY	0.76	0.94	0.88	0.68	3.26
APY	0.13	0.32	0.28	0.26	0.99

Top Performers under APY: Union(168%), SBI(109%),UCO(106%), CBI(104%) and P&S(100%)

Dismal Performance under APY:

PVT banks: Yes bank (0%), CSB (0%), J&K (1%), Indusind (2%), ICICI(2%).

Public Sector: IOB (20%), BOB(40%), BOM(49%), Indian Bank (54%), PNB (54%).

RRB: HP Gramin (62 %)

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

Performance under Social Security Insurance Schemes i.e. PMSBY and PMJJBY as of 31.03.2023 for HP State is given below:

Name of Scheme	No. of enrollments (in lakhs)
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A) PRADHAN MANTRI SURAKSHA BIMA YOJANA- (PMSBY)	20.91
B) PRADHAN MANTRI JEEVAN JYOTIBIMA YOJANA- (PMJJBY)	7.15

(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 20.91 lakh account holders** under Accidental Insurance Scheme i.e. PMSBY as of 31.03.2023.

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 **7.15 lakh enrollments** under PMJJBY in the State as of period ended 31.03.2023.

5.2.3) MICRO PENSION SCHEME – ATAL PENSION YOJANA:

The **Bank-wise (Agency) achievements under Atal Pension Yojana (APY) in Himachal Pradesh as of 31.03.2023** mentioned as below:

S No.	Category	Target per branch (p.a.)	No of Branches Regd. in HP	Targets 2022-23	Achievement up to 31.03.2023	Cumulative up to 31.03.2023
1	PSBs	80	1163	93040	79651	290601
2	RRBs	80	266	21280	13258	77973
3	Major Pvt. Banks (Axis, HDFC, ICICI & IDBI Bank)	80	136	10880	4704	20247
4	Pvt Banks (Excluding those mentioned above)	30	22	660	19	368
5	Small Finance Banks	50	14	700	252	565
6	Coop Banks (including Urban Coop. Banks)	20	571	11420	1102	8130
	Total	XXXX	2172	137980	98986	397884

**** Excluding HPARDB and IPPB**

(Bank-wise position mentioned at page no 95, 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 March, 2023 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 March, 2023.

District	FLC Code	No of camp	No of particip ants	Stakeholders present (Indicate Y/N)						
				LDM	DDM	LDO	Local Govt	NGO	BC	Others

BILASPUR	46201	19	1296	10	2	3	14	6	1	11
CHAMBA	47201	6	160	6	0	0	0	0	0	0
HAMIRPUR	48201	9	315	3	3	3	3	5	0	9
KANGRA	47001	16	406	3	0	1	16	0	0	0
KINNAUR	47601	NIL								
KULLU	46801	12	353	5	1	0	0	0	0	12
LAHAUL & SPITI	47401	37	591	8	0	0	0	0	0	37
MANDI	46401	6	255	2	0	1	1	1	0	0
SHIMLA	46001	NIL								
SIRMAUR	48001	NIL								
SOLAN	46801	NIL								
UNA	48401	7	455	7	0	3	0	0	0	7
Total		112	3831	44	6	11	34	12	1	76

(Position as per reporting to RBI on quarterly basis- March, 2023- 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 March, 2023 (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	1640	19	2	3	21	8	1	11
CHAMBA	47201	15	448	15	0	0	0	0	0	0
HAMIRPUR	48201	9	315	3	3	3	4	5	0	9
KANGRA	47001	16	406	0	0	1	16	0	0	0
KINNAUR	47601	NIL								
KULLU	46801	15	829	4	3	0	0	0	0	15
LAHAUL & SPITI	47401	37	591	8	0	0	0	0	0	37
MANDI	46401	15	583	3	0	3	0	0	0	0
SHIMLA							NIL			
SIRMAUR							NIL			
SOLAN							NIL			
UNA	48401	23	1205	16	2	2	2	0	0	8
Total		175	6017	68	10	12	43	13	1	80

(Position as per reporting to RBI on quarterly basis- March, 2023- Annexure –II- Part-B)

FINANCIAL LITERACY CAMPS organized by **Rural Branches** during the Quarter ended March, 2023 (Annexure –III)

District	No of rural branches in district	No of camps conducted during the quarter- March, 2023	Target Group Addressed
Bilaspur	108	286	Farmers, Small entrepreneurs, School students, SHGs
Chamba	124	369	Farmers, Small entrepreneurs, School

			students, SHGs
Hamirpur	147	482	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Kangra	364	726	Farmers, Small entrepreneurs, School students, SHGs
Kinnaur	52	86	Jan Sampark Abhiyan
Kullu	95	243	Farmers, Small entrepreneurs, School students, SHGs
Lahaul & Spiti	26	37	Farmers, Small entrepreneurs, Senior citizens
Mandi	197	330	Farmers, SHGs
Shimla	253	761	School students, SHGs,
Sirmaur	103	70	Farmers, SHGs
Solan	165	495	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Una	123	30	Farmers, Small entrepreneurs, School students
Total	1757	3915	

(Position as per reporting to RBI on quarterly basis- March, 2023- 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 **11725 Bank Mitras** as of 31st March, 2023.

(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 **70360** new entrepreneurs with fresh disbursement to the tune of **Rs.1525.80 Crores** upto the quarter ended March, 2023. 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-98) reveals that banks have outstanding Mudra loan under PMMY **Rs.3036.03 crores** with coverage of **181216 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 need 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 MARCH, 2023

(Amt. in Lakhs)

S. No.	Category	Disb. Up to 31.12.2022		Disb. Up to 31.03.2023		Growth during Q4		O/s as on 31.03.2023	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Shishu (Loan up to Rs.50000)	17752	6788	22482	8616	4730	1828	57561	16355
2	Kishor (Loan above Rs.50000-Rs.5 Lakh)	29598	57999	38222	68174	8624	10175	99610	145846
3	Tarun (Loan above Rs.5 Lakh-Rs. 10 Lakh)	7863	62038	9656	75790	1793	13752	24045	141402
4	Total	55213	126825	70360	152580	15147	25755	181216	303603

(Bank wise position of disbursement of loans under PMMY up to period ended March, 2023 mentioned at page no-98-99).

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.

5.6.2) PROGRESS UNDER STAND-UP SCHEME DURING THE QUARTER

31.03.2023

(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	216	3963	34	508	250	4471
2	H. P. Gramin Bank (RRB)	1	11	4	54	5	65
3	Private Sector Banks	8	248	0	0	8	248
4	Coop sector banks	0	0	0	0	0	0
	Total	225	4222	38	562	263	4784

(Bank wise position mentioned on page no. 100-101)

5.6.3) CUMULATIVE POSITION (AGENCY-WISE) UNDER STAND-UP INDIA SCHEME IN HIMACHAL PRADESH AS OF 31.03.2023

(Amt. in Lakhs)

S. No.	Banks	Total Achievement	
		A/c	Amt.
1	Public sector Banks	1261	18313
2	H.P. Gramin Bank (RRB)	240	3055
3	Private Sector banks	92	970
4	Coop sector banks (incl. Urban Coop. Banks)	0	0
	Total	1593	22338

(Bank wise position mentioned on page no-109)

Points for deliberations:

- 1) Banks have sanctioned loans to 225 new women entrepreneurs amounting to Rs.42.22 crores during the quarter ended March, 2023.
- 2) Banks have sanctioned 38 new SC/ST entrepreneurs amounting to Rs.5.62 crores during the quarter ended March, 2023.

- 3) The cumulative position reveals that Banks have outstanding loans amounting to **Rs.223.38 crores to total 1593 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%.

Himachal Pradesh- Dashboard 31.03.2023

Sl	District	0 to 5 years			5 to 18 years			Above 18 years			All Ages		
		Population	Aadhaar Generation	%	Population	Aadhaar Generation	%	Population	Aadhaar Generation	%	Population	Aadhaar Generation	%
1	Bilaspur	31424	19077	60.71%	79044	85091	107.65%	303290	360454	118.85%	413758	464622	112.29%
2	Chamba	50380	24298	48.23%	131542	137102	104.23%	374856	457870	122.15%	556778	619270	111.22%
3	Hamirpur	36216	23852	65.86%	98675	96714	98.01%	357589	468541	131.03%	492480	589107	119.62%
4	Kangra	121443	75319	62.02%	314013	327810	104.39%	1195745	1477350	123.55%	1631200	1880479	115.28%
5	Kinnaur	5572	2095	37.60%	15059	16394	108.87%	68116	70958	104.17%	88747	89447	100.79%
6	Kullu	36748	21478	58.45%	99762	100756	101.00%	335476	401825	119.78%	471986	524059	111.03%
7	L&S	2099	1066	50.79%	6111	5867	96.01%	24087	28032	116.38%	32296	34965	108.26%

8	Mandi	81553	48760	59.79%	219116	218431	99.69%	779806	948618	121.65%	1080476	1215809	112.53%
9	Shimla	57445	25476	44.35%	189085	164172	86.82%	620334	718179	115.77%	866863	907827	104.73%
10	Sirmaur	50174	31754	63.29%	129675	143822	110.91%	389990	459675	117.87%	569840	635251	111.48%
11	Solan	50032	24451	48.87%	139181	126576	90.94%	426877	496138	116.23%	616090	647165	105.04%
12	Una	43629	28089	64.38%	118151	116572	98.66%	401728	501867	124.93%	563508	646528	114.73%
G.Total		566716	325715	57.47%	1539414	1539307	99.99%	5277894	6389507	121.06%	7384022	8254529	111.79%

Also, age-wise classification of AADHAAR coverage as on 31.03.2023 in the State is appended below:

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 inactive status.

Bank wise position of Aadhaar Enrolment & Updation Centre (AECs) in mentioned as below:

Bank-wise status of Aadhaar Enrolment & Updation Centres (AECs) in Himachal Pradesh			
Status dated : 31.03.2023			
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

a. 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):

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

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

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

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

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

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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 March, 2023.

(Amt in Crores)

S. No	Agency	Outstanding	NPAs	NPA-%age
1	Public Sector Banks	34895.32	1774.75	5.09
2	RRBs	3260.03	145.35	4.46
3	Cooperative Banks	14606.68	2232.10	15.28
4	Private Banks	9293.42	154.75	1.67
	TOTAL	62055.45	4306.95	6.94

(For Bank-wise details please refer at page no-102-109)

7.2) BROAD SECTOR WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 31.03.2023

(Amt. in Crores)

S. No	Sector	Outstanding	NPAs	NPA %age
1	Agriculture	11266.68	916.30	8.13
2	MSME	17114.21	1888.49	11.03
3	Other Priority Sector	9980.19	465.61	4.67
A	Total Priority Sector Advances (38361.08	3270.40	8.53

	1 to 3)			
B	Total Non Priority Sector Advances.	23694.37	1036.55	4.37
C	Grand Total (A+B)	62055.45	4306.95	6.94

(For bank-wise details, please refer to Page no-102-109)

7.3) Sector-wise NPA comparison as of 31.03.2023 in Himachal Pradesh.

(Amount in Crores)

Sl	Sector	NPA as on 31.03.2022	NPA as on 31.12.2022	NPA as on 31.03.2023	Variation over 31.03.22	Variation over 31.12.22	% Variation Y-O-Y	% Variation Q-O-Q
1	Agri	972.89	948.1	916.30	-56.59	-31.8	-5.82	-3.35
2	MSME	2185.00	1917.49	1888.49	-296.51	-29	-13.57	-1.51
3	Other PS	705.20	494.82	465.61	-239.59	-29.21	-33.97	-5.90
4	NPS	745.49	1085.74	1036.55	291.06	-49.19	39.04	-4.53
Total		4608.58	4446.15	4306.95	-301.63	-139.2	-6.54	-3.13

(For Bank-wise details please refer to page no-102-109)

7.4) GOVT. SPONSORED SCHEME WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 31st March, 2023

(Amt. in Crores)

S. No.	Sector	Outstanding	NPAs	NPA-%age
1	SGSY/NRLM	119.37	4.31	3.61
2	PMEGP	252.85	20.35	8.05
3	SJSRY/NULM	13.83	1.51	10.90
4	STAND UP INDIA	223.37	13.62	6.10
5	MUDRA	3036.03	268.68	8.85

(For Bank-wise details, Please refer to page no-108 & 109)

Observations:

- ◆ The Non Performing Assets (NPAs) ratio of Banks in the State recorded at 6.94% and in absolute term, NPAs have reached to Rs. 4306.95 crore in the quarter ended March, 2023. The NPAs in the State has decreased by Rs. 139.20 crores in comparison to that in quarter ended December, 2022 (Rs. 4446.16 crore in December, 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 11.03%. In agriculture sector NPA Ratio has reduced to 8.13% 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 **15.28%**. Among the Coop sector Banks, HP State Coop. Bank has NPA ratio of **6.92%**, Kangra Central Coop Bank (**27.12%**), HPARDB (**35.10%**) and Bhagat Urban Coop. Bank (**47.14%**) in March Quarter. Cooperative Banks have to strengthen the recovery drives to prevent further slippage in the NPAs.
- ◆ Comparative Position of NPA over December, 2022 to March, 2023
 - ◆ The NPA in PSBs decreased from 5.47% to 5.09% and in absolute terms it decreased from Rs.1818.10 Cr. to Rs.1774.75 Cr (Rs.43.35Cr.)
 - ◆ NPA in RRB decreased from 5.46% to 4.46% and in absolute terms it decreased from Rs.164.04 to Rs.145.35Cr (Net Rs.18.69 Cr.) in March, 2023.
 - ◆ NPA in Cooperative Sector Banks increased from 16.77% to 15.28% and in absolute terms from Rs.2310.76 Cr to Rs.2232.10 Cr. (Net Rs.78.66 Cr.) The Bhagat Urban Cooperative Bank has highest NPA 47.14, followed by HP ARDB Bank 35.10% and Kangra Central Cooperative Bank at 27.12 %.
 - ◆ NPA in Private Sector Banks decreased from 1.74% to 1.67% and in absolute terms increased from Rs.153.23 Cr to Rs.154.76 (Net Rs.1.53 Cr.).
 - ◆ Total NPA has decreases from 7.56% to 6.94% and in absolute terms it decreased from Rs.4446.15 to Rs.4306.95 Cr (Net Rs.139.20 Cr).

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AGENDA ITEM NO.8

8) Review of Progress under Non Sponsored Programmes (NSP) –Quarter ended March, 2023.

8.1Financing of FPOs

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

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

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

8.2) FINANCING UNDER SELF HELP GROUPS (SHGS)

Self Help Group-Bank Linkage Programme (SBLP) aims to deliver financial products & services to the section of Indian population that lacks access to formal banking.

Self-Help Group (SHG)-Bank Linkage Programme has emerged as the major micro-finance programme in the country. It is being implemented by Commercial banks, Regional Rural Banks (RRBs) and cooperative banks.

Self Help Groups (SHGs)- Bank Linkage Programme is gaining importance especially on implementation of NRLM scheme and NULM Scheme which is entirely group centric, group driven poverty alleviation programme in rural as well as in urban areas. All member banks are requested to pay preferred attention to Credit linkages of the SHGs.

The progress in credit linkages of SHGs reported by member Banks up to quarter ended September, 2022 mentioned as below for review of the House.

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

The summary position under the SHG scheme mentioned as below:

Achievement up to the quarter ended – December, 2022		Achievement up to the quarter ended – March, 2023		Growth over last quarter		Outstanding as of quarter ended March, 2023 (Cumulative)	
No.	Amount in Lakh	No.	Amount in Lakh	No.	Amount in Lakh	No.	Amount in Lakh
1850	3934.99	2594	5512.97	744	1577.98	7478	10217.64

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

Comments:

- The cumulative position of credit linked SHGs showing total 7478 SHGs which indicate the active status of SHGs with banks as of 31.03.2023.
- 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 AtmaNirbhar 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 31STMARCH, 2023

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 MARCH, 2023 -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 (01.04.2022-31.03.2023)		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	18	554	223	5800	1523	2058	158
2	SBI RSETI Chamba	21	525	19	525	264	6254	2167	2817	12
3	PNB RSETI Hamirpur	25	625	22	636	301	7654	1685	3308	345
4	PNB RSETI Kangra	25	625	22	644	289	7617	1831	2674	934
5	PNB RSETI Kullu	24	600	21	640	224	5670	1326	2091	695
6	PNB RSETI Mandi	23	580	23	620	232	5664	1508	2390	30
7	UCO RSETI Shimla	22	610	24	661	257	6046	1391	2076	236
8	UCO RSETI Sirmaur	20	604	21	547	218	4990	1060	1765	54
9	UCO RSETI Solan	22	650	23	656	239	5775	1770	1522	758
10	PNB RSETI Una	25	625	22	650	304	7732	1880	2942	564
	Total	226	6022	215	6133	2551	63202	16141	23643	3786

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 31.03.2023.

Pending claims for reimbursement of EDP (amount in lakhs)				
S. No.	Name of RSETI	DRDA	KVIC	Other agencies
1	UCO RSETI Bilaspur	107.11	0	0
2	SBI RSETI Chamba	149.89	0	0
3	PNB RSETI Hamirpur	76.20	.43	0
4	PNB RSETI Kangra	88.42	0	0

5	PNB RSETI Kullu	66.69	0	0
6	PNB RSETI Mandi	75.69	1.38	0
7	UCO RSETI Shimla	97.80	0	1.06
8	UCO RSETI Sirmaur	77.70	0	1.02
9	UCO RSETI Solan	110.18	0	1.20
10	PNB RSETI Una	103.75	0	0
	Total	953.43	1.81	3.28

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, 215 programs have been conducted by RSETIs in which 6133 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 March, 2023

1	2	3
S. No	Name of RSETI	Latest Status
1	UCO RSETI Bilaspur	The Sanitary fittings are 60% completed. Kota Stone work is done in Kitchen, Stairs and Gallery. White wash is being done in all inside rooms, Halls of the Building. Colouring work in all outside walls is being done and 90 % Completed.
2	SBI RSETI Chamba	Land selection committee of bank visited proposed land for construction of RSETI building and hostel on 13/09/2022. 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 advised various departments such as assistant conservator of forest/District Forest Officer Chamba, The executive engineer NH 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 the land cleared. Expenses for clearing the land will be borne by RSETI.

		Land was cleared for thorns and bushes at the expense for RSETI so as to enable forest department to count number of trees further enabling them to start the process of forest clearance. Joint inspection has been completed by different departments till 29.03.2023. Further we are applying for FRA (Forest Right Act), Eco Sensitive Zone certificate, village code and FCA(Forest Clearance Act)
3	PNB RSETI Hamirpur	RSETI is Shifted to own building wef 01.11.2022
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 demarcation work is in Progress
7	UCO RSETI Shimla	Construction of RSETI building is resumed. Currently, Brickwork of first floor is in progress.
8	UCO RSETI Sirmaur	RSETI is working from its own building.
9	UCO RSETI Solan	Construction of RSETI building is completed.
10	PNB RSETI Una	RSETI is working from its own building.

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.**