

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक

STATE LEVEL BANKERS' COMMITTEE
HIMACHAL PRADESH
CONVENOR: UCO BANK

DGM Secretariat, Hotel Himland,
SHIMLA
(HIMACHAL PRADESH)

AGENDA PAPERS
FOR
170th STATE LEVEL BANKERS' COMMITTEE

FOR

QUARTER ENDED 30th September 2023

TO BE HELD ON 30.11.2023 (Thursday)



BANKING OUTLETS IN HIMACHAL PRADESH AS ON 30th September 2023

S. No.	District	NUMBER OF BRANCHES	NUMBER OF ATMs	LEAD BANK
1	Bilaspur	133	95	UCO
2	Chamba	128	80	SBI
3	Hamirpur	173	161	PNB
4	Kangra	426	430	PNB
5	Kinnaur	55	37	PNB
6	Kullu	138	131	PNB
7	Lahaul Spiti	26	15	SBI
8	Mandi	262	214	PNB
9	Shimla	369	343	UCO
10	Sirmaur	152	140	UCO
11	Solan	274	374	UCO
12	Una	156	150	PNB
	Total	2292	2170	

HIMACHAL PRADESH

AT A GLANCE

(Brief Profile of the State)

GENERAL:

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

POSITION AS OF 30th September, 2023

S. No.	Items	Unit	Position as of 30 th September, 2023
1	Banks	PSBs	Nos. 12
		RRBs	Nos. 01
		Coop. Banks	Nos. 09
		Pvt. Sector Bks	Nos. 13
		Payment Bks	Nos. 04
		Small Fin. Bks	Nos. 04
		Total	Nos.
2	Branch net work	PSB	Nos. 1170
		RRBs	Nos. 274
		Coop. Banks	Nos. 568
		Pvt. Sector Bks	Nos. 246
		Payment Bks	Nos. 13
		Small Fin. Bks	Nos. 21
		Total	Nos.
3	Area wise Branches	Rural	Nos. 1760
		Semi Urban	Nos. 429
		Urban	Nos. 103
		Total	Nos.
4	Per branch population as per 2011 Census	Rural	Nos. 3509
		Su/Urban	Nos. 1295
		Total	Nos.
5	Deposits	PSBs	Rs. Crores 118657
		RRB	Rs. Crores 8381
		Coop.	Rs. Crores 30954
		Pvt. Sector	Rs. Crores 20571
		Payment Bks	Rs. Crores 93
		Small Fin. Bks	Rs. Crores 2365
		Total	Rs. Crores
6	Advances	PSBs	Rs. Crores 37030
		RRB	Rs. Crores 3453
		Coop.	Rs. Crores 14666
		Pvt Sector	Rs. Crores 10212
		Small Fin. Bks	Rs. Crores 753
		Total	Rs. Crores
7	Business Volume	PSBs	Rs. Crores 155687
		RRB	Rs. Crores 11834
		Coop.	Rs. Crores 45620
		Pvt Sector	Rs. Crores 30783
		Payment Bks	Rs. Crores 93
		Small Fin. Bks	Rs. Crores 3118
		Total	Rs. Crores
8	Market Share	PSBs	Percentage 63.00
		RRB	Percentage 4.79
		Coop.	Percentage 18.46
		Pvt Sector	Percentage 12.46
		Payment Bks	Percentage 0.04
		Small Fin. Bks	Percentage 1.26
		Total	Percentage
9	ATMs	PSB	Nos. 1496
		RRBs	Nos. 0
		Coop. Banks	Nos. 246
		Pvt. Sector Bks	Nos. 421
		Small Fin. Bks	Nos. 7
		Total	Nos.

(Amount in Crores)

S. No.	Item	30.09.2021	30.09.2022	30.09.2023	Variation in September, 2023 over September, 2022 (Y-o-Y)	
1	Deposit PPD				Absolute	%age
	Rural	90648.39	98115.41	108782.67	10667.3	10.87
	Urban/SU	59439.96	63879.08	72238.04	8358.96	13.09
	Total-Deposits	150088.35	161994.50	181020.71	19026.2	11.74
2	Advances (O/S)					
	Rural	28196.62	32299.68	36797.72	4498.04	13.93
	Urban/SU	26226.32	25060.88	29315.91	4255.03	16.98
	Outside Credit		3240.07	10074.70	6834.63	210.94
	Total-Advances	54422.94	60600.63	76188.33	15587.7	25.72
3	Total Banking Business (Dep + Adv)	204511.29	222595.13	257209.04	34613.9	15.55
4	RIDF	3033.00	3137.91	3550.38	412.47	13.14
5	CD RATIO (As per RBI recommendation)	38.28	39.34	44.05	4.71	11.97
6	Priority Sector Advances (O/S) of which under:	29749.13	32790.90	39788.56	6997.66	21.34
	I) Agriculture	9627.44	10624.94	11558.46	933.52	8.79
	ii) MSME	13656.09	15457.81	18137.54	2679.73	17.34
	iii) OPS	6465.60	6708.13	10092.57	3384.44	50.45
7	Weaker Section Adv.	8840.66	11649.32	12423.30	773.98	6.64
8	Non Priority Sec. Adv.	19996.25	24569.66	26325.06	1755.4	7.14
9	No. of Branches	2244	2234	2292	58	2.60
10	Advances to Women	5221.49	6856.81	8018.35	1161.54	16.94
11	Credit to Minorities	842.42	1038.98	1359.36	320.38	30.84
12	Advances to SCs/STs	1782.40	3339.25	3865.92	526.67	15.77

POSITION OF NATIONAL PARAMETERS AS OF 30th September, 2023 IN HIMACHAL PRADESH

S No	Sector	September, 2021	September, 2022	September, 2023	National Parameter
1	Priority sector Advances (of total Advances)	59.86	57.68	60.18	40%
2	Agriculture Advances (of total Advances)	19.47	18.69	17.48	18%
3	Advances to Small & Marginal Farmers (of total Advances)	14.89	13.64	12.62	9%
4	Advances to Micro Enterprises (of total Advances)	12.49	14.10	16.00	7.5%
5	Advances to Weaker Sections (of total Advances)	17.75	20.30	18.79	11%
6	Advances to Women (of total Advances)	10.48	11.95	12.13	5%
7	C.D. Ratio	38.28	39.34	44.03	60%
8	MSME Advances (of total P.S. Credit)	45.80	47.14	45.58	-
9	Advances to SC/ST (of total P.S. Credit)	5.98	6.62	9.72	-
10	Advances to Minorities (of total P.S. Credit)	2.83	3.17	3.42	-

Credit Deposit Ratio (CDR) in Himachal Pradesh, as of 30th September, 2023 = 44.05%
(As per instructions from RBI)

S. No	Components	As of 30.09.2023
1	Advances from Banks (within State)	66113.64
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	10074.70
3	RIDF (Bal. outstanding at the end of Quarter-September, 2023)	3550.38
4	Total- Credit (1+2+3)	79738.72
5	Total Deposits	181020.71
6	Credit Deposit ratio (%)	44.05

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		NPS Advances	73,74
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Loans to Women	77,78		
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**AGENDA NOTE FOR 169TH MEETING OF STATE LEVEL BANKERS' COMMITTEE
HIMACHAL PRADESH**

AGENDA ITEM NO.1

**1.1) Confirmation of Minutes of the 169th SLBC Committee Meeting held on
31.08.2023**

The 169th meeting of SLBC, Himachal Pradesh was held on 31.08.2023, the minutes of which were circulated to the members vide Convener Bank letter No. DGM/SLBC/2023-24/169 dated 13.09.2023

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

XXXXXXXXXXXXXXXXXXXX

ACTION TAKEN REPORT

1.2) Action Taken Report with respect to 169th SLBC Meeting:

OBSERVATION	ACTION POINT
<ul style="list-style-type: none">• Opening of RSETI in District Kinnaur.	<ul style="list-style-type: none">• LDM Kinnaur informed SLBC that, DC Kinnaur has assured to allot building of de-notified school in the first phase to start the activities of RSETI and later on land will also be provided for construction in Kinnaur District.• LDM Kinnaur is advised to initiate the process of opening the Rseti as soon the building is allotted.

XXXXXXXXXXXXXXXXXXXX

AGENDA ITEM NO.2

2.1) REVIEW OF STATISTICAL BANKING DATA AS OF 30.09.2023

2.1.1) Y-O-Y COMPARATIVE BANKING KEY INDICATORS AS OF 30.09.2023

- The Total banking business has grown at the rate of **16%** from Rs.2,22,595 crores in 30.09.2022 to **Rs.2,57,209** crores in 30.09.2023 i.e. Rs.34,614 crores.
- The Total Deposit has grown by **12%** from Rs.1,61,995 crores in 30.09.2022 to Rs.1,81,021 crores in 30.09.2023 i.e. Rs19,026 crores.
- The Total Advances has grown at the rate of **26%** from Rs.60601 crores in 30.09.2022 to Rs. 76,188 crores in 30.09.2023 i.e. Rs.15.588 Crores.

(Amt. in crores)

S. No.	Item	30.09.2021	30.09.2022	30.09.2023	Variation in September, 2023 over September, 2022 (Y-o-Y)	
1	Deposit PPD				Absolute	%age
	Rural	90648.39	98115.41	108782.67	10667.3	10.87
	Urban/SU	59439.96	63879.08	72238.04	8358.96	13.09
	Total-Deposits	150088.35	161994.50	181020.71	19026.2	11.74
2	Advances (O/S)					
	Rural	28196.62	32299.68	36797.72	4498.04	13.93
	Urban/SU	26226.32	25060.88	29315.91	4255.03	16.98
	Outside Credit		3240.07	10074.70	6834.63	210.94
	Total-Advances	54422.94	60600.63	76188.33	15587.7	25.72
3	Total Banking Business (Dep + Adv)	204511.29	222595.13	257209.04	34613.9	15.55
4	RIDF	3033.00	3137.91	3550.38	412.47	13.14
5	CD RATIO (As per RBI recommendation)	38.28	39.34	44.05	4.71	11.97
6	Priority Sector Advances (O/S) of which under:	29749.13	32790.90	39788.56	6997.66	21.34
	i) Agriculture	9627.44	10624.94	11558.46	933.52	8.79
	ii) MSME	13656.09	15457.81	18137.54	2679.73	17.34
	iii) OPS	6465.60	6708.13	10092.57	3384.44	50.45
7	Weaker Section Adv.	8840.66	11649.32	12423.30	773.98	6.64
8	Non Priority Sec. Adv.	19996.25	24569.66	26325.06	1755.4	7.14
9	No. of Branches	2244	2234	2292	58	2.60
10	Advances to Women	5221.49	6856.81	8018.35	1161.54	16.94
11	Credit to Minorities	842.42	1038.98	1359.36	320.38	30.84
12	Advances to SCs/STs	1782.40	3339.25	3865.92	526.67	15.77

2.1.2) Q-o-Q REVIEW OF BANKING SECTOR PERFORMANCE IN KEY BUSINESS PARAMETERS IN HIMACHAL PRADESH AS OF 30.09.2023.

- The Total banking business has grown at the rate of 4% from Rs.247655 crores in 30.06.2023 to Rs.2,57,209 crores in 30.09.2023 i.e. Rs.9,554 crores.
- The Total Deposit has grown by 4% from Rs.1,74,006 crores in 30.06.2023 to Rs.1,81,020 crores in 30.09.2023 i.e. Rs.7,015 crores.
- The Total Advances has grown at the rate of 3% from Rs.73,650 crores on 30.06.2023 to Rs.76,188 crores in 30.09.2023 i.e. Rs.2,539 Crores.

(Amt. in Crores)

S. No.	Item	31.03.2023	30.06.2023	30.09.2023	Variation in Sept, 2023 over June, 2023 (Q-o-Q)	
					Absolute	%age
1	Deposit PPD					
	Rural	102250.43	104868.23	108782.67	3914.44	3.73
	Urban/SU	68266.09	69137.3	72238.04	3100.74	4.48
	Total-Deposits	170516.52	174005.53	181020.71	7015.18	4.03
2	Advances (O/S)					
	Rural	35010.62	35619.42	36797.72	1178.3	3.31
	Urban/SU	27044.83	29083.66	29315.91	232.25	0.80
	Outside Credit	3707.03	8946.6	10074.70	1128.1	12.61
	Total-Advances	65762.48	73649.68	76188.33	2538.65	3.45
3	Total Banking Business (Dep + Adv)	236279	247655.21	257209.04	9553.83	3.86
4	RIDF	3437.3	3436.51	3550.38	113.87	3.31
5	CD RATIO (As per RBI recommendation)	40.58	44.30	44.05	-0.25	-0.56
6	Priority Sector Advances (O/S) of which under:	38361.07	39513.59	39788.56	274.97	0.70
	i) Agriculture	11266.68	11333.08	11558.46	225.38	1.99
	ii) MSME	17114.21	17530.5	18137.54	607.04	3.46
	iii) OPS	9980.18	10650.03	10092.57	-557.46	-5.23
7	Weaker Section Adv.	11877.48	11881.97	12423.30	541.33	4.56
8	Non Priority Sec. Adv.	23451.66	24968.74	26325.06	1356.32	5.43
9	No. of Branches	2279	2280	2292	12	0.53
10	Advances to Women	7459.43	7743.94	8018.35	274.41	3.54
11	Credit to Minorities	1253.25	1303.42	1359.36	55.94	4.29
12	Advances to SCs/STs	3468.41	3703.29	3865.92	162.63	4.39

(For Bank-wise details, please refer to page no 58 to 78)

2.3) **CREDIT DEPOSIT RATIO (CDR):**

The overall Credit Deposit Ratio (based on instructions from RBI) in the State stood at **44.05%** as of 30.09.2023 as per details mentioned below:

S. No	Components	As of 30.09.2023
1	Advances from Banks (within State)	66113.64
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	10074.70
3	RIDF (Bal. outstanding at the end of Quarter- September, 2023)	3550.38
4	Total- Credit (1+2+3)	79738.72
5	Total Deposits	181020.71
6	Credit Deposit ratio (%)	44.05

Credit Deposit Ratio (CDR) IN H.P. AS OF 30.09.2023 = 44.05%

- i. Banks have overall CD ratio (as per instructions from RBI) of **44.05%** in Himachal Pradesh as of September, **2023**. The CDR has witnessed decrease of 25 basis point over the quarter ended June, 2023 (**44.30%** in June, 2023).
- ii. **Bank-wise position of CDR:** Based on the information received from member banks, the domestic Credit Deposit Ratio (CDR) arrived at **36.52%** in quarter ended September, 2023. (Bank-wise position mentioned at page no- **62-63**)

Public Sector banks		
SR	NAME OF THE BANK	CD Ratio
1	Bank Of Baroda	53.49
2	Bank Of India	42.02
3	Bank Of Maharashtra	16.50
4	Canara Bank	34.52
5	Central Bank Of India	39.19
6	Indian Bank	24.98
7	Indian Overseas Bank	23.02
8	Punjab And Sind Bank	44.66
9	Punjab National Bank	28.57
10	State Bank Of India	31.35
11	UCO Bank	31.44
12	Union Bank Of India	33.27

Private Sector banks		
SR	NAME OF THE BANK	CD Ratio
1	Axis Bank	48.29
2	Bandhan Bank	1.36
3	CSB Bank Limited	6.79
4	HDFC Bank	72.22
5	ICICI Bank	48.33
6	IDBI Bank	26.74
7	IDFC First Bank	5.66
8	Indusind Bank	45.57
9	J & K Bank	43.09
10	Kotak Mahindra Bank	125.93
11	RBL Bank	0.09
12	South Indian Bank	11.18
13	YES Bank	22.26

Gramin Bank, Cooperative Banks and others		
SR	NAME OF THE BANK	CD Ratio
1	H. P. Gramin Bank	41.20
2	HP ARDB	199.81
3	HP State Cooperative bank Ltd.	60.73
4	Joginder Central Cooperative Bank	42.96
5	Kangra Central Cooperative Bank	29.13
6	The Baghat Urban Cooperative Bank	76.61
7	The Chamba Urban Cooperative Bank	43.05
8	The Mandi Urban Cooperative Bank	26.31
9	The Parwanoo Urban Cooperative Bank	50.03
10	The Shimla Urban Cooperative Bank	59.42
11	AU Small Finance Bank	35.98
12	Ujjivan Small Finance Bank	7.93
13	Utkarsh Small finance Bank	12.74

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

S. No	Districts	December, 2022	March, 2023	June, 2023	September, 2023	Remarks
1	Bilaspur	24.21	25.52	25.27	25.49	Critically low CD ratio
2	Chamba	31.60	31.53	31.32	31.78	Low CD ratio
3	Hamirpur	22.35	22.78	22.45	22.66	Critically low CD ratio
4	Kangra	23.87	24.23	23.64	23.68	Critically low CD ratio
5	Kinnaur	42.70	45.40	48.97	47.48	
6	Kullu	40.55	42.48	41.83	41.58	
7	Lahaul & Spiti	24.85	25.36	25.91	25.71	Critically low CD ratio
8	Mandi	26.49	27.13	27.20	27.14	Critically low CD ratio
9	Shimla	38.92	39.29	43.70	39.35	
10	Sirmaur	68.89	70.76	71.13	73.02	
11	Solan	70.73	72.49	73.38	75.38	
12	Una	30.18	30.44	30.19	29.95	Critically low CD ratio
	State	35.69	36.39	37.18	36.52	

(Source: Data reported By Banks)

Observations:

- I) Seven districts namely **Bilaspur, Chamba, Hamirpur, Kangra, Lahaul&Spiti, Mandi and Una** have persistently critically low CDR below 40%. The issue of low CD ratio in districts mentioned above needs immediate attention of DLCC for review the position of low CD ratio in Special Sub Committee (SSC) of DLCC. The SCC in each district is requested to hold the meeting under the chairmanship of District Administration to prepare Monitorable Action Plan (MAP) and monitor the progress at the short intervals to achieve sustainable growth in CDR in a phased manner.

LDMs may apprise the House on the status of holding of meeting of Special Sub Committee (SSC) on CDR in their district and the important observations made by the SSC for improvement in CD ratio.

2.5): National Parameters (NP)

POSITION OF NATIONAL PARAMETERS IN BANKING BUSINESS IN HIMACHAL PRADESH AS OF 30TH SEPTEMBER, 2023.

S No	Sector	September, 2021	September, 2022	September, 2023	National Parameter
1	Priority sector Advances (of total Advances)	59.86	57.68	60.18	40%
2	Agriculture Advances (of total Advances)	19.47	18.69	17.48	18%
3	Advances to Small & Marginal Farmers (of total Advances)	14.89	13.64	12.62	9%
4	Advances to Micro Enterprises (of total Advances)	12.49	14.10	16.00	7.5%
5	Advances to Weaker Sections (of total Advances)	17.75	20.30	18.79	11%
6	Advances to Women (of total Advances)	10.48	11.95	12.13	5%
7	C.D. Ratio	38.28	39.34	44.03	60%
8	MSME Advances (of total P.S. Credit)	45.80	47.14	45.58	-
9	Advances to SC/ST (of total P.S. Credit)	5.98	6.62	9.72	-
10	Advances to Minorities (of total P.S. Credit)	2.83	3.17	3.42	-

(*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 **60.18%** 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.

6. State Bank of India, 2. ICICI Bank, 3. Catholic Syrian Bank, 4. IDFC Bank, 5. J & K Bank, 6. Indusind Bank
- **Agriculture sector lending** have a share of **17.48%** of total Advances.

Details of banks having less than 18% Agriculture advances:

S. No.	NAME OF THE BANK	Agriculture Advances(%)
1	Bank Of Baroda	6.93
2	Bank Of India	17.07
3	Bank Of Maharashtra	7.90
4	Canara Bank	7.96
5	Indian Bank	4.07
6	Indian Overseas Bank	3.97
7	Punjab And Sind Bank	11.82
8	State Bank Of India	8.56
9	Union Bank Of India	14.70
10	Axis Bank	11.74
11	Bandhan Bank	1.66
12	Catholic Syrian Bank	4.92
13	HDFC	16.53
14	ICICI	7.89
15	IDBI	13.45
16	Indusind Bank	6.77
17	J&K bank	2.21
18	Kotak Mahindra	0.66
19	Yes Bank	1.85
20	Bhagat Urban Cooperative Bank	5.08
21	Parwanoo Urban Cooperative Bank	1.80
22	AU Small Fin. Bank	13.51
23	Equitas Small Finance Bank	12.47

- Also, **advances to Small and Marginal Farmers** stand at **12.62%** of the total advances. The related information is being collected on a quarterly basis from the member Banks.
- **Advances to Micro Enterprises** amount to **16%** of the outstanding advances as of 30.09.2023 which is above the national parameter of **7.5%**.
- Similarly the achievement of **18.79%** 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 **12.13%** and it is above the NP of 5% set by RBI.

AGENDA ITEM NO.-3

**3.1) REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN 2023-24
PROGRESS UP TO QUARTER ENDED SEPTEMBER, 2023.**

The progress under Annual Credit Plan 2023-24 for the period ended September, 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) 2023-24, banks have set a target to disburse fresh loans to the tune of **Rs.31398Crores** under Priority Sector for FY 2023-24 in Himachal Pradesh. As per the data submitted by member banks, **Total disbursements** made by banks during first two quarters of **FY 2023-24 aggregated to Rs.15095.28Crore** as against the targets of **Rs.31398Crores**. Banks have recorded **achievement of 48.08%** of assigned targets up to 30.09.2023 in terms of financial outlay set up for the Financial Year 2023-24.

In terms of physical achievements under ACP 2023-24 during the period under review, banks have extended credit to **334204 new units** as against a target of **880107 units** and thereby having achievement of **37.97%** of assigned targets for the FY 2023-24 under Priority Sector.

The sector-wise targets vis-à-vis achievements under ACP 2023-24 during first two quarter of FY 2023-24 as mentioned hereunder:

3.2) ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2023-24 UP TO THE PERIOD ENDED SEPTEMBER, 2023 (01.04.2023 TO 30.09.2023)

(Amt. in Crores)

Sl.	Sector/ Activity	Annual Targets 2022-23	Ach Sept- 2022	% Ach Sept, 2022	Annual Targets 2023-24	Ach June, 2023	% Ach June, 2023	Ach Sept, 2023	% Ach Sept, 2023	Growth (Q2 over Q1)	% Growth
1	Total PS	28306	10160	36	31398	9000	29	15095	48	6095	68

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

(Amt. in Crores)

Sl.	Sector/ Activity	30.09.2022			30.06.2023			30.09.2023			
		Annual Target 2022-23	Ach. Sept 2022	%Ach Sept 2022	Annual Targets 2023-24	Ach. June 2023	% Ach. June 2023	Ach. Sept, 2023	% Ach. Sept, 2023	Growth (Q2 over Q1)	% Growth
1	Agriculture	13879	4214	30	15921	1996	13	4041	25	2045	102
2	MSME	9887	5172	52	10956	5632	51	9274	85	3642	65
3	Education	486	46	9	492	17	3	49	10	32	188
4	Housing	2034	618	30	2023	290	14	581	29	291	100
5	Others –PS	2020	110	5	2006	1065	53	1150	57	85	8
Total PS (1 to 5)		28306	10160	36	31398	9000	29	15095	48	6095	68

(Please refer, page no-79 to 92)

3.4) PHYSICAL ACHIEVEMENT ACP- PRIORITY SECTOR (PS)

(In actual numbers)

Sl.	Sector/ Activity	30.09.2022			30.06.2023			30.09.2023			
		Annual Target 2022-23	Ach. Sept 2022	%Ach Sept 2022	Annual Targets 2023-24	Ach. June 2023	% Ach. June 2023	Ach. Sept, 2023	% Ach. Sept, 2023	Growth (Q2 over Q1)	% Growth
1	Agriculture	671439	238884	36	610667	134677	24	244425	40	109748	81
2	MSME	142155	48421	34	173034	44962	27	72888	42	27926	62
3	Education	15533	2834	18	15413	1157	8	2820	18	1663	144
4	Housing	27032	8558	32	21315	4484	21	7658	36	3174	71
5	Others –PS	90636	7605	8	59678	2866	5	6413	11	3547	124
Total PS (1 to 5)		946795	306302	32	880107	188146	23	334204	38	146058	78

(Please refer to, page no-79 to 92)

3.5) AGENCY-WISE DISBURSEMENT UNDER ANNUAL CREDIT PLAN 2022-23 UP TO SEPTEMBER, 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 2023-24	8869	1821	3972	1260	15921
B	Achievements– Up to September, 2023	1754.42	441.67	1239.35	605.20	4040.65
C	%-Achievement– Up to September, 2023	19.78	24.26	31.20	48.04	25.38
2	MSME SECTOR					
A	Annual Target 2023-24	7020	793	1641	1500	10956
B	Achievements– Up to September, 2023	5248.32	382.20	554.76	3088.76	9274.04
C	%-Achievement– Up to September, 2023	74.76	48.19	33.80	205.87	84.65
3	EDUCATION LOANS					
A	Annual Target 2023-24	310	34	103	44	492
B	Achievements– Up to September, 2023	34.78	5.84	4.95	3.69	49.26
C	%-Achievement– Up to September, 2023	11.22	16.98	4.80	8.34	10.01
4	HOUSING LOANS					
A	Annual Target 2023-24	1184	166	437	236	2023
B	Achievements– Up to September, 2023	228.73	103.64	235.87	12.48	580.73
C	%-Achievement– Up to September, 2023	19.32	62.31	54.02	5.28	28.71
5	OPS UNDER PRIORITY SECTOR					
A	Annual Target 2023-24	1127	128	547	204	2006
B	Achievements– Up to September, 2023	130.27	1	1008.28	11.07	1150.61
C	%-Achievement– Up to September, 2023	11.56	0.78	184.31	5.42	57.35
6	TOTAL PRIORITY SECTOR					
A	Annual Target 2023-24	18511	2942	6700	3245	31398
B	Achievements– Up to September, 2023	7396.51	934.35	3043.22	3721.20	15095.28
C	%-Achievement– Up to September, 2023	39.96	31.75	45.42	114.68	48.08

(Please refer to, page no- 79 to 92)

3.6): **OBSERVATIONS/ COMMENTS ON ACHIEVEMENTS UP TO SEPTEMBER, 2023 UNDER ANNUAL CREDIT PLAN (ACP) 2023-24**

- a) During the FY 2023-24, banks have disbursed fresh loans to the tune of **Rs.15095 Crore** to total **334204** new units under **Priority Sector**. The achievement against the FY targets for 2023-24 registered at **48%**.
- b) In **Agriculture Sector**- Banks have made fresh credit disbursements of **Rs.4041 crores** as against the target of **Rs.15921crores** having achievement of **25%** of the assigned targets.
- c) In **MSME Sector**- Banks have fresh credit disbursements of **Rs.9274 Crores** as against the target of **Rs.10956Crores**. Banks have recorded achievement of **85%** which is quite good.
- d) Achievement under **Housing loans** was **29%** of targets and banks have disbursed fresh housing loans to the tune of **Rs.581Crores** up to September, 2023.
- e) Achievement under **Education loans** was **10%** of targets and banks have disbursed fresh education loans to the tune of **Rs.49 crores** up to September, 2023.
- f) The **Agency-wise (i.e.PSB/RRB/Private Banks /Coop Banks)** overall achievement under Annual Credit Plan (ACP) 2023-24 indicates that Public Sector banks (PSB) have overall achievement of **40%**, RRB- **32%**, Cooperative Sector Banks- **45%** and Private Banks –**115%** up to September 2023.
- g) The **overall performance of 48%** during the first two quarter as against the targets assigned for the Financial Year under ACP 2023-24 is good.

3.7) PERFORMANCE ANALYSIS OF BANKS UNDER ACP 2023-24:

3.7.1) PUBLIC SECTOR BANK – ACP ACHIEVEMENT AS ON 30.09.2023 (Amt. in Crores)						
Sl.	Name of the Bank	Target 2023-24	Ach. June,2023	% Ach. June, 2023	Ach. Sept, 2023	% Ach. Sept, 2023
1	Bank Of Baroda	499	78.07	15.64	192.50	38.57
2	Bank Of India	259	78.39	30.41	114.52	44.43
3	Bank Of Maharashtra	81	5.82	7.22	14.39	17.82
4	Canara Bank	751	145.96	19.43	294.07	39.14
5	Central Bank Of India	712	306.84	43.10	482.74	67.81
6	Indian Bank	310	250.58	80.73	104.92	33.80
7	Indian Overseas Bank	111	3.16	2.85	6.76	6.11
8	Punjab and Sind Bank	313	12.75	4.07	31.13	9.95
9	Punjab National Bank	5700	1046.31	18.36	2156.55	37.83
10	State Bank Of India	6164	1001.07	16.24	2650.61	43.00
11	UCO Bank	3039	378.71	12.46	885.94	29.15
12	Union Bank Of India	573	326.27	56.96	468.39	80.72

- Top 3 banks are: Union Bank of India (80.72%), Central Bank of India (67.81%) and Bank of India (44.43%).
- Bottom 3 banks are: Indian Overseas Bank (6.11%), Punjab & Sind Bank (9.95%) and Bank of Maharashtra (17.82%).

3.7.2) PRIVATE BANKS- ACP ACHIEVEMENT AS ON 30.09.2023						
(Amt. in Crores)						
Sl.	Name of the Bank	Target 2023-24	Ach. June,2023	% Ach. June,2023	Ach. Sept, 2023	% Ach. Sept, 2023
1	Axis Bank	203	374.51	164.50	454.71	223.61
2	Bandhan Bank	12	0.83	7.11	2.25	19.24
3	CSB Bank Limited	23	0.22	0.93	0.22	0.93
4	HDFC Bank	1739	1706.35	98.12	2219.50	127.63
5	ICICI Bank	649	402.66	62.01	574.19	88.43
6	IDBI Bank	185	45.46	24.51	54.39	29.33
8	Indusind Bank	91	38.80	42.86	80.04	88.43
9	J & K Bank	43	3.62	8.38	31.37	72.62
10	Kotak Mahindra Bank	34	18.90	56.23	28.71	85.44
11	RBL Bank	27	0.23	0.86	0.26	0.96
12	South Indian Bank	4	0.95	24.18	2.01	50.99
13	Yes Bank	98	69.22	70.39	153.05	155.64

- Top 3 banks are: Axis Bank(223.61%), Yes Bank(155.64%) and HDFC (127.63%).
- Bottom 3 banks are: CSB Bank Limited(0.93%), RBL Bank(0.96%), and Bandhan Bank (19.24%).

3.7.3) OTHERS ACHIEVEMENT UNDER ACP UP TO 30.09.2023						
(Amt. in Crores)						
Sl.	Name of the Bank	Target 2023-24	Ach. June, 2023	% Ach. June, 2023	Ach. Sept, 2023	% Ach. Sept, 2023
1	HP Gramin Bank	2942	457.98	15.56	934.35	31.75
2	HP ARDB	483	24.39	5.05	40.87	8.47
3	HP State Coop. Bank Ltd.	3141	1503.75	47.87	1872.25	59.60
4	Joginder Central Coop. Bank	211	55.92	26.54	93.99	44.61
5	Kangra Central Coop. Bank	2809	639.90	22.78	1022.99	36.41
6	The Baghat Urban Coop	15	0	0	0	0
7	The Chamba Urban Coop	9	0.61	6.74	1.23	13.69
8	The Mandi Urban Coop	3	0.09	2.79	0.46	14.09
9	The Parwanoo Urban Coop	27	5.22	19.69	10.80	40.70
10	The Shimla Urban Coop	2	0	0	0.63	29.62
11	AU Small Fin. Bank	100	40.66	40.58	57.97	87.80
13	Ujjivan Small Fin. Bank	19	7.10	37.44	15.33	80.81
14	Utkarsh Small Fin. Bank	16	1.97	11.98	4.39	26.71

- Top 3 banks are: AU Small Finance Bank(87.80%), Ujjivan Small Finance Bank (80.81%) and HP State Cooperative Bank (59.60%).

AGENDA ITEM NO – 4

PROGRESS UNDER GOVERNMENT SPONSORED SCHEMES.

4.1 KCC SATURATION SCHEME:

The Government of India, Ministry of Agriculture and Farmers Welfare, vide their letter dated 06.02.2020, launched a drive to saturate all eligible farmers of the country under KCC and launched The PM Kisan, an income scheme for all land holder farmers families in the Country. There are 9.95 lakh farmers families have been registered on the PM Kisan Portal and benefit of income support has been transferred to 9.83 lakhs farmers. There are 443988 KCC holder farmers in the Country.

To provide benefit of KCC to all PM Kisan Beneficiaries in mission mode, a special drive has been launched, starting from 08.02.2020.

With regard to the above guidelines, progress of the Member Banks in the State during the quarter ended September 2023 is shared for information of the House.

Sl.	Name of Bank	Cumm App Recd up to			Sanctioned up to			Pending		Rejected (Nos.)
		June, 2023	Sept, 2023	Grw	June, 2023	Sept, 2023	Grw	June 2023	Sept, 2023	
1	Bank of Baroda	1093	1178	85	780	865	85	0	0	313
2	Bank of India	1279	1468	189	1259	1449	190	1	0	19
3	Bank of Mah.	16	21	5	11	16	5	0	0	5
4	Canara Bank	2596	2755	159	2577	2736	159	4	4	15
5	CBI	2767	2868	101	2565	2688	123	30	1	179
6	HPSCB	30760	30760	0	30420	30420	0	0	0	340
7	HPGB	30682	41744	11062	30682	41744	11062	0	0	0
9	Indian Bank	336	360	24	234	253	19	0	3	104
10	IOB	57	58	1	57	58	1	0	0	0
11	P & SB	222	222	0	219	219	0	0	0	3
12	PNB	74759	77993	3234	72258	75445	3187	15	26	2522
13	SBI	50621	54990	4369	48966	53146	4180	18	33	1811
14	UCO Bank	16565	18060	1495	16078	17561	1483	9	16	483
15	UBI	909	909	0	793	793	0	14	14	102
	Total	212662	233386	20724	206899	227393	20494	91	97	5896

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 September, 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	Fresh KCC issued during the quarter June, 2023 (01.07.2023-30.09.2023)		KCCs issued (Fresh + Renewed) during the quarter June, 2023 (01.04.2023-30.09.2023)		Position of KCCs outstanding with bank Branches as of 30.09.2023		Farmers covered
			No	Amt.	No	Amt.	No	Amt.	
1	Bilaspur	57127	783	12	5611	47	33976	340	59
2	Chamba	69476	1038	18	4629	55	32376	330	47
3	Hamirpur	58568	1022	17	10071	65	40018	316	68
4	Kangra	208615	2844	59	25902	193	88535	950	42
5	Kinnaur	9449	237	6	1637	26	12743	323	135
6	Kullu	64623	877	33	10493	227	40149	988	62
7	Lahaul&Spiti	2868	81	3	1918	47	4893	114	171
8	Mandi	157600	2371	62	11721	184	81842	1259	52
9	Shimla	90047	2240	90	18179	427	91534	2741	102
10	Sirmaur	51582	1083	26	7061	98	34184	587	66
11	Solan	67181	907	25	6215	99	38485	682	57
12	Una	79052	1327	29	8524	84	34697	439	44
	Total	916188	14810	380	111961	1551	533432	9070	58

Comment:

- 1) Banks have issued total 111961 KCCs as new KCCs as well as renewal of the existing KCC amounting to total disbursements of Rs.1551 Crore during the quarter ended September, 2023.
- 2) The cumulative position indicates that banks have issued total 533432 KCC and having cumulative outstanding of Rs.9070 Crore as of 30.09.2023.
- 3) On comparing the information related to KCC Outstanding (No. of A/Cs and corresponding amount) for June 2023 and September 2023, it was observed that the outstanding amount has increased from the last quarter.

4.1.3 Farmers coverage under KCC as of September, 2023:

In Himachal Pradesh there are total 916188 farmers as reported by DLR. As of 30.09.2023, banks have covered total 533432 farmers under KCC Scheme in Himachal Pradesh and thus the **average farmers' coverage under KCC Scheme reached to 58% in the State.**

In district **Chamba(47%), Kangra(42%), Kullu(52%), Mandi(52%), Solan(57%) and Una (44%)** 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.**

PROGRESS UNDER KCC SATURATION FOR ANIMAL HUSBANDRY AND FISHERIES:

Animal Husbandry PROGRESS FROM 01.04.2021 TO 30.09.2023.					
District Name	Applications Received	Applications Sanctioned	Rejected	Pending	Pendency more than 15 days
Bilaspur	719	595	124	0	0
Chamba	436	380	56	0	0
Hamirpur	2709	2036	605	68	11
Kangra	3822	2345	1321	156	153
Kinnaur	416	198	181	37	34
Kullu	406	335	69	2	2
Lahul & Spiti	114	76	38	0	0
Mandi	397	376	0	21	0
Shimla	419	368	46	5	5
Sirmaur	2178	2080	98	0	0
Solan	2292	2020	263	9	0
Una	657	572	85	0	0
Grand Total	14565	11381	2886	298	205

Fisheries PROGRESS FROM 01.04.2021 TO 30.09.2023.					
District Name	Received	Sanctioned	Rejected	Pendency	Pendency more than 15 days
Bilaspur	485	309	147	29	13
Chamba	11	3	4	4	4
Hamirpur	20	6	14	0	0
Kangra	0	0	0	0	0
Kinnaur	22	1	21	0	0
Kullu	14	10	4	0	0
Lahul & Spiti	0	0	0	0	0
Mandi	1	1	0	0	0
Shimla	0	0	0	0	0
Sirmaur	3	2	1	0	0
Solan	13	5	8	0	0
Una	20	9	11	0	0
Grand Total	589	346	210	33	17

4.2.) REVIEW OF PERFORMANCE UNDER “MUKHYA MANTRI SWAVLAMBAN YOJANA-2019” (MMSY-2019)

The H.P. State Government notified Scheme namely “Mukhya Mantri Swavlamban Yojana- 2019” by Industries Department with a view to promoting self-employment opportunities in the State and in order to provide livelihood to local youth by encouraging local entrepreneurship.

The scheme “Mukhya Mantri Swavlamban Yojana–2019” was modified vide Notification dated 19.06.2021 which is being implemented by the Department of Industries. Under this scheme, the youth of Himachal Pradesh between the ages of 18 to 45 will be provided:

1. 25 percent capital subsidy on plant and machinery up to an investment of Rs.60 lakh in industries subject to maximum project cost of Rs.100.00 lakhs.
2. Subsidy will be 30 percent in case of Himachali bonafide entrepreneurs and for widow women up to the age of 45 years subsidy component shall be 35%.
3. Interest subsidy of 5 percent for three years for a loan up to Rs.60 lakhs.
4. The Interest subsidy shall not be payable in case of default/rescheduling of the loan.
5. Government land will be given at concessional lease rate of 1 percent and to buy private land, stamp duty will be 3% of applicable rate.
6. Government will reimburse the CGTMSE fee charged on the loan sanctioned.

Government of Himachal Pradesh, Department of Industries has issued notification vide no. Ind. A (F)2-1/2018 dated 23.02.2019 containing detailed guidelines on the scheme. The notification is also available on the website of Industries Department, Govt of Himachal Pradesh. (<http://www.emerginghimachal.hp.gov.in/>). The Convenor Bank has already circulated the above mentioned notification to the Member Banks.

The eligible entrepreneurs will be financed by Banks in the State and proposals are being sponsored by the District Industries Centers to Banks in each district for credit linkages. Controlling Head of Member banks are requested to circulate the guidelines to their branches in the State and monitor the progress under the Scheme. The latest status 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.

4.2.1) LATEST STATUS OF CASES SPONSORED IN THE FY 2023-24 UNDER MMSY

Total 585 cases were sponsored under the Scheme during the financial year 2023-24. Out of the sponsored cases, 94 cases have been sanctioned, 21 cases have been rejected and 470 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	Out of which					
			SANCTIONED		PENDING		REJECTED	
		Nos.	Nos.	(%)	Nos.	(%)	Nos.	(%)
1	Public Sector banks	424	66	16	344	81	14	3
2	Private Sector Banks	52	5	10	47	90	0	0
3	RRB	57	14	25	39	68	4	7
4	Coop. Sector banks	42	9	21	30	71	3	7
5	Others	10	0	0	10	100	0	0
6	Total	585	94	16	470	80	21	4

Out of the total 585 Sponsored Cases, 94 (16%) cases have been sanctioned by the Banks, 21 (4%) have been rejected and 470 (80%) are pending for sanction.

MMSY PROGRESS FOR THE PERIOD 01.04.2023- 30.09.2023(Amount in Lakhs)

S No	Bank	Sponsored		Sanctioned			Pending			Rejected		
		No.	Amount	No.	Amount	%age	No.	Amount	%age	No.	Amount	%age
1	Bank of Baroda	12	194	1	70	8	11	124	92	0	0	0
2	Bank of India	4	33	1	10	25	3	23	75	0	0	0
3	Bank Of Maharashtra	2	33	0	0	0	2	33	100	0	0	0
4	Canara Bank	17	646	1	81	6	16	565	94	0	0	0
5	Central Bank of India	14	788	0	0	0	13	743	93	1	45	7
6	Indian Bank	3	11	0	0	0	3	11	100	0	0	0
7	Indian Overseas Bank	2	5	0	0	0	2	5	100	0	0	0
8	Punjab & Sind Bank	7	198	0	0	0	7	198	100	0	0	0
9	Punjab National Bank	121	2492	23	276	19	93	2102	77	5	113	4
10	State Bank of India	149	3337	22	422	15	122	2784	82	5	132	3
11	UCO Bank	80	2016	17	288	21	60	1705	75	3	23	4
12	Union Bank of India	13	336	1	3	8	12	333	92	0	0	0
13	AU Small Finance Bank	10	93	0	0	0	10	93	100	0	0	0
14	Jogindra Central Coop.	8	258	0	0	0	8	258	100	0	0	0
15	Kangra Central Coop.	16	217	4	49	25	9	123	56	3	45	19
16	HP State Coop. Bank	18	153	5	51	28	13	101	72	0	0	0
17	HP Gramin Bank	57	1169	14	266	25	39	759	68	4	143	7
18	HDFC Bank	27	734	2	17	7	25	716	93	0	0	0
19	ICICI Bank	4	160	0	0	0	4	160	100	0	0	0
20	IDBI Bank	3	15	0	0	0	3	15	100	0	0	0
21	IndusInd Bank	16	236	2	29	13	14	207	88	0	0	0
22	J&K Bank	2	20	1	10	50	1	10	50	0	0	0
	Total	585	13143	94	1573	16	470	11069	80	21	501	4

• **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.

4.3. REVIEW OF PERFORMANCE UNDER MAJOR CENTRALLY SPONSORED SCHEMES: POSITION AS OF 30TH SEPTEMBER, 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 30.06.2023, Banks disbursed Rs.25.63 crores to 1107 new SHGs during the first quarter of FY 2023-24 and total outstanding is Rs.130.86 crores.

Scheme	Target 2023-24		Sanctioned up to Q1		Sanctioned up to Q2		% Growth Q2 over Q1	Outstanding up to 30.09.2023	
	Nos.	Amount (Lakhs)	Nos	Amount (Lakhs)	Nos.	Amount (Lakhs)		Nos.	Amount (Lakhs)
DAY-NRLM	14800	30000	907	1882	2941	6233	224%	10447	15669

S. No.	Bank Name	Targets		Achievement		Pendency
		SHGs	Disbursement Amount	SHGs	Disbursement Amount	
1	Bank Of Baroda	950	1200	52	46.74	0
2	Bank Of India	70	140	20	42.60	0
3	Bank Of Maharashtra	10	30	1	3.00	0
4	Canara Bank	100	250	66	151.32	5
5	Central Bank Of India	220	320	88	154.35	11
6	IDBI Bank Ltd	30	150	6	15.00	4
7	Indian Bank	40	100	10	25.97	3
8	Punjab And Sind Bank	40	90	9	25.00	2
9	Punjab National Bank	5420	10190	863	1672.62	48
10	State Bank Of India	1030	2520	179	450.61	81
11	UCO Bank	1610	3030	242	477.90	60
12	Union Bank Of India	100	200	25	34.24	1
13	HP Gramin Bank	1060	2440	166	277.63	73
14	HP State Coop Bank	1810	3060	744	1519.74	66
15	Jogindra Co-Op Bank	210	550	13	49.00	58
16	Kangra Co-Op Bank	2100	5730	457	1287.37	78
	Grand Total	14800	30000	2941	6233.09	490

Controlling Head of member Banks are requested to ensure the disposal of pending cases in a time bound manner. Banks should adhere to time norms in disposal of sponsored cases and in cases where the Borrower is not turning up for completion of Bank formalities even after due reminders, the cases should be immediately returned to Implementing agencies. Banks to note that disposal of pendency should be reported to concerned BDO office so that HPSRLM portal can be updated.

4.3.2) NATIONAL URBAN LIVELIHOOD MISSION (NULM):

PROGRESS UNDER DAY NULM :The progress under DAY NULM up to 30.09.2023 mentioned as below; (Position reported by DAY- NULM H. P.)

POSITION REPORTED BY DAY- NULM H.P.			(Amount in Lakh)
Cases Under	Targets	Achievement	Amount(Lakh)
	No of Cases Sanctioned	No of Cases Sanctioned	
SEP-I Mudra	400	146	217.65
SHG Bank Linkage	100	143	397.91
Total	500	289	615.56

* Targets are proposed till Sep. 2023, as scheme may be revised under DAY-NULM 2.0

(Source: DAY-NULM HP)

4.3.3) POSITION REPORTED BY BANKS:

Scheme	Sanctioned up to Q1		Sanctioned up to Q2		% Growth Q2 over Q1	Outstanding up to 30.09.2023	
	Nos.	Amount (Lakhs)	Nos.	Amount (Lakhs)		Nos.	Amount (Lakhs)
DAY- NULM	136	150.69	482	1163.63	672%	1229	1394.67

4.3.4) DETAILS OF CASES PENDING WITH BANK BRANCHES as on 30.09.2023

S. No.	Bank	No. of cases pending
1	BANK OF INDIA	3
2	BANK OF MAHARASHTRA	1
3	CANARA BANK	3
4	CENTRAL BANK OF INDIA	12
5	HDFC BANK	1
6	H P STATE COOP. BANK	3
7	H P GRAMIN BANK	7
8	IDBI BANK	1
9	INDIAN BANK	7
10	INDIAN OVERSEAS BANK	1
11	JOGINDRA CENTRAL COOP. BANK	2
12	KANGRA CENTRAL COOP. BANK	1
13	PUNJAB & SIND BANK	1
14	PUNJAB NATIONAL BANK	17
15	STATE BANK OF INDIA	21
16	UCO BANK	12
17	UNION BANK OF INDIA	11
	TOTAL	104

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 Samriddhi' component for all beneficiaries of PM SVANidhi Scheme across the country.

The above revised guidelines shall be effective from 01.06.2022.

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

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

S. No	Present Conditions of the Scheme	Modified conditions of the Scheme
1	Eligible Digital Transaction (EDT) of minimum Rs.25/-	Eligible Digital Transaction(EDT) to be a digital transaction of any value.
2	Rs.50/- cash back on conducting a minimum of 50 EDTs. No cash back is paid even if the SV conducts 49 EDTs in a month.	Rs.1/- cash back per EDT till the first 50 EDTs.
3	Rs.25/- cash back on conducting next 50 EDTs.	Rs.0.50 per EDT for the next 50 EDTs
4	Rs.25/- cash back on conducting next 100 EDTs.	Rs.0.25 per EDT for the next 100 EDTs
5	A maximum of 5 transactions on a day from/to the same Mobile Number were allowed. This was put in place to avoid Gaming of the system by street vendors.	This limit would be removed so as to encourage the SVs to get more acquainted with the conduct of Digital Transactions.

In the 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 30.09.2023

Sl	Name of the Bank	Applications Received	Total Sanctioned up to (nos.)			Rejected	Pending for Sanction			Pending for Disb.
			June, 2023	Sept, 2023	Grw		<15	>15	Tot.	
1	AU Small Finance	1	0	0	0	0	0	1	1	0
2	Axis Bank	12	3	3	0	0	0	9	9	0
3	Bank of Baroda	313	179	306	127	5	2	0	2	4
4	Bank of India	93	85	91	6	0	2	0	2	0
5	Bank of Maharashtra	99	23	91	68	0	7	1	8	1
6	Canara Bank	271	247	270	23	1	0	0	0	2
7	Central Bank of India	275	240	272	32	1	2	0	2	2
8	H.P.StateCo-operative	228	215	224	9	3	1	0	1	6
9	Himachal Pradesh GB	143	137	138	1	3	0	2	2	0
10	HDFC	82	65	66	1	12	1	3	4	5
11	ICICI Bank	8	1	1	0	0	0	7	7	1
12	IDBI Bank	70	62	63	1	4	1	2	3	2
13	Indian Bank	253	171	245	74	1	3	4	7	7
14	Indian Overseas Bank	78	30	73	43	5	0	0	0	2
15	Indusind Bank	6	0	1	1	0	0	5	5	1
16	J & K Bank	8	8	8	0	0	0	0	0	0
17	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	0
18	Punjab and Sind Bank	82	65	78	13	1	3	0	3	2
19	Punjab National Bank	1171	969	1111	142	12	27	21	48	4
20	State Bank of India	1077	800	1032	232	40	4	1	5	98
21	The Kangra Central	77	64	67	3	5	3	2	5	1
22	UCO Bank	624	416	585	169	10	18	11	29	9
23	Union Bank of India	250	201	247	46	1	2	0	2	0
24	Yes bank	0	0	0	0	0	0	0	0	0
	Grand Total	5221	3981	4972	991	104	76	69	145	147

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

4.4.2) PMSVANidhi Second Tranche Status as on 30.09.2023

Sl.	Name of the Bank	Applications Received	Total Sanctioned upto (nos.)			Rejected	Pending for Sanction			Pending for Disb.
			June, 2023	Sept, 2023	Grw.		<15	>15	Tot.	
1	Bank of Baroda	140	76	125	49	15	0	0	0	0
2	Bank of India	47	39	41	2	4	1	1	2	3
3	Bank of Maharashtra	14	10	11	1	3	0	0	0	0
4	Canara Bank	188	136	171	35	16	1	0	1	3
5	Central Bank of India	169	115	161	46	8	0	0	0	0

6	H.P.StateCo-operative	126	98	101	3	21	1	3	4	3
7	Himachal Pradesh GB	59	49	52	3	3	0	4	4	1
8	HDFC	30	6	9	3	11	1	9	10	5
9	IDBI Bank	41	35	37	2	3	0	1	1	3
10	Indian Bank	126	97	121	24	5	0	0	0	9
11	Indian Overseas Bank	38	14	17	3	16	5	0	5	0
12	J & K Bank	4	3	4	1	0	0	0	0	1
13	Punjab and Sind Bank	44	39	42	3	2	0	0	0	0
14	Punjab National Bank	710	513	610	97	93	2	5	7	5
15	State Bank of India	673	414	561	147	112	0	0	0	45
16	The Kangra Central	18	10	12	2	4	1	1	2	0
17	UCO Bank	298	193	262	69	20	10	6	16	2
18	Union Bank of India	145	98	132	34	13	0	0	0	3
	Grand Total	2870	1945	2469	524	349	22	30	52	83

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

4.4.2) PMSVANidhi Third Tranche Status as on 30.06.2023										
Sl	Name of the Bank	Applications Received	Total Sanctioned up to (nos.)			Rejected	Pending for Sanction			Pending for Disb.
			March 2023	June 2023	Grw.		<15	>15	Tot.	
1	Bank of Baroda	39	15	36	21	2	1	0	1	0
2	Bank of India	22	9	19	10	0	1	2	3	0
3	Bank of Maharashtra	7	5	7	2	0	0	0	0	0
4	Canara Bank	69	36	65	29	4	0	0	0	0
5	Central Bank of India	44	31	44	13	0	0	0	0	0
6	H.P.StateCo-operative	44	36	40	4	1	1	2	3	1
7	Himachal Pradesh GB	26	19	22	3	0	3	1	4	1
8	IDBI Bank	21	12	21	9	0	0	0	0	0
9	Indian Bank	58	30	56	26	0	1	1	2	7
10	Indian Overseas Bank	5	4	4	0	0	0	1	1	0
11	J & K Bank	1	1	1	0	0	0	0	0	0
12	Punjab and Sind Bank	20	13	15	2	4	1	0	1	0
13	Punjab National Bank	287	134	268	134	11	2	6	8	4
14	State Bank of India	210	115	197	82	12	1	0	1	13
15	The Kangra Central	4	1	3	2	1	0	0	0	0
16	UCO Bank	113	56	109	53	3	0	1	1	1
17	Union Bank of India	41	32	39	7	0	2	0	2	0
	Grand Total	1011	549	946	397	38	13	14	27	27

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

4.4.5) Resubmitted Applications as on 30.09.2023:				
S. No	Name of the Bank	Ist Tranche	2nd Tranche	3rd Tranche
1	Axis Bank	1	0	0
2	Bank of Baroda	5	2	0
3	Bank of India	3	16	0
4	Central Bank of India	0	0	0
5	H.P. State Co-operative	5	1	1
6	Himachal Pradesh GB	4	8	1
7	HDFC	13	4	0
8	IDBI Bank	1	2	0
9	Indian Bank	5	0	0
10	Indian Oversea Bank	0	1	0
11	J & K Bank	0	2	0
12	Punjab and Sind Bank	3	2	0
13	Punjab National Bank	6	55	0
14	State Bank of India	9	7	0
15	The Kangra Central	5	0	0
16	UCO Bank	0	7	0
17	Union Bank of India	1	27	1
18	Yes Bank	1	5	0
	Grand Total	62	139	3

4.5.1) PRADHAN MANTRI EMPLOYMENT GENERATION PROGRAMME: (PMEGP)

- PMEGP Scheme was launched in the year 2008-09 by merging the Prime Minister's Rozgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) Schemes.
- It is a credit-linked subsidy Scheme for generating self-employment opportunities for setting up new micro-enterprises under non-farm sector.
- Khadi and Village Industries Commission (KVIC) is the nodal agency at the national level to implement and to monitoring the Scheme.
- KVIC, KVIBs, District Industry Centres (DIC) and Coir Board are the implementing agencies at field level.
- For manufacturing sector the Maximum Project Cost has now been increased from Rs.25 lakhs to Rs.50 lakhs.
- For Service sector the Maximum Project Cost has now been increased from Rs.10 lakhs to Rs.20 lakhs.
- The per capita fixed investment per head on Capital expenditure has now been increased to Rs.3 lakhs from Rs. 1 lakhs for plane areas and from Rs.1.5 lakhs to Rs.4.5 lakhs for Hilly reasons.
- Aspirational Districts are also included in Special Category.
- All Implementing Agencies are allowed to receive and process applications in all areas irrespective of rural or urban area.
- New Definition of Rural area:

- Any area classified as Village as per the revenue record of the state/ Union Territory, irrespective of population.
- All the areas, irrespective of their population, falling under Panchayati Raj institutions will be accounted under rural areas, where as areas falling under Municipality to be treated as urban areas.
- EDP-No EDP training will be mandatory for Project up to Rs.2.00 lakhs, 5 days EDP training for Project cost more than 2 lakhs and up to 5 lakhs and at least 10 days EDP Training for project cost more than 5 lakhs.
- The maximum cost of the project/unit admissible for Margin Money subsidy under Manufacturing Sector for upgradation is Rs.1.00 Crore. Maximum subsidy would be Rs.15 lakhs (Rs.20 lakhs for NER and Hill States)
- The maximum cost of the project/unit admissible for Margin Money subsidy under Business/Service Sector for upgradation is Rs.25 lakhs Maximum subsidy would be Rs.3.75 lakhs (Rs.5 lakhs for NER and Hill States)
- The balance amount (excluding the own contribution) of the total project cost will be provided by the Banks.
- If the total project cost exceeds Rs.1.00 Crore or Rs.25 lakhs for Manufacturing and Service/Business Sector respectively, the balance amount may be provided by Banks without any Government subsidy.

4.5.2) Target allocation for FY 2023-24:

The Nodal implementing agency in PMEGP i.e. KVIC has informed the following targets for FY 2023-24 for credit linkages of entrepreneurs and disbursement of Margin Money (subsidy) under the PMEGP.

Agency (Amt in Lakhs)	Target 2023-24		Achievement up to Q1		Achievement up to Q2		Actual Growth Q2 over Q1		% Growth Q2 over Q1	
	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	297	964.03	209	599.29	347	1393.70	138	794.41	66	133
KVIC	297	964.28	143	605.29	230	966.23	87	360.94	61	60
DIC	396	1285.70	107	468.71	516	1516.19	409	1047.48	382	223
Total	989	3214.00	459	1673.29	1093	3876.12	634	2202.83	138	132

4.5.3) CREDIT MOBILIZATION: AS ON 30.09.2023:

(Amount in Lakhs)

Sl.	Name of the Bank	Appl. Recvd	Sanctioned	Rejected	Pending	Margin Money	
						Claimed	Pending
1	Bank Of Baroda	31	19	2	12	79.28	10.57
2	Bank Of India	16	9	3	3	10.15	9.1
3	Bank of Maharashtra	6	2	0	4	6.75	0
4	Canara Bank	75	52	24	3	71.82	35.16
5	Central Bank of India	38	23	14	2	21.61	2.8
6	H.P. Cooperative Bank	283	203	41	46	670.98	188.79
7	H.P. Gramin Bank	134	84	35	23	137.38	45.76

8	HDFC Bank	12	0	3	9	0	0
9	IDBI Bank	7	7	0	2	22.32	4.28
10	Indian Bank	22	8	3	11	10.65	4.72
12	Indian Overseas Bank	1	2	0	0	7.6	3
13	J & K Bank Ltd	3	3	1	0	0	0
14	JCCB	17	11	7	2	34.5	0
15	KCCB	74	52	12	15	132.57	30.85
16	Punjab And Sind Bank	24	13	6	6	37.68	2.31
17	Punjab National Bank	397	237	105	68	655.4	271.2
18	State Bank Of India	424	207	154	86	163.61	91.14
19	UCO Bank	163	123	37	4	186.47	108.34
20	Union Bank Of India	58	38	8	16	66.99	34.66
	Total	1785	1093	455	312	2315.76	842.68

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

Farmer Producer Organizations (FPOs)/Producer Cooperatives

- i) FPOs and Producer Cooperatives would be provided the following support:
Grant @ 35%with credit linkage;
- ii) Training support;
- iii) Maximum limit of grant in such cases would be as prescribed.

Eligibility Criteria for Co-operatives /FPOs:

- iv) It should preferably been engaged in processing of One District One Product (ODOP)produce;
- v) It should have minimum turnover of Rs.1crore;
- vi) The cost of the project proposed should not be larger than the present turnover;
- vii) The members should have sufficient knowledge and experience in dealing with the product for a minimum period of 3 years.
- viii) The cooperative /FPO should have sufficient internal resources or sanction from

the State Government to meet 10% of the project cost and margin money for working capital;

Self Help Groups (SHGs)

A number of SHGs are undertaking food processing activities. The Scheme proposes to provide following support to SHGs:-

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.

4.6.2) THE BANK WISE STATUS UNDER PMFME AS ON 30.09.2023 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	7	1	6	0	0	0	0	0
3	BOM	1	1	0	0	0	0	0	0
4	CANARA	26	14	12	0	0	0	0	0
5	CBI	41	30	11	0	0	0	0	0
6	HDFC	62	9	41	12	5	7	0	0
7	HPGB	76	49	20	7	3	4	0	0
8	HPSCB	196	64	116	16	6	7	3	0
9	ICICI	5	0	1	4	0	2	2	0
10	IDBI	4	1	2	1	0	1	0	0
11	INDIAN	3	2	1	0	0	0	0	0
12	IOB	1	0	1	0	0	0	0	0
13	J&K Bank	2	2	0	0	0	0	0	0
14	JCCB	4	0	4	0	0	0	0	0
15	P & SB	3	1	1	1	0	1	0	0
16	PNB	580	324	242	14	8	6	0	0
17	SBI	837	468	337	32	28	4	0	0
18	KCCB	6	3	1	2	0	1	1	0
19	UCO	405	217	186	2	2	0	0	0
20	UNION	6	4	1	1	0	1	0	0
Total		2268	1192	984	92	52	34	6	0

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 30.09.2023 and particulars of activities carried out by the PMU till 30.09.2023 is as under: -

4.7.2) District wise Progress as on 30.09.2023, under AIF

(Amount in Crores)

District Wise AIF Progress 08.07.2020 to 30.09.2023						
S No	District	Cumulative up to 30.09.2023		During Financial Year 2023-2024		
		No.	Amount	Target Amount	Achievement Amount	% Achievement
1	Bilaspur	13	3.92	11	1.68	15.27
2	Chamba	4	1.12	5	0	0
3	Hamirpur	3	1.22	6	0	0
4	Kangra	15	8.78	35	1.88	5.37
6	Kinnaur	9	1.63	5	0.65	13
5	Kullu	44	3.65	10	2.09	20.9
8	Lahaul Spiti	0	0	1	0	0
7	Mandi	54	9.47	30	3.17	10.57
11	Shimla	136	21.58	68	4.11	6.04
9	Sirmour	12	8.01	30	2.59	8.63
10	Solan	14	11.61	42	4.86	11.57
12	Una	9	6.96	20	1.66	8.3
13	NABARD To PACS	13	4.62	0	0	0
	Total	326	82.57	263	22.69	8.63

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

(Amount in Crores)

Bank Wise AIF Progress 08.07.2020 to 30.09.2023						
S No	BANK	Cumulative up to 30.09.23		During Financial Year 2023-2024		
		No.	Amount	Target Amount	Achievement Amount	% Achievement
1	Bank of Baroda	7	7.2	10	0	0
2	Bank of India	2	2.28	15	0.28	1.87
3	Bank of Maharashtra	1	0.6	7	0.6	8.57

4	Canara Bank	3	0.15	5	0	0
5	Central Bank of India	6	2.32	10	0.32	3.2
6	HDFC	15	7.76	19	1.5	7.89
7	HP Gramin Bank	12	1.52	15	0.19	1.27
8	HP State Coop. Bank	13	3.86	25	2.3	9.2
9	ICICI	0	0	8	0	0
10	IDBI	2	0.35	5	0.35	7
11	Indian Bank	1	2	8	2	25
12	Jogindra Central Coop.	2	0.12	5	0	0
13	Kotak Mahindra Bank	0	0	2	0	0
14	Nabkisan Finance Ltd.	0	0	0	0	0
15	Punjab National Bank	72	24.54	45	5.65	12.56
16	State Bank of India	128	18.07	41	6.13	14.95
17	UCO Bank	49	7.18	35	3.37	9.63
18	Union Bank of India	0	0	8	0	0
19	Nabard to Pacs	13	4.62	0	0	0
	Total	326	82.57	263	22.69	8.63

XXXXXXXXXXXXXXXXXXXX

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 11.10.2023, 50.70 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 11th OCTOBER, 2023

(Figures in crores)

Bank Name	RURAL/ SU	URBAN	TOTAL	NO OF RUPAY CARDS	BALANCE IN ACCOUNTS
Public Sector Bank	24.85	14.76	39.61	29.82	161253
Regional Rural Bank	8.10	1.35	9.45	3.43	39738
Private Banks	0.72	0.73	1.44	1.16	5791
Rural Cooperative Banks	0.19	0.00	0.19	0.00	0.01
Total	33.86	16.84	50.70	34.42	206781

(Source: pmjdy.gov.in)

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

Scheme	Total Number of Accounts- Cumulative position			No. in lacs
	30.09.2020	30.09.2021	30.09.2022	30.09.2023
PMJDY	16.03	17.53	17.33	18.76
PMJJBY	4.07	4.32	6.25	10.34
PMSBY	14.24	15.72	19.35	30.95
APY	1.77	2.03	3.45	4.41

Q-O-Q POSITION DURING FY 2023-24:

(No. in lacs)

Scheme	No. of accounts opened during Q1	No. of accounts opened during Q2	Total no. of accounts opened during FY 2023-24
PMJDY	0.10	0.35	0.45
PMJJBY	0.50	0.72	1.22
PMSBY	1.08	2.23	3.31
APY	0.19	0.24	0.43

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

Performance under Social Security Insurance Schemes i.e. PMSBY and PMJJBY as of 30.09.2023 for HP State is given below:

Name of Scheme	No. of enrollments (in lakhs)
A) PRADHAN MANTRI SURAKSHA BIMA YOJANA- (PMSBY)	30.95
B) PRADHAN MANTRI JEEVAN JYOTIBIMA YOJANA- (PMJJBY)	10.34

(Source: pmjdy.gov.in portal)

6) **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 on 1st June every year. Banks have total **enrollments of more than 30.95 lakh account holders** under Accidental Insurance Scheme i.e. PMSBY as of 30.09.2023.

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 on 1st June every year. Banks have more than **10.34 lakh enrollments** under PMJJBY in the State as of period ended 30.09.2023.

5.2.3) MICRO PENSION SCHEME – ATAL PENSION YOJANA:

The Bank-wise (Agency) achievements under Atal Pension Yojana (APY) in Himachal Pradesh as of 30.09.2023 mentioned as below:

S No.	Category	Target per branch (p.a.)	No of Branches Regd. In HP	Targets 2023-24	Achievement up to 30.09.2023	Cumulative up to 30.09.2023
1	PSBs	100	1168	116800	36429	327541

2	RRBs	100	271	27100	5551	83507
3	Major Pvt. Banks (Axis, HDFC, ICICI & IDBI Bank)	70	198	13860	649	21166
4	Pvt Banks (Excluding those mentioned above)	30	40	1200	6	373
5	Small Finance Banks	60	21	1260	59	675
6	Coop Banks (including Urban Coop. Banks)	20	568	11360	367	8695
	Total	XXXX	2266	171580	43061	441957

** Excluding HPARDB and IPPB

Top Performers under APY: Canara Bank (54%) & UCO Bank (44%) and State Bank of India (38%)

Dismal Performance under APY:

PVT banks: Yes Bank(0%), CSB(0%), Bandhan Bank(0%) & South Indian Bank(0%).

Public Sector: IOB (8%), BOI (14%), Indian Bank (18%).

RRB: HP Gramin(20%)

(Bank-wise position mentioned at page no 109, PFRDA Report)

5.3.1) JANSURAKSHA CAMPAIGN JANDHAN SE JAN SURAKSHA:

In order to ensure that maximum number of people get covered under two micro-insurance schemes i.e. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY), an intensive saturation campaign was rolled out w.e.f 01.10.2023 at the Gram Panchayat Level to cover all the Districts of the country till 31.12.2023. 24.65% Gram Panchayat were covered under the campaign. District wise coverage is as under:

District Name	Active Enrolment (PMJJBY)	Active Enrolment (PMSBY)	Total No of GPs	No of GP Covered	%age
Bilaspur	32493	87210	176	104	59.09
Chamba	33596	128053	309	101	32.69
Hamirpur	43939	129255	239	62	25.94
Kangra	91959	352751	787	76	9.66
Kinnaur	11696	24947	71	4	5.63
Kullu	40774	123509	204	75	36.76
Lahaul & Spiti	3642	8957	45	31	68.89
Mandi	64688	262986	445	100	22.47
Shimla	80426	205733	412	382	92.72
Sirmaur	39218	111473	228	8	3.51

Solan	67050	183108	240	134	55.83
Una	44774	134771	252	72	28.57
Total	554255	1752753	3408	1149	33.71

5.3.2) JANSURAKSHA CAMPAIGN JANDHAN SE JAN SURAKSHA (BANKWISE)

Bank name	PMJJBY Target	PMJJBY Opened	%age Achievement	PMSBY Target	PMSBY Opened	%age Achievement
AU Small Finance Bank	638	9	1.41	1083	12	1.11
Axis Bank Ltd	1458	15	1.03	2403	30	1.25
Bandhan Bank	139	0	0	226	0	0
Bank of Baroda	2508	69	2.75	4030	95	2.36
Bank of India	1338	105	7.85	2155	111	5.15
Bank of Maharashtra	864	8	0.93	1354	19	1.4
Bhaghat Urban Coop	549	0	0	901	0	0
Canara Bank	4750	72	1.52	7681	103	1.34
Central Bank of India	4134	159	3.85	6792	213	3.14
CSB	55	0	0	85	0	0
HP State Coop. Bank	17446	596	3.42	28224	1002	3.55
HDFC Bank Ltd	6427	40	0.62	10741	110	1.02
HP Gramin Bank	21003	1016	4.84	34064	1400	4.11
ICICI Bank Ltd	3464	43	1.24	5752	64	1.11
IDBI Bank Ltd.	1615	61	3.78	2392	64	2.68
IDFC Bank	53	0	0	86	0	0
Indian Bank	1720	45	2.62	2791	47	1.68
Indian Overseas Bank	793	0	0	1296	0	0
IndusInd Bank Ltd	733	2	0.27	1202	12	1
IPPB	471	0	0	0	0	0
J n K Bank	348	0	0	559	0	0
Jogindra DCCB	1375	444	32.29	2210	498	22.53
Kangra Co-op. Bank	16757	335	2	27140	424	1.56
Kotak Mahindra Bank	163	0	0	276	0	0
Mandi Urban Coop	100	0	0	160	0	0
Parwanoo Urban Co-op.	738	4	0.54	1060	4	0.38
Punjab & Sind Bank	2031	62	3.05	3255	114	3.5
Punjab National Bank	25922	1832	7.07	41879	2528	6.04
RBL	108	0	0	171	0	0
Shimla Urban Coop	53	0	0	86	0	0
South Indian Bank	53	0	0	86	0	0
State Bank of India	24283	3120	12.85	39619	5470	13.81
UCO Bank	11520	1491	12.94	18965	2024	10.67
Ujjivan Small Finance Bank	80	0	0	150	0	0
Union Bank of India	3025	67	2.21	5080	73	1.44
Yes Bank	678	0	0	1170	0	0
TOTAL	157392	9595	6.10	255124	14417	5.65

5.4) GHAR GHAR KCC ABHIYAAN (1ST OCTOBER 2023 TO 31ST DECEMBER 2023)

Government of India has launched various drives to enrol the left-out farmers into the formal credit system. The current KCC Saturation Drive, named as "Ghar Ghar KCC Abhiyan" is being driven by the Department of Agriculture and Farmer Welfare (DA&FW), MoA & FW, to cover all left-over farmers with special focus on PM KISAN beneficiaries.

Operational Objectives of the Saturation Drive:

- To facilitate all farmers in getting benefits of the ongoing schemes especially Kisan Credit Card loan at concessional rate of interest.
- To mobilize the potential farmers through a special drive under Block Level Bankers Committee to saturate left over farmers with special focus on PM KISAN beneficiaries with KCC.
- To enrol maximum number of farmers/PM Kisan beneficiaries under all types of KCC schemes (for Crop cultivation, Animal Husbandry, Dairy and Fisheries etc.)
- Data of PM Kisan Beneficiaries without KCC has been populated on (<https://pmfby.gov.in>) under the existing login credentials of bank branches to fully saturate them with KCC or take their consent if they don't want to avail the facility of KCC.

District wise progress under KCC saturation as on 20.11.2023:

Sl	Bank Name	No. of Branches	Saturated Beneficiaries	Pending Beneficiaries	Total no. of Beneficiaries	Saturation completed(%)
1	Punjab National Bank	370	30832	178561	209393	15
2	State Bank Of India	346	26004	125003	151007	18
3	UCO Bank	173	13365	57056	70421	19
4	Central Bank Of India	52	3379	17619	20998	17
5	Canara Bank	71	927	7191	8118	12
6	Bank Of India	19	567	4387	4954	12
7	Union Bank Of India	39	1503	3448	4951	31
8	Punjab And Sind Bank	28	36	3911	3947	1
9	Indian Bank	27	375	2117	2492	16
10	Bank Of Baroda	33	384	1994	2378	17
11	Idbi Bank Limited	17	21	1851	1872	2
12	Hdfc Bank Ltd.	69	27	1470	1497	2
13	Indian Overseas Bank	7	82	403	485	17
14	Bank Of Maharashtra	5	26	300	326	8
15	Icici Bank Limited	15	24	99	123	20

16	J&K Bank Ltd	4	0	64	64	0
17	Axis Bank Limited	5	2	47	49	5
18	Indusind Bank Ltd	2	0	22	22	0
19	Kotak Mahindra Bank Ltd.	2	0	5	5	0
20	South Indian Bank Ltd	1	0	2	2	0
21	Catholic Syrian Bank Ltd	1	0	2	2	0

5.5.1) 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 September, 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 September, 2023.

District	FLC Code	No of camp	No of participants	Stakeholders present (Indicate Y/N)						
				LDM	DDM	LDO	Local Govt.	NGO	BC	Others
BILASPUR	46201	23	1165	18	4	0	19	1	1	13
CHAMBA	47201	6	128	6	0	0	0	0	0	0
HAMIRPUR	48201	23	811	9	2	3	7	17	12	23
KANGRA	47001	15	292	0	0	0	15	0	0	0
KINNAUR	47601	NIL								
KULLU	46801	15	462	15	2	0	0	0	0	15
LAHAUL& SPITI	47401	42	650	2	0	0	0	0	0	12
MANDI	46401	4	148	1	0	0	1	0	0	1
SHIMLA	46001	NIL								
SIRMAUR	48001	NIL								
SOLAN	46801	NIL								
UNA	48401	7	615	6	1	0	1	1	0	7
Total		135	4271	57	9	3	43	19	13	71

(Position as per reporting to RBI on quarterly basis- Sept, 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 September, 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	1719	30	9	1	25	3	1	26
CHAMBA	47201	15	468	15	0	0	0	0	0	0
HAMIRPUR	48201	23	811	9	2	3	7	17	12	23
KANGRA	47001	15	292	0	0	0	15	0	0	0
KINNAUR	47601	NIL								
KULLU	46801	12	324	12	0	0	0	0	0	12
LAHAUL & SPITI	47401	42	650	3	0	0	0	0	0	17
MANDI	46401	10	323	0	0	0	0	0	0	1
SHIMLA		NIL								
SIRMAUR		NIL								
SOLAN		NIL								
UNA	48401	20	645	15	7	0	1	1	0	7
Total		182	3513	54	9	3	23	18	12	60

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

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

District	No of rural branches in district	No of camps conducted during the quarter- Sept, 2023	Target Group Addressed
Bilaspur	109	288	Farmers, Small entrepreneurs, School students, SHGs
Chamba	128	278	Farmers, Small entrepreneurs, School students, SHGs
Hamirpur	140	396	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Kangra	364	671	Farmers, Small entrepreneurs, School students, SHGs
Kinnaur	25	42	Jan Sampark Abhiyan
Kullu	49	72	Farmers, Small entrepreneurs, School students, SHGs
Lahaul&Spiti	102	227	Farmers, Small entrepreneurs, Senior citizens
Mandi	207	112	Farmers, SHGs
Shimla	250	497	School students, SHGs,
Sirmaur	103	188	Farmers, SHGs
Solan	165	495	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Una	124	255	Farmers, Small entrepreneurs, School students
Total	1766	3521	

(Position as per reporting to RBI on quarterly basis- Sept, 2023- Annexure –III)

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.

5.6) 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 **12243 Bank Mitras** as of 30th September, 2023.
(Bank wise Detail on Page no.60)

5.7.1) 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 **40451** new entrepreneurs with fresh disbursement to the tune of **Rs.958 Crores** upto the quarter ended September, 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.3214 crores** with coverage of **185950 Micro and Small entrepreneurs**.
- ◆ **Mudra Cards:** The preloaded approved Mudra card is one of the major benefits a borrower can avail under the scheme. This pre-loaded card would enable them to buy raw material and light machinery for their business on an online platform. Borrowers can easily withdraw money whenever they require cash in hand for the business units. The design of the card is being approved by DFS. All eligible beneficiaries can get this Rupay Mudra Card.
- ◆ Mudra cards facilitate hassle-free funds for meeting the working capital needs of micro entrepreneurs and these Cards needs to be issued to large extent. Member Banks are requested to pay special attention to increase the numbers of Mudra Cards.

5.7.2) CUMULATIVE PROGRESS UNDER PMMY UP TO PERIOD ENDED SEPTEMBER, 2023

(Amt. in Crores)

S. No.	Category	Disb. Up to 30.09.2023		O/s as on 30.09.2023	
		No.	Amt.	No.	Amt.
1	Shishu (Loan up to Rs.50000)	10860	40.40	55111	148.50
2	Kishor (Loan above Rs.50000-Rs.5 lakh)	22558	409.93	104465	1520.10
3	Tarun (Loan above Rs.5 Lakh-Rs. 10 Lakh)	7033	507.63	26374	1545.64
4	Total	40451	957.96	185950	3214.24

(Bank wise position of disbursement of loans under PMMY up to period ended September, 2023 mentioned at page no-104-105).

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.

5.8.1): 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.

5.8.2) PROGRESS UNDER STAND-UP SCHEME DURING THE QUARTER SEPTEMBER 2023

(Amount in Crores)

S. No.	Banks	Women Beneficiaries		SC/ST Beneficiaries		Total Achievement	
		A/c	Amount	A/c	Amount	A/c	Amount
1	Public Sector Banks	293	51.51	60	5.95	353	57.46
2	H. P. Gramin Bank (RRB)	2	0.29	0	0	2	0.29
3	Private Sector Banks	6	2.77	0	0	6	2.77
4	Coop sector banks	0	0	0	0	0	0
	Total	301	54.57	60	5.95	361	60.52

(Bank wise position mentioned on page no. 106-107)

5.8.3) CUMULATIVE POSITION (AGENCY-WISE) UNDER STAND-UP INDIA SCHEME IN HIMACHAL PRADESH AS OF 30.09.2023

(Amount in Crores)

S. No.	Banks	Total Achievement	
		A/c	Amt.
1	Public sector Banks	1387	200.49
2	H.P. Gramin Bank (RRB)	212	27.03
3	Private Sector banks	85	10.11
4	Coop sector banks (incl. Urban Coop. Banks)	0	0
	Total	1684	237.63

(Bank wise position mentioned on page no-106-107)

Points for deliberations:

- 1) Banks have sanctioned loans to 301 new women entrepreneurs amounting to Rs.55 crores during the first two quarters of financial year 2023-24.
- 2) Banks have sanctioned 60 new SC/ST entrepreneurs amounting to Rs.6 Crores during the first two quarters of financial year 2023-24.
- 3) The cumulative position reveals that Banks have outstanding loans amounting to **Rs.238 crores to total 1684 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.

XXXXXXXXXXXXXXXXXXXX

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 82,95,451 UIDs (112.34%) have been generated in the State. Aadhaar saturation level in the State for the population above 5 years is more than 100%.

Also, age-wise classification of AADHAAR coverage as on 30.09.2023 in the State is appended below:

Himachal Pradesh- Dashboard 30.09.2023

Sr No	District	0 to 5 years			5 to 18 years			Above 18 years			All Ages		
		Population	Aadhaar Generation	% Aadhaar Generation	Population	Aadhaar Generation	% Aadhaar Generation	Population	Aadhaar Generation	% Aadhaar Generation	Population	Aadhaar Generation	% Aadhaar Generation
1	Bilaspur	31424	21,150	67.31%	79044	85,190	107.78%	303290	360,461	118.85%	413758	466801	112.82%
2	Chamba	50380	28,298	56.17%	131542	137,771	104.74%	374856	457,891	122.15%	556778	623960	112.07%
3	Hamirpur	36216	25,994	71.77%	98675	96,761	98.06%	357589	468,548	131.03%	492480	591303	120.07%
4	Kangra	121443	83,386	68.66%	314013	328,139	104.50%	1195745	1,477,378	123.55%	1631200	1888903	115.80%
5	Kinnaur	5572	2,508	45.01%	15059	16,440	109.17%	68116	70,972	104.19%	88747	89920	101.32%
6	Kullu	36748	23,776	64.70%	99762	101,002	101.24%	335476	401,853	119.79%	471986	526631	111.58%
7	L&S	2099	1,220	58.12%	6111	5,896	96.48%	24087	28,034	116.39%	32296	35150	108.84%
8	Mandi	81553	53,753	65.91%	219116	218,600	99.76%	779806	948,660	121.65%	1080476	1221013	113.01%
9	Shimla	57445	29,377	51.14%	189085	164,884	87.20%	620334	718,290	115.79%	866863	912551	105.27%
10	Sirmaur	50174	35,311	70.38%	129675	144,122	111.14%	389990	459,681	117.87%	569840	639114	112.16%
11	Solan	50032	27,430	54.82%	139181	126,825	91.12%	426877	496,156	116.23%	616090	650411	105.57%
12	Una	43629	31,129	71.35%	118151	116,682	98.76%	401728	501,883	124.93%	563508	649694	115.29%
Grand Total		566716	363332	64.11%	1539414	1542312	100.19%	5277894	6389807	121.07%	7384022	8295451	112.34%

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) MERI MAATI MERA DESH (MMMD)

Meri Maati Mera Desh (MMMD) is the finale programme of Azadi Ka Amrit Mahotsav Commemoration. It envisages paying tributes to all those veers and viranganas who have made the supreme sacrifice for the country.

1. In the first phase of MMMD, different events were held across rural and urban India, which included the following:
 - a. Construction of memorial plaques with names of locals brave hearts (2 lakh plus constructed already)
 - b. Felicitation of brave hearts and their families
 - c. Planting of saplings (2 crore plus) and creation of 2 lakh plus local Amrit Vatikas.
 - d. Taking of Panch Pran pledges (about 4 crore uploads on MMMD website)
 - e. Singing of Rashtragaan and hoisting of National Flag at events held.
2. In the second phase of MMMD, mitti is being collected from each household of India as a symbolic contribution and expression of people's participation towards creation of an Amrit Vatika in Delhi. In case, where mitti is not available, people can contribute a grain of rice. The Amrit Vatika along with an AKAM Memorial will be

a lasting legacy and permanent reminder of the entire commemoration of Azadi Ka Amrit Mahotsav and the spirit of valour and sacrifice of our veers, who made our freedom and progress a reality.

Timeline	Activity
1 st Sep - 30 th Sep 2023	Mitti collection at local level: Village and Wards
1 st Oct – 13 th Oct ,2023	Programmes at Blocks and Municipal Corporation,
22 nd Oct – 27 th Oct, 2023	Municipalities, City Councils etc. Mitti from the villages/ wards is brought here to be mixed
28 th Oct – 1 st Nov ,2023	Programme in Delhi

In Himachal Pradesh three districts (Bilaspur, Chamba & Sirmour) were selected for Mitti collection. The Lead District Manager was given the responsibility for mitti (soil) collection in the districts of Bilaspur, Chamba, and Sirmour and that the task was successfully completed with the support of local authorities.

6.3) VIKSIT BHARAT SANKALP YATRA - 15TH NOVEMBER 2023 TO 26TH JANUARY 2024 TO RAISE AWARENESS THROUGH OUTREACH ACTIVITIES TO ACHIEVE SATURATION OF SCHEMES.

As you may be aware Government of India is committed to ensure that benefits of flagship schemes reach the targeted beneficiaries in a time bound manner. The Government of India, with participation of States and Union Territories, is actively engaged in the mission of saturation through its flagship schemes for providing basic amenities like sanitation facilities, essential financial services, access to LPG connections, housing for the poor, food security, proper nutrition, reliable healthcare, clean drinking water, quality education etc. and making required services accessible to all targeted and eligible beneficiaries. Another step in this direction would be to ensure awareness of benefits and various facilities available to citizens so as to facilitate the last mile delivery.

With this aim, a nationwide campaign to raise awareness through outreach activities to achieve saturation of schemes named "Viksit Bharat Sankalp Yatra", is being launched. This will require concerted efforts across the board as well as active Jan Bhagidari to ensure that the last mile and the most vulnerable are reached effectively. The objectives of the Viksit Bharat Sankalp Yatra are as follows:

- A. Reaching the unreached - reach out to the vulnerable who are eligible under various schemes but have not availed benefit so far.
- B. Dissemination of information and generating awareness about schemes.
- C. Learning from the citizens - Interaction with beneficiaries of government schemes through personal stories / experience sharing.
- D. Enrolment of potential beneficiaries through details ascertained during the Yatra.

The Yatra was launched on 15th November, 2023 on the occasion of Janjatiya Gaurav Divas by flagging off IEC (Information, Education and Communication) Vans which will be initially visiting the districts having significant Scheduled Tribe population and the remaining districts from third week of November 2023 onwards up to 26th January 2024.

In States/Constituencies having elections, the Viksit Bharat Sankalp Yatra will be scheduled after the model code of conduct is lifted.

6.4) SWACHHATA DIWAS CELEBRATION TO PROMOTE CLEANLINESS NATIONWIDE.

It's commendable to hear that the Swachhata Hi Seva 2023 Campaign was organized on October 1, 2023, at 10 AM in all districts of Himachal Pradesh, and that the Lead District Managers (LDMs) played a crucial role in selecting and coordinating participation at five different locations within their respective districts. The successful execution of such a campaign with the assistance of local authorities highlights the commitment to cleanliness and community participation. Such initiatives contribute to the broader goal of promoting cleanliness, hygiene, and sanitation throughout the state and align with the Swachh Bharat Abhiyan's objectives. The collective efforts of local authorities, LDMs, and community members are essential in making such campaigns successful and impactful.

6.5) HIMACHAL PRADESH MUKHYAMANTRI LAGHU DUKANDAAR KALYAN YOJANA (No. RD-F(2)-6/2023 dated 20.09.2023)

The main objective behind launching Himachal Pradesh Mukhyamantri Laghu Dukandaar Kalyan Yojana is to encourage small shopkeepers and businessmen to invest in their business by taking loan. This scheme is also known by other name like "Himachal Pradesh Chief Minister Small Shopkeeper Welfare Scheme". [Department of Rural Development and Panchayati Raj](#) of Himachal Pradesh Government is the nodal department of this scheme.

Under this scheme, Himachal Pradesh Government will provide subsidy on the interest of loan. 50% Subsidy on the Interest of Loan up to Rs. 50,000/- will be provided to all eligible small shopkeepers and businessmen.

Remaining 50% of Interest will have to be paid by the beneficiary himself. 75,000 beneficiaries will get the benefit in the initial phase of Himachal Pradesh Mukhyamantri Laghu Dukandaar Kalyan Yojana.

The below mentioned small businessmen or shopkeepers are eligible to get subsidy on interest under this scheme:-

- **Barber.**
- **Tailor.**
- **Street Vendor.**
- **Owner of Tea Stall.**
- **Owner of Kiryana Shop.**
- **Any Other Small Shopkeeper or Businessmen.**

6.6) PM VISHWAKARMA SCHEME.

PM Vishwakarma Scheme, was launched on 17th September, 2023 by the Prime Minister to provide end-to-end support to artisans and crafts people. The Scheme covers artisans and craftspeople engaged in 18 trades, viz. Carpenter (Suthar/Badhai), Boat Maker, Armourer, Blacksmith (Lohar), Hammer and Tool Kit Maker, Locksmith,

Goldsmith (Sonar), Potter (Kumhaar), Sculptor (Moortikar, stone carver), Stone breaker, Cobbler (Charmkar)/ Shoesmith/Footwear artisan, Mason (Rajmistri), Basket/Mat/Broom Maker/Coir Weaver, Doll & Toy Maker (Traditional), Barber (Naai), Garland maker (Malakaar), Washerman (Dhobi), Tailor (Darzi) and Fishing Net Maker.

BENEFITS TO THE ARTISANS AND CRAFTS PERSONS:

- **Recognition:** Recognition of artisans and craftspeople through PM Vishwakarma certificate and ID card.
- **Skill Upgradation:** Basic Training of 5-7 days and Advanced Training of 15 days or more, with a stipend of Rs. 500 per day.
- **Toolkit Incentive:** A toolkit incentive of up to Rs. 15,000 in the form of e-vouchers at the beginning of Basic Skill Training.
- **Credit Support:** Collateral free 'Enterprise Development Loans' of up to Rs. 3 lakhs in two tranches of Rs. 1 Lakh and Rs. 2 lakhs with tenures of 18 months and 30 months, respectively, at a concessional rate of interest fixed at 5%, with Government of India subvention to the extent of 8%. Beneficiaries who have completed Basic Training will be eligible to avail the first tranche of credit support of up to Rs. 1 Lakh. The second loan tranche will be available to beneficiaries who have availed the 1st tranche and maintained a standard loan account and have adopted digital transactions in their business or have undergone Advanced Training.
- **Incentive for Digital Transaction:** An amount of Re. 1 per digital transaction, up to maximum 100 transactions monthly will be credited to the beneficiary's account for each digital pay-out or receipt.
- **Marketing Support:** Marketing support will be provided to the artisans and craftspeople in the form of quality certification, branding, on-boarding on e-commerce platforms such as GeM, advertising, publicity and other marketing activities to improve linkage to value chain.
- In addition to the above-mentioned benefits, the Scheme will onboard the beneficiaries on Udyam Assist Platform as 'entrepreneurs' in the formal MSME ecosystem. Enrolment of beneficiaries shall be done through Common Service Centre with Aadhaar-based biometric authentication on PM Vishwakarma portal. The enrolment of beneficiaries will be followed by a three-step verification which will include **Verification at Gram Panchayat/ ULB level, Vetting and Recommendation by the District Implementation Committee and Approval by the Screening Committee.**
- All the member banks are requested to visit the Vishwakarma portal (<https://pmvishwakarma.gov.in/>) and ensure that beneficiary bank accounts are verified within T+2 days from the receipt of application on the portal.

6.7) DR. Y.S. PARMAR VIDYARTHI RIN YOJNA (No. EDN-A-C(5) 04/2010-L-111 dated 25.08.2023)

The Government of Himachal Pradesh has introduced a scheme that offers education loans up to ₹20 Lakh at a nominal interest rate of 1% to the students of the state. Under this scheme, students with an annual family income of less than ₹4 Lakh are eligible for education loans to pursue their diploma and degree programmes in professional and technical education.

Dr. Y. S. Parmar Vidyarthi Rin Yojna – Eligibility Criteria

- The applicant must be a native of the State of Himachal Pradesh.
- The applicant's annual family income must be less than ₹4 Lakh.
- Applicants must have secured 60% marks in the previous class.
- Applicants must be under 28 years of age on the date of registration and admission.

Dr. Y. S. Parmar Vidyarthi Rin Yojna – Benefits

- Under this program, eligible students can avail education loans up to ₹20 Lakh from any scheduled bank within the State of Himachal Pradesh.
- These loans are intended to cover various expenses including accommodation, tuition fees, textbooks, and other related costs.
- This scheme applies to diploma or degree programs in the following professional and technical fields:
 - Engineering
 - Medicine
 - Management
 - Paramedical
 - Pharmacy
 - Nursing
 - Law
 - Technical courses from Industrial Training Institutes (ITIs)
 - PhD programs from recognized educational institutions and universities

6.8) RAJIV GANDHI SWAROZGAAR YOJANA-2023 (No. Ind-A(F)2-1/2023 dated 06.06.2023)

Himachal Pradesh government has introduced “Rajiv Gandhi Swarozgaar Yojana-2023” (RGSY-2023), a scheme aimed at promoting self-employment and entrepreneurship among youth. The incentives of this scheme lay special focus on the Green Field Projects (New Projects).

The scheme offers incentives, concessions and facilities to eligible youth, aged between 18 and 45, and helps them establish industrial enterprises as the banks will provide 90% of the project cost as a term or composite loan and 10% is to be contributed by the beneficiary. Women applicants receive a relaxation of five years in the upper age limit.

Under the investment subsidy component of the scheme, eligible applicants can get a subsidy of 25% of the investment, up to a maximum investment ceiling of ₹60 Lakh . The total project cost, including working capital, should not exceed one crore rupees. While the investment subsidy limit is set at 30% for scheduled castes and scheduled tribes, women-led enterprises and differently-able individuals will get a 35% benefit.

For the purchase of electric taxis, trucks, buses and tempo travelers, all eligible candidates can get a capital subsidy of 50%. Government will provide 50% Subsidy on the purchase of below mentioned vehicles/ machinery/ equipments or setting up projects :-

- E-Taxi.
- E-Bus.
- E-Truck.
- Machinery and Equipment used in Dental Clinic.
- Setting Up of 1 Mega Watt Solar Power Project.
- Fisheries Project.
- Any Other Employment Generation Activity.

6.9) 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.

6.10) BANKABILITY OF PROPERTY CARDS UNDER SWAMITVA SCHEME.

Government has decided to give ownership rights by issuing “Property Cards” to people possessing Houses in Abadi Deh area. It will provide them the legal title of the property enabling them to avail loan facility from banks/financial institutions. 15197 Abadi Deh villages shall be covered under the scheme, out of which large scale mapping (LSM) has been completed.

S.No	Particular	Remarks
1	Amendment/Provisions in Act/rule	Yes
2	Applicable Act	Himachal Pradesh Abadi Deh record of right Act 2021
3	Provision for registration	Yes
4	Encumbrances	Yes
5	Co-ownership	No
6	Mortgage registration (Rate of land)	Yes
7	SARFAESI	Yes
8	Circle rate	Yes
9	Procedure for mutation	Yes

In view of the above scheme bankers may prepare themselves for loans under the above scheme and if any concern in respect to this scheme, the house is open for discussion.

6.11) NATURAL CALAMITY:

As you are aware that entire state of Himachal Pradesh has been badly ravaged by incessant rains leading to floods, cloud bursts, landslides taking toll of lives and property and also unprecedented loss of crops and agriculture land.

Keeping in view the grave situation, the state government has declared the whole state of Himachal Pradesh as naturally calamity affected area vide notification no. REV(DMC) (F) 2-5/2023 dated 18.08.2023. Hence, as per the provisions of RBI circular ref. no. RBI/FDD/2018-19/64 and RBI/FDD/2018-19/65 dated 17.10.2018 and directions issued by NABARD resolution for extending the rehabilitation/restructuring measures was passed and minutes of the same was shared with all the members of SLBC on 06.09.2023 to provide relief measures through rescheduling of all type of existing loans borrowers- MSME, Retail and other loans except advances to Agriculture & allied activities.

Notification from the state government is awaited for assessment of crop loss. As and the same is received, will be circulated amongst the member banks.

All the banks are requested to furnish the data in respect to rescheduled/restructured account under natural calamity to SLBC on quarterly bases sector wise to enable us to furnish the same to RBI.

6.12) FINANCING AGAINST e-NWR/WARE HOUSE RECEIPTS (WHRs) ISSUED BY WDRA REGISTERED WAREHOUSES (WHs).

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

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

The loan sanctioned for a period not exceeding 12 months from Rs.50.00 Lakhs to Rs.75.00 lakhs per individual borrower shall be categorized as Priority Sector whereas for other warehouse receipts it is capped at Rs.50 Lakhs.

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

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AGENDA ITEM NO. 7

REVIEW OF RECOVERY PERFORMANCE OF BANKS IN HIMACHAL PRADESH.

7.1) AGENCY-WISE RECOVERY POSITION AS OF 30TH SEPTEMBER, 2023.

(Amount in Crores)

S. No	Agency	Outstanding	NPAs	NPA-%age
1	Public Sector Banks	37030.16	1766.32	4.77
2	RRBs	3452.81	159.03	4.61
3	Cooperative Banks	14666.35	2253.34	15.36
4	Private Banks	10964.32	163.97	1.50
	TOTAL	66113.64	4342.66	6.57

(For Bank-wise details please refer at page no-110-115)

7.2) BROAD SECTOR WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 30.09.2023

(Amount in Crores)

S. No	Sector	Outstanding	NPAs	NPA %age
1	Agriculture	11558.45	943.44	8.16
2	MSME	18137.54	1869.03	10.30
3	Other Priority Sector	10092.57	511.25	5.07
A	Total Priority Sector Advances (1 to 3)	39788.56	3323.72	8.35
B	Total Non-Priority Sector Advances.	26325.06	1019.45	3.87
C	Grand Total (A+B)	66113.64	4342.66	6.57

(For bank-wise details, please refer to Page no-110-115)

7.3) SECTOR-WISE NPA COMPARISON AS OF 30.09.2023 IN HIMACHAL PRADESH.

(Amount in Crores)

Sl	Sector	NPA as on Sept, 2022	NPA as on June, 2023	NPA as on Sept, 2023	Variation over Sept, 2022	Variation over June, 2023	% Variation Y-O-Y	% Variation Q-O-Q
1	AGRI	962.05	932.52	943.44	-18.61	10.92	-1.93	1.17
2	MSME	1907.46	1929.03	1869.03	-38.43	-60	-2.01	-3.11
3	Other PS	607.15	527.43	511.25	-95.9	-16.18	-15.80	-3.07
4	NPS	1036.17	1047.08	1018.94	-17.23	-28.14	-1.66	-2.69
Total		4512.83	4436.06	4342.66	-170.2	-93.4	-3.77	-2.11

(For Bank-wise details please refer to page no-110-115)

7.4) GOVT. SPONSORED SCHEME WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 30TH SEPTEMBER, 2023

(Amount in Crores)

S. No.	Sector	Outstanding	NPAs	NPA-%age
1	SGSY/NRLM	156.69	4.65	2.97
2	PMEGP			
3	SJSRY/NULM	13.95	1.24	8.88
4	STAND UP INDIA	237.64	13.47	5.67
5	MUDRA	3214.24	293.76	9.14

(For Bank-wise details, Please refer to page no-116-117)

Observations:

- ◆ The Non-Performing Assets (NPAs) ratio of Banks in the State recorded at 6.57% and in absolute term, NPAs have reached to Rs.4342.66Crore in the quarter ended September, 2023. The NPAs in the State has decreased by Rs.93.40Crores in comparison to that in quarter ended June, 2023 (Rs.4436.06Crore in June, 2023)
- ◆ 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 10.30%**. In **agriculture sector NPA Ratio has increased to 8.16%** 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 15.36%**. Among the Coop sector Banks, HP State Coop. Bank has NPA ratio of **6.82%**, Kangra Central Coop Bank (**28.52%**), HPARDB (**37.52%**) and Bhagat Urban Coop. Bank (**45.61%**) in September Quarter. Cooperative Banks have to strengthen the recovery drives to prevent further slippage in the NPAs.
- ◆ Comparative Position of NPA over June, 2023 to September, 2023
 - ◆ The NPA in PSBs decreased from 5.10% to 4.77% and in absolute terms it decreased from Rs.1826.84 Cr to Rs.1766.32 (Rs.60.52Cr.)
 - ◆ NPA in RRB decreased from 4.87% to 4.61% and in absolute terms it decreased from Rs.162.16Cr to Rs.159.03Cr (Net Rs.3.13 Cr.) in September, 2023.
 - ◆ NPA in Cooperative Sector Banks increased from 14.81% to 15.36% and in absolute terms decreased from Rs.2287.80Cr to Rs.2253.34Cr. (Net Rs.34.46 Cr.) The Bhagat Urban Cooperative Bank has highest NPA 45.61%, followed by HP ARDB Bank 37.52% and Kangra Central Cooperative Bank at 28.52%.
 - ◆ NPA in Private Sector Banks decreased from 1.58% to 1.50% and in absolute terms increased from Rs.159.26 to Rs.163.97Cr (Net Rs.4.71 Cr.).
 - ◆ Total NPA has decreases from 6.86% to 6.57% and in absolute terms it decreased from Rs.4436.06 Cr to Rs.4342.46Cr (Net Rs.93.60 Cr).

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

8.1 Financing of FPOs

The FPOs are not able to access Credit Facility from majority of Banks due to absence of specific Circular pertaining to the financing of FPOs. For instance, only 36 out of 125 FPOs under NABARD has been credit linked. 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.

8.1.1) Enhancing Credit Flow to Agriculture and Allied Sector through Credit Guarantee Schemes:

The two Credit guarantee Schemes under the trusteeship of NABSanrakshan are:

1. Credit Guarantee Scheme for Farmers Producer Organisations Financing (CGSFPO)

- Recognizing the importance of FPOs in the agricultural landscape, Credit guarantee Scheme for FPOs was launched to enhance credit to FPOs. Under this Scheme, a Credit Guarantee Fund (CGF) with a corpus of Rs. 1000 crore (Rupees one thousand crore) with equal contribution from GoI and NABARD has been setup. The fund is being managed by NABSanrakshan which is a wholly owned subsidiary of NABARD. CGF has been created for the purpose of extending Credit Guarantee to the eligible lending institutions (ELIs) against their collateral free lending to eligible FPOs. Almost 85% of the sanctioned amount is covered under the guarantee cover scheme at competitive market rates for loans upto 1 crore. The eligible activities include Infrastructure creation and logistics support, Processing and value addition, Marketing, Input Services, Activities eligible under Agriculture Infrastructure Fund (AIF).

2. Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)

- Under the Atmanirbhar Bharat Abhiyan, Ministry of Fisheries, Animal Husbandry and Dairying, Government of India has established Animal Husbandry Infrastructure Development Fund (AHIDF) of Rs 15000 crore has been approved for incentivising investments. Credit Guarantee Fund Trust for Animal Husbandry and Dairying of Rs.750 crore (Rupees Seven Hundred and Fifty Crore) has been established with GoI as the Settlor and NABSanrakshan

as the Trustee for providing Credit Guarantees to Scheduled Banks assisted under AHIDF. The maximum credit guarantee cover under the Scheme will be limited to 25% of the credit facility with a maximum ceiling of Rs. 25 crores. The eligible borrowers comprises of New/ Existing MSME units setting up a project which satisfy the eligibility

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, 2023 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 during the quarter ended – September, 2023		Outstanding as of quarter ended September, 2023 (Cumulative)	
No.	Amount in Lakh	No.	Amount in Lakh
1564	3720.65	8651	12743.92

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

Comments:

- The cumulative position of credit linked SHGs showing total 8478 SHGs which indicate the active status of SHGs with banks as of 30.09.2023.
- 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 30TH SEPTEMBER, 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 SEPTEMBER, 2023 -PROGRESS REPORT OF RSETIs IN HIMACHAL PRADESH- FOR THE FINANCIAL YEAR 2023-24										
S. No.	Name of RSETI	Training targets for FY 2023-24		Achievement (01.04.2023-30.09.2023)		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	20	635	12	392	235	6192	1605	2234	158
2	SBI RSETI Chamba	23	577	9	301	273	6555	2220	2920	14
3	PNB RSETI Hamirpur	27	688	12	375	313	8029	1807	3314	345
4	PNB RSETI Kangra	27	675	12	329	301	7946	1964	1692	947
5	PNB RSETI Kullu	24	660	6	178	232	5900	1559	1946	698
6	PNB RSETI Mandi	23	620	11	326	242	5960	1680	2468	30
7	UCO RSETI Shimla	24	671	14	428	269	6429	1648	2148	209
8	UCO RSETI Sirmaur	23	660	11	325	229	5315	1073	1909	54
9	UCO RSETI Solan	25	715	12	370	251	6145	1831	1688	771
10	PNB RSETI Una	27	675	11	318	315	8050	1978	2906	565
	Total	243	6576	110	3342	2660	66521	17365	23225	3791

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 30.09.2023.

Pending claims for reimbursement of EDP			(Amount in lakhs)	
S. No.	Name of RSETI	DRDA	KVIC	Other agencies
1	UCO RSETI Bilaspur	107.12	0	0
2	SBI RSETI Chamba	183.67	0	0
3	PNB RSETI Hamirpur	76.19	0	0
4	PNB RSETI Kangra	88.42	0	0
5	PNB RSETI Kullu	66.69	0	0
6	PNB RSETI Mandi	75.70	0	0
7	UCO RSETI Shimla	97.81	0	0
8	UCO RSETI Sirmaur	96.88	0	1.02
9	UCO RSETI Solan	137.59	0	1.20
10	PNB RSETI Una	130.72	0	0
	Total	1060.79	0	2.22

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

Comments:

- In the FY 2023-24 RSETI in the State have targeted to train 6576 entrepreneurs in rural areas in total 243 training programs.
- During the FY 2023-24, 110 programs have been conducted by RSETIs during first two quarter in which 3342 rural youth have been trained.
- The trained Youth from RSETIs linked to Bank credit is proportionately low (26%) and still far below the national average of nearly 44%.

Points for deliberation:

Latest Status of construction of RSETI own buildings : The RSETIs are in the process of construction of RSETI building on Land allotted by the State Government and current status mentioned as below;

Status of construction of RSETI Building in RSETIs – Position as of quarter ended September, 2023

1	2	3
S. No	Name of RSETI	Latest Status
1	UCO RSETI Bilaspur	The building construction work is almost complete. RSETI will soon shift to own building.
2	SBI RSETI Chamba	Land is identified and different departments have visited land. NOCs from gram panchayats have also been obtained. FRA certificate is issued by worthy Deputy Commissioner. FCA clearance is pending and case for FCA approval is to be put up at PARIVISH2.0 portal taking help of FCCOs agency.
3	PNB RSETI Hamirpur	RSETI functioning from own building, but infrastructure is yet to be provided for dormitory.
4	PNB RSETI Kangra	RSETI functioning from own building.
5	PNB RSETI Kullu	Construction work of RSETI Building is in progress.
6	PNB RSETI Mandi	Land allotment process is in final stage and construction work will start once land is allotted.
7	UCO RSETI Shimla	Construction is currently underway, and nearing completion of the ground floor of the building.
8	UCO RSETI Sirmaur	RSETI functioning from own building.
9	UCO RSETI Solan	RSETI functioning from own building.
10	PNB RSETI Una	RSETI functioning from 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.