

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेशसंयोजकः  
यूको बैंक

STATELEVELBANKERS' COMMITTEE  
HIMACHAL PRADESH  
CONVENOR: UCO BANK

DGM Secretariat, Hotel Himland,  
SHIMLA  
(HIMACHAL PRADESH)

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AGENDA PAPERS  
FOR  
171<sup>st</sup> STATE LEVEL BANKERS' COMMITTEE

**FOR**

**QUARTER ENDED 31<sup>st</sup> December 2023**

TO BE HELD ON 09.02.2024 (Friday)



### BANKING OUTLETS IN HIMACHAL PRADESH AS ON 31<sup>st</sup> December 2023

S. No.	District	NUMBER OF BRANCHES	NUMBER OF ATMs	LEAD BANK
1	Bilaspur	134	96	UCO
2	Chamba	130	84	SBI
3	Hamirpur	173	159	PNB
4	Kangra	427	432	PNB
5	Kinnaur	55	36	PNB
6	Kullu	138	131	PNB
7	LahaulSpiti	26	15	SBI
8	Mandi	264	218	PNB
9	Shimla	371	348	UCO
10	Sirmaur	152	143	UCO
11	Solan	276	374	UCO
12	Una	159	149	PNB
	<b>Total</b>	<b>2305</b>	<b>2185</b>	

# 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.	53
4	Tehsils	Nos.	85
5	Sub-Tehsils	Nos.	38
6	Blocks	Nos.	88
7	Gram Panchayats	Nos.	3622
8	Total villages(2011)	Nos.	20690
9	Population (2011)	Lakh	68.65
10	Rural Population	Lakh	61.76
11	Urban Population	Lakh	6.89
12	Male population	Lakh	34.82
13	Female population	Lakh	33.83
14	Literacy (2011)	%age	82.80
15	Nos. of Agricultural operational Holdings	Nos.	996809
16	Total No. of households	Nos.	1476581
17	Rural Households	Nos.	1310538
18	Urban Households	Nos.	166043

# POSITION AS OF 31<sup>ST</sup> DECEMBER, 2023

S. No.	Items	Unit	Position as of 31 <sup>st</sup> December, 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
		<b>Total</b>	<b>Nos. 43</b>
2	Branch net work	PSB	Nos. 1171
		RRBs	Nos. 274
		Coop. Banks	Nos. 568
		Pvt. Sector Bks	Nos. 257
		Payment Bks	Nos. 13
		Small Fin. Bks	Nos. 22
		<b>Total</b>	<b>Nos. 2305</b>
3	Area wise Branches	Rural	Nos. 1763
		Semi Urban	Nos. 438
		Urban	Nos. 104
		<b>Total</b>	<b>Nos. 2305</b>
4	Per branch population as per 2011 Census	Rural	Nos. 3503
		Su/Urban	Nos. 1271
		<b>Total</b>	<b>Nos. 2978</b>
5	Deposits	PSBs	Rs. Crores 119371
		RRB	Rs. Crores 8392
		Coop.	Rs. Crores 31095
		Pvt. Sector	Rs. Crores 21561
		Payment Bks	Rs. Crores 94
		Small Fin. Bks	Rs. Crores 2359
		<b>Total</b>	<b>Rs. Crores 182872</b>
6	Advances	PSBs	Rs. Crores 38939
		RRB	Rs. Crores 3662
		Coop.	Rs. Crores 16009
		Pvt Sector	Rs. Crores 10831
		Small Fin. Bks	Rs. Crores 726
		<b>Total</b>	<b>Rs. Crores 70166</b>
7	Business Volume	PSBs	Rs. Crores 158310
		RRB	Rs. Crores 12050
		Coop.	Rs. Crores 47104
		Pvt Sector	Rs. Crores 32392
		Payment Bks	Rs. Crores 94
		Small Fin. Bks	Rs. Crores 3085
		<b>Total</b>	<b>Rs. Crores 253039</b>
8	Market Share	PSBs	Percentage 62.56
		RRB	Percentage 4.76
		Coop.	Percentage 18.62
		Pvt Sector	Percentage 12.80
		Payment Bks	Percentage 0.04
		Small Fin. Bks	Percentage 1.22
		<b>Total</b>	<b>Percentage 100.00</b>
9	ATMs	PSB	Nos. 1484
		RRBs	Nos. 0
		Coop. Banks	Nos. 264
		Pvt. Sector Bks	Nos. 429
		Small Fin. Bks	Nos. 8
		<b>Total</b>	<b>Nos. 2185</b>

(Amount in Crores)

S. No.	Item	31.12.2021	31.12.2022	31.12.2023	Variation in Dec,2023 over Dec, 2022 (Y-o-Y)	
					Absolute	%age
<b>1</b>	<b>Deposit PPD</b>					
	Rural	90910.28	99428.82	109801.40	10372.58	10.43
	Urban/SU	58730.57	65402.46	73071.06	7668.6	11.73
	<b>Total-Deposits</b>	<b>149640.85</b>	<b>164831.28</b>	<b>182872.46</b>	<b>18041.18</b>	<b>10.95</b>
<b>2</b>	<b>Advances (O/S)</b>					
	Rural	29404.62	32916.35	38350.96	5434.61	16.51
	Urban/SU	22621.75	25910.73	31814.98	5904.25	22.79
	Outside Credit	4505.99	4087.43	10106.08	6018.65	147.25
	<b>Total-Advances</b>	<b>56532.37</b>	<b>62914.51</b>	<b>80272.02</b>	<b>17357.51</b>	<b>27.59</b>
<b>3</b>	<b>Total Banking Business (Dep + Adv)</b>	<b>206173.22</b>	<b>227745.79</b>	<b>263144.48</b>	<b>35398.69</b>	<b>15.54</b>
<b>4</b>	RIDF	3027.38	3239.22	3634.29	395.07	12.20
<b>5</b>	CD RATIO (As per RBI recommendation)	39.80	40.13	45.88	5.75	14.33
<b>6</b>	<b>Priority Sector Advances (O/S) of which under:</b>	<b>31204.46</b>	<b>36218.85</b>	<b>42014.29</b>	<b>5795.44</b>	<b>16.00</b>
	<b>i) Agriculture</b>	9932.61	10432.29	11982.97	1550.68	14.86
	<b>ii) MSME</b>	14639.08	16247.07	18972.52	2725.45	16.78
	<b>iii) OPS</b>	6632.75	9539.49	11058.80	1519.31	15.93
<b>7</b>	<b>Weaker Section Adv.</b>	11246.38	11413.52	12690.49	1276.97	11.19
<b>8</b>	<b>Non Priority Sec. Adv.</b>	20821.93	22608.24	27840.06	5231.82	23.14
<b>9</b>	<b>No. of Branches</b>	2228	2247	2305	58	2.58
<b>10</b>	<b>Advances to Women</b>	5497.19	7087.50	8373.10	1285.6	18.14
<b>11</b>	<b>Credit to Minorities</b>	845.44	1049.90	1390.64	340.74	32.45
<b>12</b>	<b>Advances to SCs/STs</b>	2796.03	3216.59	3966.86	750.27	23.33

**POSITION OF NATIONAL PARAMETERS AS OF 31<sup>st</sup> December, 2023 IN HIMACHAL PRADESH**

S No	Sector	December, 2021	December, 2022	December, 2023	National Parameter
1	Priority sector Advances (of total Advances)	59.98	61.57	59.87	40%
2	Agriculture Advances (of total Advances)	19.09	17.73	17.08	18%
3	Advances to Small & Marginal Farmers (of total Advances)	12.73	12.37	12.36	10%
4	Advances to Micro Enterprises (of total Advances)	12.58	15.07	15.74	7.5%
5	Advances to Weaker Sections (of total Advances)	21.62	19.40	18.08	12%
6	Advances to Women (of total Advances)	10.57	12.05	11.93	5%
7	C.D. Ratio	39.80	40.13	45.88	60%
8	MSME Advances (of total P.S. Credit)	46.91	44.86	45.16	-
9	Advances to SC/ST (of total P.S. Credit)	8.91	8.88	9.44	-
10	Advances to Minorities (of total P.S. Credit)	2.69	2.90	3.31	-

**Credit Deposit Ratio (CDR) in Himachal Pradesh, as of 31<sup>st</sup> December, 2023 =45.88%**  
( As per instructions from RBI)

S. No	Components	As of 31.12.2023
1	Advances from Banks (within State)	70165.94
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	10106.08
3	RIDF (Bal. outstanding at the end of Quarter-September, 2023)	3634.29
4	Total- Credit (1+2+3)	83906.31
5	Total Deposits	182872.46
6	Credit Deposit ratio (%)	45.88

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**AGENDA NOTE FOR 171<sup>ST</sup> MEETING OF STATE LEVEL BANKERS' COMMITTEE  
HIMACHAL PRADESH**

**AGENDA ITEM NO.1**

**1.1) Confirmation of Minutes of the 170<sup>th</sup> SLBC Committee Meeting held on  
30.11.2023**

The 170<sup>th</sup> meeting of SLBC, Himachal Pradesh was held on 30.11.2023, the minutes of which were circulated to the members vide Convener Bank letter No. DGM/SLBC/2023-24/170 dated 08.12.2023

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 170<sup>th</sup> SLBC Meeting:

<b>OBSERVATION</b>	<b>ACTION POINT</b>
<ul style="list-style-type: none"><li>• Opening of RSETI in District Kinnaur.</li></ul>	<ul style="list-style-type: none"><li>• LDM Kinnaur has informed SLBC that matter is pending at PNB board level at their Head Office and they are waiting for the approval such that RSETI day trainings can be started at the school they have identified. But the school is not having enough facilities to cater residential programs.</li></ul>

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**AGENDA ITEM NO.2**

**2.1) REVIEW OF STATISTICAL BANKING DATA AS OF 31.12.2023**

**2.1.1) Y-O-Y COMPARATIVE BANKING KEY INDICATORS AS OF 31.12.2023**

- The Total banking business has grown at the rate of **16%** from Rs.2,27,746 Crores in 31.12.2022 to **Rs.2,63,144** crores in 31.12.2023 i.e. Rs.35,399 crores.
- The Total Deposit has grown by **11%** from Rs.1,64,831 Crores in 31.12.2022 to Rs.1,82,872 crores in 31.12.2023 i.e. Rs.18,041 crores.
- The Total Advances has grown at the rate of **28%** from Rs.62915Crores in 31.12.2022 to Rs. 80,272 crores in 31.12.2023 i.e. Rs.17,358 Crores.

(Amt. in crores)

S. No.	Item	31.12.2021	31.12.2022	31.12.2023	Variation in Dec,2023 over Dec, 2022 (Y-o-Y)	
					Absolute	%age
<b>1</b>	<b>Deposit PPD</b>					
	Rural	90910.28	99428.82	109801.40	10372.58	10.43
	Urban/SU	58730.57	65402.46	73071.06	7668.6	11.73
	<b>Total-Deposits</b>	<b>149640.85</b>	<b>164831.28</b>	<b>182872.46</b>	<b>18041.18</b>	<b>10.95</b>
<b>2</b>	<b>Advances (O/S)</b>					
	Rural	29404.62	32916.35	38350.96	5434.61	16.51
	Urban/SU	22621.75	25910.73	31814.98	5904.25	22.79
	Outside Credit	4505.99	4087.43	10106.08	6018.65	147.25
	<b>Total-Advances</b>	<b>56532.37</b>	<b>62914.51</b>	<b>80272.02</b>	<b>17357.51</b>	<b>27.59</b>
<b>3</b>	<b>Total Banking Business (Dep + Adv)</b>	<b>206173.22</b>	<b>227745.79</b>	<b>263144.48</b>	<b>35398.69</b>	<b>15.54</b>
<b>4</b>	RIDF	3027.38	3239.22	3634.29	395.07	12.20
<b>5</b>	CD RATIO (As per RBI recommendation)	39.80	40.13	45.88	5.75	14.33
<b>6</b>	<b>Priority Sector Advances (O/S) of which under:</b>	<b>31204.46</b>	<b>36218.85</b>	<b>42014.29</b>	<b>5795.44</b>	<b>16.00</b>
	<b>I) Agriculture</b>	9932.61	10432.29	11982.97	1550.68	14.86
	<b>ii) MSME</b>	14639.08	16247.07	18972.52	2725.45	16.78
	<b>iii) OPS</b>	6632.75	9539.49	11058.80	1519.31	15.93
<b>7</b>	Weaker Section Adv.	11246.38	11413.52	12690.49	1276.97	11.19
<b>8</b>	Non Priority Sec. Adv.	20821.93	22608.24	27840.06	5231.82	23.14
<b>9</b>	No. of Branches	2228	2247	2305	58	2.58
<b>10</b>	Advances to Women	5497.19	7087.50	8373.10	1285.6	18.14
<b>11</b>	Credit to Minorities	845.44	1049.90	1390.64	340.74	32.45
<b>12</b>	Advances to SCs/STs	2796.03	3216.59	3966.86	750.27	23.33

**2.1.2) Q-o-Q REVIEW OF BANKING SECTOR PERFORMANCE IN KEY BUSINESS PARAMETERS IN HIMACHAL PRADESH AS OF 31.12.2023.**

- The Total banking business has grown at the rate of 2% from Rs.2,57,209Crores in 30.09.2023 to Rs.2,63,144Crores in 31.12.2023 i.e. Rs.5,935Crores.
- The Total Deposit has grown by 1% from Rs.1,81,020 Crores in 30.09.2023 to Rs.1,82,872 crores in 31.12.2023 i.e. Rs.1,852 crores.
- The Total Advances has grown at the rate of 5% from Rs.76,188 Crores on 30.09.2023 to Rs.80,272 crores in 31.12.2023 i.e. Rs.4,084 Crores.

(Amt. in Crores)						
S. No.	Item	30.06.2023	30.09.2023	31.12.2023	Variation in Dec,2023 over Sept,2023 (Q-o-Q)	
					Absolute	%age
1	<b>Deposit PPD</b>					
	Rural	104868.23	108782.67	109801.40	1018.73	0.94
	Urban/SU	69137.3	72238.04	73071.06	833.02	1.15
	<b>Total-Deposits</b>	<b>174005.53</b>	<b>181020.71</b>	<b>182872.46</b>	<b>1851.75</b>	<b>1.02</b>
2	<b>Advances (O/S)</b>					
	Rural	35619.42	36797.72	38350.96	1553.24	4.22
	Urban/SU	29083.66	29315.91	31814.98	2499.07	8.52
	Outside Credit	8946.6	10074.70	10106.08	31.38	0.31
	<b>Total-Advances</b>	<b>73649.68</b>	<b>76188.33</b>	<b>80272.02</b>	<b>4083.69</b>	<b>5.36</b>
3	<b>Total Banking Business ( Dep + Adv)</b>	<b>247655.21</b>	<b>257209.04</b>	<b>263144.48</b>	<b>5935.44</b>	<b>2.31</b>
4	RIDF	3436.51	3550.38	3634.29	83.91	2.36
5	CD RATIO (As per RBI recommendation)	44.30	44.05	45.88	1.83	4.15
6	<b>Priority Sector Advances (O/S) of which under:</b>	<b>39513.59</b>	<b>39788.56</b>	<b>42014.29</b>	<b>2225.73</b>	<b>5.59</b>
	I) Agriculture	11333.08	11558.46	11982.97	424.51	3.67
	ii) MSME	17530.5	18137.54	18972.52	834.98	4.60
	iii) OPS	10650.03	10092.57	11058.80	966.23	9.57
7	<b>Weaker Section Adv.</b>	<b>11881.97</b>	<b>12423.30</b>	<b>12690.49</b>	<b>267.19</b>	<b>2.15</b>
8	<b>Non Priority Sec. Adv.</b>	<b>24968.74</b>	<b>26325.06</b>	<b>27840.06</b>	<b>1515</b>	<b>5.75</b>
9	<b>No. of Branches</b>	<b>2280</b>	<b>2292</b>	<b>2305</b>	<b>13</b>	<b>0.57</b>
10	<b>Advances to Women</b>	<b>7743.94</b>	<b>8018.35</b>	<b>8373.10</b>	<b>354.75</b>	<b>4.42</b>
11	<b>Credit to Minorities</b>	<b>1303.42</b>	<b>1359.36</b>	<b>1390.64</b>	<b>31.28</b>	<b>2.30</b>
12	<b>Advances to SCs/STs</b>	<b>3703.29</b>	<b>3865.92</b>	<b>3966.86</b>	<b>100.94</b>	<b>2.61</b>

(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 **45.88%** as of 31.12.2023 as per details mentioned below:

S. No	Components	As of 31.12.2023
1	Advances from Banks (within State)	70165.94
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	10106.08
3	RIDF (Bal. outstanding at the end of Quarter-September, 2023)	3634.29
4	Total- Credit (1+2+3)	83906.31
5	Total Deposits	182872.46
6	Credit Deposit ratio (%)	45.88

**Credit Deposit Ratio (CDR) IN H.P. AS OF 31.12.2023 = 45.88%**

- i. Banks have overall CD ratio (as per instructions from RBI) of **45.88%** in Himachal Pradesh as of December, 2023. The CDR has witnessed increase of 183 basis point over the quarter ended September, 2023 (**44.05%** in September, 2023).
- ii. **Bank-wise position of CDR:** Based on the information received from member banks, the domestic Credit Deposit Ratio (CDR) arrived at **38.38%** in quarter ended December, 2023. (Bank-wise position mentioned at page no- **62-63**)

<b>Public Sector banks</b>		
SR	NAME OF THE BANK	CD Ratio
1	Bank Of Baroda	65.29
2	Bank Of India	45.25
3	Bank Of Maharashtra	20.17
4	Canara Bank	34.81
5	Central Bank Of India	40.41
6	Indian Bank	28.17
7	Indian Overseas Bank	24.17
8	Punjab And Sind Bank	44.92
9	Punjab National Bank	29.51
10	State Bank Of India	32.86
11	UCO Bank	33.10
12	Union Bank Of India	35.10

<b>Private Sector banks</b>		
SR	NAME OF THE BANK	CD Ratio
1	Axis Bank	51.29
2	Bandhan Bank	1.37
3	CSB Bank Limited	6.51
4	HDFC Bank	72.09

5	ICICI Bank	54.76
6	IDBI Bank	27.90
7	IDFC First Bank	3.34
8	Indusind Bank	49.55
9	J & K Bank	37.11
10	Kotak Mahindra Bank	121.29
11	RBL Bank	0.05
12	South Indian Bank	11.18
13	YES Bank	20.94

Gramin Bank, Cooperative Banks and others		
SR	NAME OF THE BANK	CD Ratio
1	H. P. Gramin Bank	43.64
2	HP ARDB	177.92
3	HP State Cooperative bank Ltd.	69.30
4	Joginder Central Cooperative Bank	45.63
5	KangraCentralCooperative Bank	29.54
6	The Baghat Urban Cooperative Bank	73.80
7	The Chamba Urban Cooperative Bank	43.29
8	The Mandi Urban Cooperative Bank	26.61
9	The Parwanoo Urban Cooperative Bank	50.87
10	The Shimla Urban Cooperative Bank	58.77
11	AU Small Finance Bank	34.68
12	UjjivanSmall Finance Bank	8.03
13	UtkarshSmall finance Bank	12.78

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

(Source: Data reported By Banks)

S. No	Districts	March, 2023	June, 2023	September, 2023	December, 2023	Remarks
1	Bilaspur	25.52	25.27	25.49	26.43	Critically low CD ratio
2	Chamba	31.53	31.32	31.78	32.20	Low CD ratio
3	Hamirpur	22.78	22.45	22.36	23.08	Critically low CD ratio
4	Kangra	24.23	23.64	23.68	24.53	Critically low CD ratio
5	Kinnaur	45.40	48.97	47.48	44.78	
6	Kullu	42.48	41.83	41.58	42.64	
7	Lahaul&Spiti	25.36	25.91	25.71	26.43	Critically low CD ratio
8	Mandi	27.13	27.20	27.14	27.95	Critically low CD ratio
9	Shimla	39.29	43.70	39.35	43.91	
10	Sirmaur	70.76	71.13	73.02	75.10	
11	Solan	72.49	73.38	75.38	78.91	
12	Una	30.44	30.19	29.95	30.14	Critically low CD ratio
	State	36.39	37.18	36.52	38.38	

### 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 31<sup>ST</sup> DECEMBER, 2023.

S No	Sector	December, 2021	December, 2022	December, 2023	National Parameter
1	Priority sector Advances (of total Advances)	59.98	61.57	59.87	40%
2	Agriculture Advances (of total Advances)	19.09	17.73	17.08	18%
3	Advances to Small & Marginal Farmers (of total Advances)	12.73	12.37	12.36	10%
4	Advances to Micro Enterprises (of total Advances)	12.58	15.07	15.74	7.5%
5	Advances to Weaker Sections (of total Advances)	21.62	19.40	18.08	12%
6	Advances to Women (of total Advances)	10.57	12.05	11.93	5%
7	C.D. Ratio	39.80	40.13		60%
8	MSME Advances (of total P.S. Credit)	46.91	44.86	45.16	-
9	Advances to SC/ST (of total P.S. Credit)	8.91	8.88	9.44	-
10	Advances to Minorities (of total P.S. Credit)	2.69	2.90	3.31	-

(\*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 **60.51%** of total advances as against the National parameter (NP) set by RBI at 40%.  
The achievement of below mentioned Banks is below the National Parameter of 40 % under Priority Sector.
  1. State Bank of India, 2. ICICI Bank, 3. Catholic Syrian Bank, 4. IDFC Bank, 5. J & K Bank, 6. Indusind Bank
- **Agriculture sector lending** have a share of **17.08%** of total Advances.

Details of banks having less than 18% Agriculture advances:

S. No.	NAME OF THE BANK	Agriculture Advances (%)
1	Bank Of Baroda	7.90
2	Bank Of India	16.59
3	Bank Of Maharashtra	7.98
4	Canara Bank	8.01
5	Indian Bank	4.27
6	Indian Overseas Bank	2.98
7	Punjab And Sind Bank	12.00
8	State Bank Of India	8.48
9	Union Bank Of India	15.09
10	Axis Bank	11.31
11	Bandhan Bank	1.49
12	Catholic Syrian Bank	13.41
13	HDFC	15.93
14	ICICI	5.77
15	IDBI	14.29
16	Indusind Bank	5.39
17	J&K bank	2.38
18	Kotak Mahindra	0.53
19	Yes Bank	1.56
20	HP State Cooperative Bank	17.28
21	Bhagat Urban Cooperative Bank	5.34
22	Parwanoo Urban Cooperative Bank	2.00
23	AU Small Fin. Bank	13.35
24	Equitas Small Finance Bank	10.60

- Also, **advances to Small and Marginal Farmers** stand at **12.36%** of the total advances. The related information is being collected on a quarterly basis from the member Banks.
- **Advances to Micro Enterprises** amount to **15.74%** of the outstanding advances as of 31.12.2023 which is above the national parameter of **7.5%**.
- Similarly the achievement of **18.09%** in **Lending to Weaker sections** for the period under review, is above the NP of **12%**
- The share of **advances to Women** in total advances is **11.93%** and it is above the NP of **5%** set by RBI.

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**AGENDA ITEM NO.-3**

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

The progress under Annual Credit Plan 2023-24 for the period ended December, 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 up to December quarter during FY 2023-24 aggregated to **Rs.22142 Crore** as against the targets of **Rs.31398Crores**. Banks have recorded **achievement of 70.52%** of assigned targets 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 **507159 new units** as against a target of **880107 units** and thereby having achievement of **57.62%** of assigned targets for the FY 2023-24 under Priority Sector.

The sector-wise targets vis-à-vis achievements under ACP 2023-24 up to December quarter during FY 2023-24 as mentioned hereunder:

**3.2) ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2023-24 UP TO THE PERIOD ENDED DECEMBER, 2023 (01.04.2023 TO 31.12.2023)**

(Amt. in Crores)

Sl.	Sector/ Activity	Annual Targets 2022-23	Ach Dec, 2022	% Ach Dec, 2022	Annual Targets 2023-24	Ach Sept, 2023	% Ach Sept, 2023	Ach Dec, 2023	% Ach Dec, 2023	Growth (Q3 over Q2)	% Growth
1	<b>Total PS</b>	28306	10160	35.89	31398	15095	48.08	22142	70.52	7047	46.68

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

(Amt. in Crores)

Sl.	Sector/ Activity	31.12.2022			30.09.2023			31.12.2023			
		Annual Target 2022-23	Ach. Dec, 2022	%Ach Dec, 2022	Annual Targets 2023-24	Ach. Sept, 2023	% Ach. Sept, 2023	Ach. Dec, 2023	% Ach. Dec, 2023	Growth (Q3 over Q2)	% Growth
1	<b>Agriculture</b>	13879	7672	55.28	15921	4041	25.38	7409	46.54	3368	83.35
2	<b>MSME</b>	9887	9988	101.02	10956	9274	84.65	12515	114.23	3241	34.95
3	<b>Education</b>	486	70	14.40	492	49	9.96	78	15.85	29	59.18
4	<b>Housing</b>	2034	911	44.79	2023	581	28.72	916	45.28	335	57.66
5	<b>Others –PS</b>	2020	461	22.82	2006	1150	57.33	1224	61.02	74	6.43
<b>Total PS (1 to 5)</b>		28306	19096	67.46	31398	15095	48.08	22142	70.52	7407	46.68

(Please refer, page no-79 to 92)

### 3.4) PHYSICAL ACHIEVEMENT ACP- PRIORITY SECTOR (PS)

(In actual numbers)

Sl.	Sector/ Activity	31.12.2022			30.09.2023			31.12.2023			
		Annual Target 2022-23	Ach. Dec, 2022	%Ach Dec, 2022	Annual Targets 2023-24	Ach. Sept, 2023	% Ach. Sept, 2023	Ach. Dec, 2023	% Ach. Dec, 2023	Growth (Q3 over Q2)	% Growth
1	Agriculture	671439	430287	64.08	610667	244425	40.03	381217	62.43	136792	55.96
2	MSME	142155	114163	80.31	173034	72888	42.12	101904	58.89	29016	39.81
3	Education	15533	3733	24.03	15413	2820	18.30	3854	25.00	1034	36.67
4	Housing	27032	11399	42.17	21315	7658	35.93	10964	51.44	3306	43.17
5	Others –PS	90636	7066	7.80	59678	6413	10.75	9220	15.45	2807	43.77
<b>Total PS (1 to 5)</b>		<b>946795</b>	<b>566648</b>	<b>59.85</b>	<b>880107</b>	<b>334204</b>	<b>37.97</b>	<b>507159</b>	<b>57.62</b>	<b>172955</b>	<b>51.75</b>

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

### 3.5) AGENCY-WISE DISBURSEMENT UNDER ANNUAL CREDIT PLAN 2023-24 UP TO DECEMBER, 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
<b>1</b>	<b>AGRICULTURE SECTOR</b>					
A	Annual Target 2023-24	<b>8869</b>	<b>1821</b>	<b>3972</b>	<b>1260</b>	<b>15921</b>
B	Achievements– Up to December, 2023	3131	1338	2078	861	7407
C	%-Achievement- Up to December, 2023	35.30	73.50	52.32	68.37	46.53
<b>2</b>	<b>MSME SECTOR</b>					
A	Annual Target 2023-24	<b>7020</b>	<b>793</b>	<b>1641</b>	<b>1500</b>	<b>10956</b>
B	Achievements– Up to December, 2023	7388	535	863	3729	12515
C	%-Achievement- Up to December, 2023	105.23	67.50	52.58	248.53	114.24
<b>3</b>	<b>EDUCATION LOANS</b>					
A	Annual Target 2023-24	<b>310</b>	<b>34</b>	<b>103</b>	<b>44</b>	<b>492</b>
B	Achievements– Up to December, 2023	59	7	7	6	78
C	%-Achievement- Up to December, 2023	18.91	19.83	6.9	12.71	15.90
<b>4</b>	<b>HOUSING LOANS</b>					
A	Annual Target 2023-24	<b>1184</b>	<b>166</b>	<b>437</b>	<b>236</b>	<b>2023</b>
B	Achievements– Up to December, 2023	388	147	362	19	916
C	%-Achievement- Up to December, 2023	32.78	88.00	82.89	8.10	45.26
<b>5</b>	<b>OPS UNDER PRIORITY SECTOR</b>					
A	Annual Target 2023-24	<b>1127</b>	<b>128</b>	<b>547</b>	<b>204</b>	<b>2006</b>
B	Achievements– Up to December, 2023	197	1	1012	15	1225
C	%-Achievement- Up to December, 2023	17.44	0.86	185.95	7.38	61.04
<b>6</b>	<b>TOTAL PRIORITY SECTOR</b>					
A	Annual Target 2023-24	<b>18511</b>	<b>2942</b>	<b>6700</b>	<b>3245</b>	<b>31398</b>
B	Achievements– Up to December, 2023	11162	2028	4322	4630	22142
C	%-Achievement- Up to December, 2023	60.30	68.93	54.50	142.69	70.52

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

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

- a) During the FY 2023-24, banks have disbursed fresh loans to the tune of **Rs.22142Crore** to total **507159**new units under **Priority Sector**. The achievement against the FY targets for 2023-24 registered at **71%**.
- b) In **Agriculture Sector**- Banks have made fresh credit disbursements of **Rs.7407 crores** as against the target of **Rs.15921crores** having achievement of **47%** of the assigned targets.
- c) In **MSME Sector**- Banks have fresh credit disbursements of **Rs.12515 Crores** as against the target of **Rs.10956Crores**. Banks have recorded achievement of **114%** which is quite good.
- d) Achievement under **Housing loans** was **45%** of targets and banks have disbursed fresh housing loans to the tune of **Rs.916Crores** up to December, 2023.
- e) Achievement under **Education loans** was **16%** of targets and banks have disbursed fresh education loans to the tune of **Rs.78 crores** up to December, 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 **60%**, RRB- **69%**, Cooperative Sector Banks- **55%** and Private Banks –**143%** up to December 2023.
- g) The **overall performance of 71%**during the FY 2023-24 up to quarter ended December, 2023 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 31.12.2023						
(Amt. in Crores)						
Sl.	Name of the Bank	Target 2023-24	Ach. Sept, 2023	% Ach. Sept, 2023	Ach. Dec, 2023	% Ach. Dec, 2023
1	Bank Of Baroda	499	192.50	38.57	334.18	66.96
2	Bank Of India	259	114.52	44.43	150.85	58.52
3	Bank Of Maharashtra	81	14.39	17.82	20.91	25.90
4	Canara Bank	751	294.07	39.14	452.87	60.27
5	Central Bank Of India	712	482.74	67.81	637	89.48
6	Indian Bank	310	104.92	33.80	172.48	55.67
7	Indian Overseas Bank	111	6.76	6.11	10.05	9.08
8	Punjab and Sind Bank	313	31.13	9.95	106.02	33.88
9	Punjab National Bank	5700	2156.55	37.83	3711.57	65.11
10	State Bank Of India	6164	2650.61	43.00	3701.72	60.06
11	UCO Bank	3039	885.94	29.15	1331.81	43.83
12	Union Bank Of India	573	468.39	80.72	532.28	92.92

- Top 3 banks are: Union Bank of India (92.92%), Central Bank of India (89.48%) and Bank of Baroda (66.96%).
- Bottom 3 banks are: Indian Overseas Bank (9.08%), Bank of Maharashtra (25.90%) and Punjab and Sind Bank (33.88%).

3.7.2) PRIVATE BANKS- ACP ACHIEVEMENT AS ON 31.12.2023						
(Amt. in Crores)						
Sl.	Name of the Bank	Target 2023-24	Ach. Sept, 2023	% Ach. Sept, 2023	Ach. Dec, 2023	% Ach. Dec, 2023
1	Axis Bank	203	454.71	223.61	589.42	289.86
2	Bandhan Bank	12	2.25	19.24	4.76	40.80
3	CSB Bank Limited	23	0.22	0.93	0.63	2.69
4	HDFC Bank	1739	2219.50	127.63	2679.27	154.07
5	ICICI Bank	649	574.19	88.43	787.95	121.35
6	IDBI Bank	185	54.39	29.33	63.80	34.40
8	Indusind Bank	91	80.04	88.43	113.69	125.61
9	J & K Bank	43	31.37	72.62	36.13	83.64
10	Kotak Mahindra Bank	34	28.71	85.44	52.96	157.59
11	RBL Bank	27	0.26	0.96	0.26	0.96
12	South Indian Bank	4	2.01	50.99	3.66	93.33
13	Yes Bank	98	153.05	155.64	101.50	103.22

- Top 3 banks are: Axis Bank(289.86%), Kotak Mahindra Bank (157.59%) and HDFC (154.07%).
- Bottom 3 banks are: RBL Bank(0.96%), CSB Bank Limited(2.69%) and IDBI Bank (34.40%).

3.7.3) OTHERS ACHIEVEMENT UNDER ACP UP TO 31.12.2023						
(Amt. in Crores)						
Sl.	Name of the Bank	Target 2023-24	Ach. Sept, 2023	% Ach. Sept, 2023	Ach. Dec, 2023	% Ach. Dec, 2023
1	HP Gramin Bank	2942	934.35	31.75	2028.09	68.93
2	HP ARDB	483	40.87	8.47	49/50	10.26
3	HP State Coop. Bank Ltd.	3141	1872.25	59.60	2675.45	85.17
4	Joginder Central Coop. Bank	211	93.99	44.61	132.47	62.87
5	Kangra Central Coop. Bank	2809	1022.99	36.41	1446.76	52.50
7	The Chamba Urban Coop	9	1.23	13.69	1.73	19.25
8	The Mandi Urban Coop	3	0.46	14.09	.46	14.09
9	The Parwanoo Urban Coop	27	10.80	40.70	14.10	53.13
10	The Shimla Urban Coop	2	0.63	29.62	1.24	58.63
11	AU Small Fin. Bank	100	57.97	87.80	149.26	148.97
13	Ujjivan Small Fin. Bank	19	15.33	80.81	22.76	119.99
14	Utkarsh Small Fin. Bank	16	4.39	26.71	7.11	43.24

- Top 3 banks are:AU Small Finance Bank(148.97%), Ujjivan Small Finance Bank (119.99%) and HP State Cooperative Bank (85.17%).

- Bottom 3 banks are: HP ARDB(10.26%), Mandi Urban Cooperative Bank(14.09%) and Chamba Urban Cooperative Bank(19.25%).

### 3.8) DISTRICTWISE ACHIEVEMENT:

Sl.	Name of the District	Target 2023-24	Ach. Sept, 2023	% Ach. Sept, 2023	Ach. Dec, 2023	% Ach. Dec, 2023
1	BILASPUR	1292	506.17	39.18	815.12	63.10
2	CHAMBA	677	382.86	56.50	658.10	97.19
3	HAMIRPUR	1703	765.01	44.93	1123.15	65.96
4	KANGRA	6139	2073.32	33.77	3050.16	49.68
5	KINNAUR	442	158.39	35.84	310.65	70.29
6	KULLU	1643	879.91	53.56	1433.68	87.26
7	LAHAUL & SPITI	108	61.35	56.97	101.55	94.30
8	MANDI	3390	1187.42	35.03	2006.72	59.20
9	SHIMLA	7578	3019.49	39.85	4320.54	57.02
10	SIRMAUR	2504	1593.67	63.64	2384.41	95.21
11	SOLAN	3705	3472.95	93.75	4547.52	122.75
12	UNA	2217	993.67	44.81	1388.48	62.62

- Top 3 Districts are: Solan(122.75%),Chamba(97.19) and Sirmaur (95.21%).
- Bottom 3 Districts: Kangra (49.68%), Shimla (57.02%) and Mandi (59.20%).

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AGENDA ITEM NO – 4

**PROGRESS UNDER GOVERNMENT SPONSORED SCHEMES.**

**4.1KCC SATURATION SCHEME:**

The Government of India, Ministry of Agriculture and Farmers Welfare, vide their letter dated 06.02.2020, launched a drive to saturate all eligible farmers of the country under KCC and launched The PM Kisan, an income scheme for all land holder farmers families in the Country. There are 9.95lakh farmers families have been registered on the PM Kisan Portal and benefit of income support has been transferred to 9.16 lakhs farmers. There are 549336 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 December 2023 is shared for information of the House.

Sl.	Name of Bank	Cumm App Recd up to			Sanctioned up to			Pending		Rejected (Nos.)
		Sept, 2023	Dec, 2023	Grw	Sept, 2023	Dec, 2023	Grw	Sept, 2023	Dec, 2023	
1	Bank of Baroda	1178	1263	85	865	950	85	0	0	313
2	Bank of India	1468	1624	156	1449	1605	156	0	0	19
3	Bank of Mah.	21	23	2	16	18	2	0	0	5
4	Canara Bank	2755	3327	572	2736	3308	572	4	4	15
5	CBI	2868	3047	179	2688	2866	178	1	2	179
6	HPSCB	30760	30760	0	30420	30420	0	0	0	340
7	HPGB	41744	41744	0	41744	41744	0	0	0	0
9	Indian Bank	360	378	18	253	268	15	3	1	109
10	IOB	58	60	2	58	60	2	0	0	0
11	P & SB	222	222	0	219	219	0	0	0	3
12	PNB	77993	81765	3772	75445	79210	3765	26	1	2554
13	SBI	54990	58916	3926	53146	56846	3700	33	47	2023
14	UCO Bank	18060	20080	2020	17561	19578	2017	16	16	486
15	UBI	909	955	46	793	817	24	14	15	123
	<b>Total</b>	<b>233386</b>	<b>244164</b>	<b>10778</b>	<b>227393</b>	<b>237909</b>	<b>10516</b>	<b>97</b>	<b>86</b>	<b>6169</b>

**4.1.2) FINANCING UNDER KISAN CREDIT CARD (KCC)**

Based on the guidelines/ instructions/ directives received from Govt. of India, Ministry of Finance, NABARD and RBI from time to time, **Banks are implementing Kisan Credit Cards (KCC) through their rural branches** to provide adequate and timely credit support from the banking system under a single window to the farmers to meet the short term credit requirements for **cultivation of crops and other needs. Under the Scheme, farmers are being financed for the activities like;**

- To meet the short term credit requirements for cultivation of crops.
- Post-harvest expenses.
- Produce Marketing loan.
- Consumption requirements of farmers household.
- Working Capital for maintenance of farm assets and activities allied to agriculture, like dairy animals, inland fishery etc.
- Investment credit requirement for agriculture and allied activities like pump sets, sprayers, dairy animals etc.

All KCC holders should necessarily be issued Rupay KCC Cards (Plastic Cards) in lieu of passbook based KCC to withdraw their drawing limit through ATM/PoS etc.

The district-wise position under KCC scheme up to the quarter ended December, 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 Dec, 2023 (01.10.2023-31.12.2023)		KCCs issued (Fresh + Renewed) during the quarter Dec, 2023 (01.04.2023-31.12.2023)		Position of KCCs outstanding with bank Branches as of 31.12.2023		Farmers covered
			No	Amt.	No	Amt.	No	Amt.	
1	Bilaspur	57127	990	18	6492	87	34964	348	61
2	Chamba	69476	1502	30	9477	152	34128	357	49
3	Hamirpur	58568	1301	24	12280	128	40883	333	70
4	Kangra	208615	3331	70	30764	389	91506	1009	44
5	Kinnaur	9449	302	9	2652	81	12807	307	136
6	Kullu	64623	1380	54	15861	490	41203	1039	64
7	Lahaul&Spiti	2868	115	4	2209	80	5000	120	174
8	Mandi	157600	3018	83	18646	437	84386	1329	54
9	Shimla	90047	3283	150	18075	881	94383	2866	105
10	Sirmaur	51582	1055	31	7053	167	35224	610	68
11	Solan	67181	989	31	7234	171	39113	696	58
12	Una	79052	1200	27	9437	135	35739	455	45
	<b>Total</b>	<b>916188</b>	<b>18466</b>	<b>531</b>	<b>140180</b>	<b>3200</b>	<b>549336</b>	<b>9467</b>	<b>60</b>

**Comment:**

- 1) Banks have issued total 140180 KCCs as new KCCs as well as renewal of the existing KCC amounting to total disbursements of Rs.3200 Crore during the quarter ended December, 2023.
- 2) The cumulative position indicates that banks have issued total 549336 KCC and having cumulative outstanding of Rs.9467 Crore as of 31.12.2023.
- 3) On comparing the information related to KCC Outstanding (No. of A/Cs and corresponding amount) for September 2023 and December 2023, it was observed that the outstanding amount has increased from the last quarter.

#### 4.1.3 Farmers coverage under KCC as of December, 2023:

In Himachal Pradesh there are total 916188 farmers as reported by DLR. As of 31.12.2023, banks have covered total 549336 farmers under KCC Scheme in Himachal Pradesh and thus the **average farmers' coverage under KCC Scheme reached to 60% in the State.**

In district **Chamba(49%), Kangra(44%), Mandi(54%), Solan(58%) and Una (45%)** the average farmer coverage is **below the State average coverage under KCC.** Low coverage of Farmers in these district is matter of serious debate and matter needs to be deliberated at District level Review meeting of DLCC under the Chairmanship of Deputy Commissioner so that action points/ strategies can be chalked out for improvement in farmer coverage under the KCC scheme. **LDMs are requested to keep the issue of farmers' coverage under KCC as a standing agenda for the deliberation in DCC meeting.**

#### **PROGRESS UNDER KCC SATURATION FOR ANIMAL HUSBANDRY AND FISHERIES:**

Animal Husbandry PROGRESS FROM 01.04.2021 TO 31.12.2023.					
District Name	Applications Received	Applications Sanctioned	Rejected	Pending	Pendency more than 15 days
Bilaspur	748	606	126	16	1
Chamba	440	380	56	4	0
Hamirpur	3217	2415	695	107	2
Kangra	4035	2698	1322	15	6
Kinnaur	435	213	181	41	37
Kullu	406	335	71	0	0
Lahul&Spiti	114	76	38	0	0
Mandi	584	563	21	0	0
Shimla	494	428	46	20	1
Sirmaur	2297	2199	98	0	0
Solan	2712	2411	260	41	0
Una	677	592	85	0	0
<b>Grand Total</b>	<b>16159</b>	<b>12916</b>	<b>2999</b>	<b>244</b>	<b>47</b>

Fisheries PROGRESS FROM 01.04.2021 TO 31.12.2023.					
District Name	Received	Sanctioned	Rejected	Pendency	Pendency more than 15 days
Bilaspur	514	350	151	13	5
Chamba	31	6	6	19	19
Hamirpur	20	6	14	0	0
Kangra	8	0	0	8	8
Kinnaur	22	1	21	0	0
Kullu	14	10	4	0	0
Lahul&Spiti	0	0	0	0	0
Mandi	3	3	0	0	0
Shimla	0	0	0	0	0
Sirmaur	3	2	1	0	0
Solan	17	9	8	0	0
Una	20	9	11	0	0
<b>Grand Total</b>	<b>652</b>	<b>396</b>	<b>216</b>	<b>40</b>	<b>32</b>



#### **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 1493cases were sponsored under the Scheme during the financial year 2023-24. Out of the sponsored cases, 372 cases have been sanctioned, 239 cases have been rejected and 882 cases are lying with the branches for disposal. Consolidated bank-wise list of cases is attached below for the information of the House.

S. No.	Banks	SPONSORED Nos.	Out of which					
			SANCTIONED		PENDING		REJECTED	
			Nos.	(%)	Nos.	(%)	Nos.	(%)
1	Public Sector banks	1093	252	23	695	64	146	13
2	Private Sector Banks	93	20	22	57	61	16	17
3	RRB	149	54	36	73	49	22	15
4	Coop. Sector banks	138	46	33	40	29	52	38
5	Others	20	0	0	17	85	3	15
6	<b>Total</b>	<b>1493</b>	<b>372</b>	<b>25</b>	<b>882</b>	<b>59</b>	<b>239</b>	<b>16</b>

Out of the total 1493 Sponsored Cases, 372 (25%) cases have been sanctioned by the Banks, 239(16%) have been rejected and 882(59%) are pending for sanction.

**MMSY PROGRESS FOR THE PERIOD 01.04.2023- 31.12.2023(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	25	561	7	119	28	8	295	32	10	147	40
2	Bank of India	12	186	3	17	25	8	159	67	1	10	8
3	Bank Of Maharashtra	5	139	2	48	40	3	91	60	0	0	0
4	Canara Bank	44	1508	12	399	27	22	755	50	10	354	23
5	Central Bank of India	39	1299	6	53	15	26	1137	67	7	109	18
6	Indian Bank	13	237	0	0	0	12	227	92	1	10	8
7	Indian Overseas Bank	3	14	1	2	33	1	9	33	1	3	33
8	Punjab & Sind Bank	16	270	4	23	25	9	225	56	3	21	19
9	Punjab National Bank	341	7356	93	1211	27	214	5695	63	34	450	10
10	State Bank of India	345	7500	64	985	19	244	5720	71	37	795	11
11	UCO Bank	203	4288	53	958	26	109	2577	54	41	752	20
12	Union Bank of India	47	1644	7	124	15	39	1511	83	1	10	2
13	AU Small Finance Bank	20	246	0	0	0	17	217	85	3	29	15
14	Jogindra Central Coop.	16	365	2	40	13	11	229	69	3	96	19
15	Kangra Central Coop.	52	721	24	263	46	19	344	37	9	114	17
16	HP State Coop. Bank	70	712	20	200	29	10	147	14	40	366	57
17	HP Gramin Bank	149	2810	54	829	36	73	1587	49	22	394	15
18	HDFC Bank	47	1227	8	165	17	27	858	57	12	204	26
19	ICICI Bank	9	137	0	0	0	9	137	100	0	0	0
20	IDBI Bank	8	87	2	11	25	5	73	63	1	4	13
21	IndusInd Bank	24	309	6	62	25	15	216	63	3	30	13
22	J&K Bank	4	39	4	39	100	0	0	0	0	0	0
23	Yes Bank	1	78	0	0	0	1	78	100	0	0	0
	<b>Total</b>	<b>1493</b>	<b>31734</b>	<b>372</b>	<b>5548</b>	<b>25</b>	<b>882</b>	<b>22290</b>	<b>59</b>	<b>239</b>	<b>3896</b>	<b>16</b>

• **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 31<sup>ST</sup> DECEMBER, 2023.

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

Achievements in the Current FY: As per progress available on the Portal as of 31.12.2023, Banks disbursed Rs.101.94 crores to 4629 new SHGs up to quarter ended December, 2023 during the FY 2023-24 and total outstanding is Rs.178.75 crores.

Scheme	Target 2023-24		Sanctioned up to Q2		Sanctioned up to Q3		% Growth Q3 over Q2	Outstanding up to 31.12.2023	
	Nos.	Amount (Lakhs)	Nos	Amount (Lakhs)	Nos.	Amount (Lakhs)		Nos.	Amount (Lakhs)
DAY-NRLM	14800	30000	2941	6233	4629	10194.32	57%	11327	17875.09

S. No.	Bank Name	Targets		Achievement		Pendency
		SHGs	Disbursement Amount	SHGs	Disbursement Amount	
1	Bank Of Baroda	950	1200	62	60.76	0
2	Bank Of India	70	140	31	64.85	0
3	Bank Of Maharashtra	10	30	2	4.5	0
4	Canara Bank	100	250	100	231.12	2
5	Central Bank Of India	220	320	121	201.62	9
6	IDBI Bank Ltd	30	150	10	31.4	2
7	Indian Bank	40	100	17	41.25	0
8	Punjab And Sind Bank	40	90	37	77.09	2
9	Punjab National Bank	5420	10190	1202	2459.02	73
10	State Bank Of India	1030	2520	343	953.85	71
11	UCO Bank	1610	3030	449	888.77	54
12	Union Bank Of India	100	200	38	60.14	1
13	HP Gramin Bank	1060	2440	234	429.37	46
14	HP State Coop Bank	1810	3060	1164	2476.12	57
15	Jogindra Co-Op Bank	210	550	13	49	34
16	Kangra Co-Op Bank	2100	5730	806	2165.46	54
	<b>Grand Total</b>	<b>14800</b>	<b>30000</b>	<b>4629</b>	<b>10194.32</b>	<b>405</b>

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 31.12.2023 mentioned as below; (Position reported by DAY- NULM H. P.)

POSITION REPORTED BY DAY- NULM H.P.			(Amount in Lakh)
	Targets	Achievement	
Cases Under	No of Cases Sanctioned	No of Cases Sanctioned	Amount(Lakh)
SEP-I	400	254	359.54
Mudra			
SHG Bank Linkage	100	241	673.70
<b>Total</b>	<b>500</b>	<b>495</b>	<b>1033.24</b>

(Source: DAY-NULM HP)

#### 4.3.3) POSITION REPORTED BY BANKS:

Scheme	Sanctioned up to Q3		Outstanding as on 31.12.2023	
	Nos.	Amount (Lakhs)	Nos.	Amount (Lakhs)
DAY- NULM	236	451.19	1260	1701.03

#### 4.3.4) DETAILS OF CASES PENDING WITH BANK BRANCHES as on 31.12.2023

S. No.	Bank	No. of cases pending
1	BANK OF INDIA	1
2	CANARA BANK	1
3	CENTRAL BANK OF INDIA	13
4	HDFC BANK	1
5	H P STATE COOP. BANK	3
6	H P GRAMIN BANK	1
7	IDBI BANK	1
8	INDIAN BANK	3
9	KANGRA CENTRAL COOP. BANK	1
10	PUNJAB NATIONAL BANK	11
11	STATE BANK OF INDIA	18
12	UCO BANK	8
13	UNION BANK OF INDIA	4
	<b>TOTAL</b>	<b>66</b>

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 24<sup>th</sup> March, 2020. The tenure of the loan is 1 year and will be repaid in monthly installments. On timely or early repayment, the vendors will be eligible for the next cycle of working capital loan with an enhanced limit.

The vendors, availing loan under the scheme, are eligible to get an interest subsidy @7%. The interest subsidy is available up to March 31, 2022. The scheme will incentivize digital transactions by vendors through cash back facility. The onboard vendors would be incentivized with monthly 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 3<sup>rd</sup> loan of up to Rs.50,000.00 with a term of 36 months; in addition to 1<sup>st</sup> and 2<sup>nd</sup> loans of Rs.20,000.00 and Rs.50,000.00 respectively.
3. Modification in Credit Guarantee cover for 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> loans: The effective credit guarantee on 1<sup>st</sup> loan is enhanced from 12.5% to 31.875% on 2<sup>nd</sup> loan it is reduced from 12.5% to 8.25% and on 3<sup>rd</sup> loan it is reduced from 12.5% to 6%.

4. Payment of Interest Subsidy and credit Guarantee claims on all loans till March, 2028.
5. To extend 'SVANidhi Se Samridhhi' component for all beneficiaries of PM SVANidhi Scheme across the country.

The above revised guidelines shall be effective from 01.06.2022.

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

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

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

In the 161<sup>st</sup> SLBC Meeting a request was made to the State Government to exempt the Stamp Duty as a special case, charged on the documents while sanctioning loans to PM SvaNidhi beneficiaries as this is a poverty alleviation program of Central Government. State Govt. has issued a notified vide Circular No. Rev.Stamp(F)6-1/2020 dated 28.12.2021 that Stamp Duty on Hypothecation Agreement for Loans sanctioned to PM SvaNidhi shall be Rs. 10/- only.

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

**4.4.2) PMSVANidhi First Tranche Status as on 31.12.2023**

Sl	Name of the Bank	Applications Received	Total Sanctioned upto (nos.)			Rejected	Pending for Sanction till Q3			Pending for Disb.
			Sept, 2023	Dec, 2023	Grw		<15	>15	Tot.	
1	AU Small Finance	1	0	0	0	1	0	0	0	0
2	Axis Bank	13	3	3	0	1	0	9	9	0
3	Bank of Baroda	337	306	323	17	14	0	0	0	1
4	Bank of India	95	91	94	3	0	0	1	1	1
5	Bank of Maharashtra	105	91	104	13	0	0	1	1	7
6	Canara Bank	289	270	279	9	6	2	2	4	3
7	Central Bank of India	298	272	293	21	5	0	0	0	0
8	HP StateCo-operative	242	224	229	5	4	1	8	9	10
9	Himachal Pradesh GB	142	138	138	0	2	0	2	2	0
10	HDFC	118	66	68	2	50	0	0	0	7
11	ICICI Bank	7	1	2	1	3	0	2	2	1
12	IDBI Bank	71	63	66	3	5	0	0	0	2
13	Indian Bank	261	245	255	10	2	1	3	4	8
14	Indian Overseas Bank	81	73	74	1	5	0	2	2	1
15	Indusind Bank	6	1	1	0	3	0	2	2	0
16	J & K Bank	9	8	9	1	0	0	0	0	0
17	Kotak Mahindra Bank	2	0	0	0	1	0	1	1	0
18	Punjab and Sind Bank	86	78	81	3	2	1	2	3	1
19	Punjab National Bank	1224	1111	1177	66	39	3	5	8	1
20	State Bank of India	1189	1032	1073	41	103	3	10	13	19
21	South Indian Bank	1	0	0	0	1	0	0	0	0
22	The Kangra Central	81	67	68	1	8	0	5	5	1
23	UCO Bank	673	585	652	67	20	1	0	1	2
24	Union Bank of India	260	247	257	10	3	0	0	0	0
25	Yes bank	0	0	0	0	0	0	0	0	0
	<b>Grand Total</b>	<b>5591</b>	<b>4972</b>	<b>5246</b>	<b>274</b>	<b>278</b>	<b>12</b>	<b>55</b>	<b>67</b>	<b>65</b>

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

**4.4.2) PMSVANidhi Second Tranche Status as on 31.12.2023**

Sl.	Name of the Bank	Applications Received	Total Sanctioned upto (nos.)			Rejected	Pending for Sanction			Pending for Disb.
			Sept, 2023	Dec, 2023	Grw.		<15	>15	Tot.	
1	Bank of Baroda	161	125	137	12	24	0	0	0	1
2	Bank of India	56	41	52	11	3	0	1	1	5
3	Bank of Maharashtra	16	11	12	1	4	0	0	0	0
4	Canara Bank	205	171	175	4	29	1	0	1	5
5	Central Bank of India	187	161	168	7	19	0	0	0	0
6	H.P.StateCo-operative	135	101	108	7	24	1	2	3	4

7	Himachal Pradesh GB	63	52	55	3	7	0	1	1	2
8	HDFC	35	9	16	7	19	0	0	0	10
9	IDBI Bank	48	37	38	1	8	0	2	2	3
10	Indian Bank	142	121	126	5	16	0	0	0	7
11	Indian Overseas Bank	40	17	21	4	16	0	3	3	3
12	J & K Bank	5	4	5	1	0	0	0	0	1
13	Punjab and Sind Bank	46	42	43	1	3	0	0	0	0
14	Punjab National Bank	760	610	635	25	123	0	2	2	4
15	State Bank of India	764	561	567	6	196	0	1	1	26
16	The Kangra Central	21	12	13	1	4	0	4	4	0
17	UCO Bank	321	262	280	18	40	0	1	1	0
18	Union Bank of India	161	132	142	10	18	1	0	1	0
	<b>Grand Total</b>	<b>3166</b>	<b>2469</b>	<b>2593</b>	<b>124</b>	<b>553</b>	<b>3</b>	<b>17</b>	<b>20</b>	<b>71</b>

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

4.4.2) PMSVANidhiThird Tranche Status as on 31.12.2023										
Sl	Name of the Bank	Applications Received	Total Sanctioned upto (nos.)			Rejected	Pending for Sanction			Pending for Disb.
			Sept, 2023	Dec, 2023	Grw.		<15	>15	Tot.	
1	Bank of Baroda	42	36	39	3	2	1	0	1	0
2	Bank of India	24	19	22	3	0	1	1	2	1
3	Bank of Maharashtra	7	7	7	0	0	0	0	0	0
4	Canara Bank	79	65	70	5	7	0	2	2	0
5	Central Bank of India	53	44	53	9	0	0	0	0	0
6	H.P.StateCo-operative	56	40	50	10	3	1	2	3	3
7	Himachal Pradesh GB	32	22	26	4	1	3	2	5	1
8	IDBI Bank	26	21	25	4	0	0	1	1	1
9	Indian Bank	66	56	64	8	0	1	1	2	7
10	Indian Overseas Bank	5	4	5	1	0	0	0	0	0
11	J & K Bank	3	1	3	2	0	0	0	0	0
12	Punjab and Sind Bank	25	15	19	4	5	1	0	1	1
13	Punjab National Bank	310	268	289	21	18	2	1	3	3
14	State Bank of India	240	197	216	19	20	1	3	4	8
15	The Kangra Central	4	3	3	0	1	0	0	0	0
16	UCO Bank	129	109	124	15	5	0	0	0	1
17	Union Bank of India	50	39	48	9	0	2	0	2	0
	<b>Grand Total</b>	<b>1151</b>	<b>946</b>	<b>1063</b>	<b>117</b>	<b>62</b>	<b>13</b>	<b>13</b>	<b>26</b>	<b>26</b>

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



<b>4.4.5) Resubmitted Applications as on 31.12.2023:</b>				
<b>S. No</b>	<b>Name of the Bank</b>	<b>1<sup>st</sup>Tranche</b>	<b>2<sup>nd</sup> Tranche</b>	<b>3<sup>rd</sup> Tranche</b>
1	Axis Bank	1	0	0
2	Bank of Baroda	2	0	0
3	Bank of India	3	7	0
4	Central Bank of India	0	1	0
5	H.P. State Co-operative	5	2	2
6	Himachal Pradesh GB	7	2	0
7	HDFC	2	1	0
8	IDBI Bank	1	2	0
9	Indian Bank	5	0	0
10	Indian Oversea Bank	0	0	0
11	J & K Bank	0	0	0
12	Punjab and Sind Bank	4	1	1
13	Punjab National Bank	8	56	0
14	State Bank of India	1	2	0
15	The Kangra Central	5	9	0
16	UCO Bank	0	27	0
17	Union Bank of India	0	6	0
18	Yes Bank	1	0	0
	<b>Grand Total</b>	<b>45</b>	<b>116</b>	<b>3</b>

#### **4.5.1) PRADHANMANTRI EMPLOYMENT GENERATIONPROGRAMME: (PMEGP)**

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

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

#### 4.5.2) Target allocation for FY 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 upto Q2		Achievement upto Q3		Actual Growth Q3 over Q2		% Growth Q3 over Q2	
	No. of Projects	Margin Money	No. of Projects	Margin Money	No. of Projects	Margin Money	No. of Projects	Margin Money	No. of Projects	Margin Money
<b>KVIB</b>	297	964.03	347	1393.70	520	2048.03	173	654.33	49.86	46.95
<b>KVIC</b>	297	964.28	230	966.23	337	1422.73	107	456.5	46.52	47.25
<b>DIC</b>	396	1285.70	516	1516.19	708	2213.12	192	696.93	37.21	45.97
<b>Total</b>	<b>989</b>	<b>3214.00</b>	<b>1093</b>	<b>3876.12</b>	<b>1565</b>	<b>5683.88</b>	<b>472</b>	<b>1807.76</b>	<b>43.18</b>	<b>46.64</b>

#### 4.5.3) CREDIT MOBILIZATION: AS ON 31.12.2023:

(Amount in Lakhs)

Sl.	Name of the Bank	Received	Sanctioned	Rejected	Pending	Margin Money	
						Claimed	Pending
1	Axis Bank	1	0	0	1	0	0
2	Bank Of Baroda	43	29	4	12	122.02	31.09
3	Bank Of India	22	17	2	3	14.35	9.1
4	Bank of Maharashtra	15	2	1	12	21.82	0
5	Canara Bank	99	67	34	4	174.19	95.44

6	Central Bank of India	55	33	20	4	66.88	34.07
7	H.P. Cooperative Bank	22	0	6	16	0	0
8	H.P. Gramin Bank	427	308	63	62	975.42	335.02
9	HDFC Bank	196	123	48	36	188.4	71.08
10	IDBI Bank	12	9	0	4	47.42	29.38
11	Indian Bank	30	18	5	7	24.54	15.02
12	Indian Overseas Bank	2	2	0	1	20.1	12.5
13	J & K Bank Ltd	6	3	2	2	0	0
14	JCCB	20	12	9	2	47.9	10.25
15	KCCB	99	75	21	12	211.39	74.8
16	Punjab And Sind Bank	34	24	7	5	67.76	14.89
17	Punjab National Bank	572	361	185	48	1048.81	407.81
18	State Bank Of India	560	266	207	127	317.09	186.89
19	UCO Bank	227	159	58	6	296.14	134.25
20	Union Bank Of India	78	57	7	19	107.09	42.4
	<b>Total</b>	<b>2520</b>	<b>1565</b>	<b>679</b>	<b>383</b>	<b>3751.32</b>	<b>1504</b>

(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, assaying, storage, common processing, packaging, marketing, processing of agri-produce, and testing laboratories.

Farmer Producer Organizations(FPOs)/Producer Cooperatives

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

#### **Eligibility Criteria for Co-operatives/FPOs:**

- iv) It should preferably 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;
- ix) Self Help Groups(SHG)

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.10lakh.

**4.6.2) THE BANK WISE STATUS UNDER PMFME AS ON 31.12.2023 IS GIVEN BELOW:**

S.No.	Bank Name	Received	Sanction	Rejected	Pendency				
					Total	< 1 month	1-6 month	6- 12 months	> 1 year
1	BOB	4	2	1	1	0	1	0	0
2	BOI	7	1	6	0	0	0	0	0
3	BOM	1	1	0	0	0	0	0	0
4	CANARA	29	16	13	0	0	0	0	0
5	CBI	41	30	11	0	0	0	0	0
6	HDFC	63	14	48	1	1	0	0	0
7	HPGB	82	52	27	3	3	0	0	0
8	HPSCB	201	61	137	3	3	0	0	0
9	ICICI	5	0	4	1	0	1	0	0
10	IDBI	4	2	2	0	0	0	0	0
11	INDIAN	4	3	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	5	0	4	1	0	1	0	0
15	P & SB	4	1	2	1	0	1	0	0
16	PNB	619	340	263	16	11	5	0	0
17	SBI	885	500	369	16	11	5	0	0
18	KCCB	7	3	1	3	1	1	1	0
19	UCO	423	223	200	0	0	0	0	0
20	UNION	8	6	1	1	0	1	0	0
<b>Total</b>		<b>2395</b>	<b>1257</b>	<b>1091</b>	<b>47</b>	<b>30</b>	<b>16</b>	<b>1</b>	<b>0</b>

#### **4.7.1) NATIONAL AGRICULTURE INFRASTRUCTURE DEVELOPMENT FUND FINANCING FACILITY**

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

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

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

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

The progress (As per AIF National Portal) as on 31.12.2023 and particulars of activities carried out by the PMU till 31.12.2023 is as under: -

#### **4.7.2) District wise Progress as on 31.12.2023, under AIF**

**(Amount in Crores)**

<b>District Wise AIF Progress 08.07.2020 to 31.12.2023</b>						
<b>S No</b>	<b>District</b>	<b>Cumulative up to 31.12.2023</b>		<b>During Financial Year 2023-2024</b>		
		<b>No.</b>	<b>Amount</b>	<b>Target Amount</b>	<b>Achievement Amount</b>	<b>% Achievement</b>
1	Bilaspur	14	4.37	10	1.88	18.80
2	Chamba	5	1.39	5	0.27	5.40
3	Hamirpur	3	1.22	5	0	0
4	Kangra	17	10.18	32	3.28	10.25
6	Kinnaur	9	1.63	5	0.65	13
5	Kullu	48	4.69	9	3.13	34.78
8	LahaulSpiti	0	0	1	0	0
7	Mandi	62	10.19	27	3.89	14.41
11	Shimla	140	33.69	63	4.53	7.19
9	Sirmour	13	19.91	28	9.09	32.46
10	Solan	14	15.11	39	4.86	12.46
12	Una	9	6.96	19	1.66	8.74
13	NABARD To PACS	9	2.90	0	0	0
	<b>Total</b>	<b>343</b>	<b>112.24</b>	<b>243</b>	<b>33.24</b>	<b>13.68</b>

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

( Amount in Crores)

Bank Wise AIF Progress 08.07.2020 to 31.12.2023						
S No	BANK	Cumulative up to 31.12.2023		During Financial Year 2023-2024		
		No.	Amount	Target Amount	Achievement Amount	% Achievement
1	Bank of Baroda	7	7.2	9	0	0
2	Bank of India	2	2.28	13	0.28	2.15
3	Bank of Maharashtra	1	0.6	6	0.6	10
4	Canara Bank	3	0.15	4	0	0
5	Central Bank of India	7	11.12	8	0.42	5.25
6	HDFC	17	7.91	18	1.66	9.22
7	HPGramin Bank	14	1.75	14	0.42	3.00
8	HP State Coop. Bank	14	4.31	24	2.50	10.42
9	ICICI	0	0	6	0	0
10	IDBI	2	0.35	4	0.35	8.75
11	Indian Bank	1	2.00	7	2.00	28.57
12	Jogindra Central Coop.	2	0.12	4	0	0
13	Kotak Mahindra Bank	0	0	2	0	0
14	Punjab National Bank	76	40.05	43	9.26	21.53
15	State Bank of India	139	24.32	41	12.38	30.20
16	UCO Bank	49	7.18	34	3.37	9.91
17	Union Bank of India	0	0	6	0	0
18	<b>NABARD to Pacs</b>	9	2.90	0	0	0
	<b>Total</b>	<b>343</b>	<b>112.24</b>	<b>243</b>	<b>33.24</b>	<b>13.68</b>

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 28<sup>th</sup> August, 2014 to provide all households in the country with financial services with particular focus to empower the weaker sections of our society.

Since the Pradhan Mantri Jan 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 17<sup>th</sup> JANUARY, 2024**

(Figures in crores)

Bank Name	RURAL/ SU	URBAN	TOTAL	NO OF RUPAY CARDS	BALANCE IN ACCOUNTS
Public Sector Bank	25.23	14.99	40.22	30.38	169449
Regional Rural Bank	8.26	1.35	9.61	3.47	41748
Private Banks	0.73	0.79	1.52	1.21	6423
Rural Cooperative Banks	0.19	0.00	0.19	0.00	0.01
<b>Total</b>	<b>34.41</b>	<b>17.13</b>	<b>51.54</b>	<b>35.06</b>	<b>217620</b>

(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	
	31.12.2020	31.12.2021	31.12.2022	31.12.2023	
PMJDY	16.15	17.09	17.78	18.88	
PMJJBY	4.29	4.78	6.72	10.96	
PMSBY	14.92	16.88	20.23	31.98	
APY	2.11	2.56	3.72	4.67	

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

(No. in lacs)

Scheme	No. of accounts opened during Q1	No. of accounts opened during Q2	No. of accounts opened during Q3	Total no. of accounts opened during FY 2023-24
PMJDY	0.10	0.35	0.12	0.57
PMJJBY	0.50	0.72	0.62	1.84
PMSBY	1.08	2.23	1.03	4.34
APY	0.19	0.24	0.25	0.68

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

Performance under Social Security Insurance Schemes i.e. PMSBY and PMJJBY as of 31.12.2023 for HP State is given below:

Name of Scheme	No. of enrollments ( in lakhs)
A) PRADHAN MANTRI SURAKSHA BIMA YOJANA- (PMSBY)	31.98
B) PRADHAN MANTRI JEEVAN JYOTIBIMA YOJANA- (PMJJBY)	10.96

(Source: pmjdy.gov.in portal)

1) **PMSBY:** The Accidental insurance coverage of Rs.2.00 lakh on annual basis is available at a premium of Rs.20/- p.a. under the Scheme. Banks have covered PMJDY account holders as well as other account holders under the scheme. The annual insurance cover is renewed on 1<sup>st</sup>June every year. Banks have total **enrollments of more than 31.98 lakh account holders** under Accidental Insurance Scheme i.e. PMSBY as of 31.12.2023.

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 1<sup>st</sup>June every year. Banks have more than **10.96 lakh enrollments** under PMJJBY in the State as of period ended 31.12.2023.



### 5.2.3) MICRO PENSION SCHEME – ATAL PENSION YOJANA:

The Bank-wise (Agency) achievements under Atal Pension Yojana (APY) in Himachal Pradesh as of 31.12.2023 mentioned as below:

S No.	Category	Target per branch (p.a.)	No of Branches Regd. In HP	Targets 2023-24	Achievement up to 31.12.2023	Cumulative up to 31.12.2023
1	PSBs	100	1168	116800	55894	347004
2	RRBs	100	271	27100	9960	87916
3	Major Pvt. Banks (Axis, HDFC, ICICI & IDBI Bank)	70	198	13860	804	21321
4	Pvt Banks (Excluding those mentioned above)	30	40	1200	12	379
5	Small Finance Banks	60	21	1260	274	949
6	Coop Banks (including Urban Coop. Banks)	20	568	11360	736	9064
	<b>Total</b>	<b>XXXX</b>	<b>2266</b>	<b>171580</b>	<b>67680</b>	<b>466633</b>

\*\* Excluding HPARDB and IPPB

**Top Performers under APY:** Canara Bank (76%), State Bank of India (64%) and UCO Bank (60%)

**Dismal Performance under APY:**

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

**Public Sector:** IOB (11%), BOI (27%), Punjab National Bank(28%).

**RRB:** HP Gramin(37%)

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

### 5.3) GHAR GHAR KCC ABHIYAAN (1<sup>ST</sup>OCTOBER 2023 TO 31<sup>ST</sup>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 "GharGhar 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.
- Drive was successful and was later merged with Viksit Bharat Sankalp Yatra.

**District wise progress under KCC saturation as on 31.01.2024:**

Sl	Bank Name	No. of Branches	Saturated Beneficiaries	Pending Beneficiaries	Total no. of Beneficiaries	Saturation completed(%)
1	Punjab National Bank	370	84681	139463	224144	38
2	State Bank Of India	346	82650	74261	156911	53
3	HP State Co-Operative Bank	238	33725	77220	110945	31
4	HP Gramin Bank	276	15011	85884	100895	15
5	Uco Bank	173	17823	55340	73163	25
6	Kangra Central Coop. Bank	216	10777	60443	71220	16
7	Central Bank Of India	52	4710	16927	21637	22
8	Canara Bank	71	1222	7191	8413	15
9	Jogindra Central Coop. Bank	30	1040	7133	8173	13
10	Bank Of India	19	841	4321	5162	17
11	Union Bank Of India	39	2123	3023	5146	42
12	Punjab And Sind Bank	28	2676	1729	4405	61
13	Indian Bank	27	433	2086	2519	18
14	Bank Of Baroda	33	491	1920	2411	21
15	Idbi Bank Limited	17	150	1832	1982	8
16	Hdfc Bank Ltd.	69	502	1133	1635	31
17	Indian Overseas Bank	7	92	399	491	19
18	Bank Of Maharashtra	5	26	300	326	8
19	Icici Bank Limited	15	28	99	127	23
20	Jammu & Kashmir Bank	4	3	64	67	5
21	Axis Bank Limited	5	7	47	54	13
22	Indusind Bank Ltd	2	0	22	22	0
23	Kotak Mahindra Bank	2	0	5	5	0
24	South Indian Bank	1	0	2	2	0
25	Catholic Syrian Bank	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)	7	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	16	

#### Points for deliberation:

- A) All member banks are requested to adhere to the guidelines of Reserve Bank of India issued vide their communication RBI/2016-17/236FIDD.FLC.BC.No. 22/12.01.018/2016-17 March 02, 2017.  
Each Bank Branch in Rural area to conduct at least one camp per month (on the Third Friday of each month (after branch business hours)), focusing on digital payments with target groups viz. farmers, small entrepreneurs, school children, senior citizens and SHGs.
- B) Quarterly progress report on Financial Literacy Campaign by FLCs and Banks during the quarter ended December, 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 December, 2023.

District	FLC Code	No of camp	No of participants	Stakeholders present (Indicate Y/N)						
				LDM	DDM	LDO	Local Govt.	NGO	B C	Others
BILASPUR	46201	23	3400	15	4		21	2	2	13
CHAMBA	47201	2	60	0	0	0	0	0	0	2
HAMIRPUR	48201	19	621	14	10	3	13	10	11	6
KANGRA	47001	15	358	11	0	0	15	0	0	0

KINNAUR	47601	NIL								
KULLU	46801	14	566	14	7	5	5	1	0	14
LAHAUL& SPITI	47401	NIL								
MANDI	46401	7	255	1	0	0	1	0	0	1
SHIMLA	46001	NIL								
SIRMAUR	48001	NIL								
SOLAN	46801	NIL								
UNA	48401	7	395	7	0	4	0	0	0	7
<b>Total</b>		<b>87</b>	<b>5655</b>	<b>62</b>	<b>21</b>	<b>12</b>	<b>55</b>	<b>13</b>	<b>13</b>	<b>43</b>

(Position as per reporting to RBI on quarterly basis- Dec, 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 December, 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 particip ants	Stakeholders present (Indicate Y/N)						
				LDM	DDM	LDO	Local Govt	NGO	BC	Others
BILASPUR	46201	51	4155	33	9	4	37	3	2	29
CHAMBA	47201	12	460	0	0	0	7	0	1	4
HAMIRPUR	48201	19	621	14	10	3	13	10	10	6
KANGRA	47001	15	358	11	0	0	15	0	0	0
KINNAUR	47601	NIL								
KULLU	46801	13	500	13	0	0	0	0	0	13
LAHAUL & SPITI	47401	NIL								
MANDI	46401	14	512	0	0	0	0	0	0	0
SHIMLA		NIL								
SIRMAUR		NIL								
SOLAN		NIL								
UNA	48401	31	1650	22	8	2	20	13	0	10
<b>Total</b>		<b>155</b>	<b>8256</b>	<b>93</b>	<b>27</b>	<b>9</b>	<b>92</b>	<b>26</b>	<b>13</b>	<b>62</b>

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

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

District	No of rural branches in district	No of camps conducted during the quarter- Dec, 2023	Target Group Addressed
Bilaspur	109	250	Farmers, Small entrepreneurs, School students, SHGs
Chamba	102	219	Farmers, Small entrepreneurs, School students, SHGs
Hamirpur	140	424	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Kangra	372	858	Farmers, Small entrepreneurs, School students, SHGs
Kinnaur	25	37	Jan SamparkAbhiyan
Kullu	52	73	Farmers, Small entrepreneurs, School students, SHGs
Lahaul&Spiti	102	308	Farmers, Small entrepreneurs, Senior citizens
Mandi	205	402	Farmers, SHGs
Shimla	255	637	School students, SHGs,
Sirmaur	103	271	Farmers, SHGs
Solan	179	537	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Una	124	363	Farmers, Small entrepreneurs, School students
<b>Total</b>	<b>1768</b>	<b>4379</b>	

(Position as per reporting to RBI on quarterly basis- Dec, 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-BCs):**

- ◆ Banks have been allocated **3662 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 **12405 Bank Mitras** as of 31<sup>st</sup> December, 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 **59858** new entrepreneurs with fresh disbursement to the tune of **Rs.1344 Crores** up to the quarter ended December, 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.3313 crores** with coverage of **186329 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 DECEMBER, 2023

(Amt. in Crores)

S. No.	Category	Disb. up to 31.12.2023		O/s as on 31.12.2023	
		No.	Amt.	No.	Amt.
1	Shishu (Loan up to Rs.50000)	19371	69.06	53037	156.02
2	Kishor (Loan above Rs.50000-Rs.5 lakh)	31293	582.67	105929	1547.76
3	Tarun (Loan above Rs.5 Lakh-Rs. 10 Lakh)	9194	692.29	27363	1609.52
4	<b>Total</b>	<b>59858</b>	<b>1344.02</b>	<b>186329</b>	<b>3313.30</b>

(Bank wise position of disbursement of loans under PMMY up to period ended December, 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 DECEMBER 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	291	53.24	64	7.06	355	60.29
2	H. P. Gramin Bank (RRB)	16	2.80	7	4.22	23	7.02
3	Private Sector Banks	8	3.85	0	0	8	3.85
4	Coop sector banks	0	0	0	0	0	0
	<b>Total</b>	<b>315</b>	<b>59.89</b>	<b>71</b>	<b>11.28</b>	<b>386</b>	<b>71.16</b>

(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 31.12.2023**

(Amount in Crores)

S. No.	Banks	Total Achievement	
		A/c	Amt.
1	Public sector Banks	1400	202.43
2	H.P. Gramin Bank (RRB)	209	30.97
3	Private Sector banks	85	10.44
4	Coop sector banks (incl. Urban Coop. Banks)	0	0
	<b>Total</b>	1694	243.84

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

**Points for deliberations:**

- 1) Banks have sanctioned loans to 315 new women entrepreneurs amounting to Rs.60 crores up to the quarter ended December 2023.
- 2) Banks have sanctioned 71 new SC/ST entrepreneurs amounting to Rs.11Crores up to the quarter ended December 2023.
- 3) The cumulative position reveals that Banks have outstanding loans amounting to **Rs.244 crores to total 1694 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 31.12.2023 in the State is appended below:

**Himachal Pradesh- Dashboard 31.12.2023**

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	22,984	73.14%	79044	85,251	107.85%	303290	360,471	118.85%	413758	468706	113.28%
2	Chamba	50380	32,377	64.27%	131542	138,337	105.17%	374856	457,908	122.16%	556778	628622	112.90%
3	Hamirpur	36216	27,951	77.18%	98675	96,806	98.11%	357589	468,550	131.03%	492480	593307	120.47%
4	Kangra	121443	89,505	73.70%	314013	328,350	104.57%	1195745	1,477,400	123.55%	1631200	1895255	116.19%
5	Kinnaur	5572	2,731	49.01%	15059	16,474	109.40%	68116	70,985	104.21%	88747	90190	101.63%
6	Kullu	36748	25,766	70.12%	99762	101,115	101.36%	335476	401,872	119.79%	471986	528753	112.03%
7	L&S	2099	1,355	64.55%	6111	5,908	96.68%	24087	28,037	116.40%	32296	35300	109.30%
8	Mandi	81553	58,322	71.51%	219116	218,738	99.83%	779806	948,708	121.66%	1080476	1225768	113.45%
9	Shimla	57445	31,987	55.68%	189085	165,185	87.36%	620334	718,370	115.80%	866863	915542	105.62%
10	Sirmaur	50174	37,970	75.68%	129675	144,323	111.30%	389990	459,694	117.87%	569840	641987	112.66%
11	Solan	50032	29,804	59.57%	139181	127,027	91.27%	426877	496,186	116.24%	616090	653017	105.99%
12	Una	43629	33,310	76.35%	118151	116,748	98.81%	401728	501,900	124.94%	563508	651958	115.70%
<b>G.Total</b>		<b>566716</b>	<b>394062</b>	<b>69.53%</b>	<b>1539414</b>	<b>1544262</b>	<b>100.31%</b>	<b>5277894</b>	<b>6390081</b>	<b>121.07%</b>	<b>7384022</b>	<b>8328405</b>	<b>112.79%</b>

It is worth noting that the AADHAAR coverage for all the age groups in the State, except for those falling between 0 to 5 years is above 100%. Efforts to bring this age group under AADHAAR coverage should be undertaken.

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

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

In Himachal Pradesh, at present, 426 Aadhaar Enrolment & Updation Centres opened by Banks & Department of Post and these centres are in active status.

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

<b>Bank-wise status of Aadhaar Enrolment &amp; Updation Centres (AECs) in Himachal Pradesh</b>			
<b>Status dated : 31.12.2023</b>			
<b>Sr No</b>	<b>Registrar Name</b>	<b>Active Machines</b>	<b>Total Transaction In Last 30 Days</b>
<b>1</b>	Govt of Himachal Pradesh	614	100865
<b>2</b>	Woman and Child Development	28	9820

3	Health Department	26	2270
4	India Post	141	10044
5	IPPB	211	2731
6	CSC e-Gov.	33	1391
7	Bharat Sanchar Nigam Limited	16	626
8	UID ASK	4	3310
9	Bank of Baroda	3	215
10	Bank of India	1	276
11	Central Bank of India	5	33
12	FINO PAYMENTS BANK	1	389
13	HDFC Bank Limited	7	1124
14	ICICI Bank Limited	7	2478
15	Indian Bank	1	98
16	Indian Overseas Bank	2	189
17	IndusInd Bank	4	778
18	Jammu and Kashmir Bank	1	30
19	Punjab & Sind Bank	3	166
20	RBL Bank Limited	1	397
21	State Bank Of India	21	3321
22	UCO Bank	7	746
23	Union Bank Of India	2	369
24	YES Bank Limited	8	860
	<b>Total</b>	<b>1147</b>	<b>142526</b>

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

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

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

A nationwide campaign to raise awareness through outreach activities to achieve saturation of schemes named "**Viksit Bharat SankalpYatra**", was launched. With concerted efforts across the board as well as active *Jan Bhagidari* was ensured such that the last mile and the most vulnerable were reached effectively. The objectives of the Viksit Bharat SankalpYatra were as follows:

1. Reaching the unreached - reach out to the vulnerable who are eligible under various schemes but have not availed benefit so far.

2. . Dissemination of information and generating awareness about schemes.
3. Learning from the citizens - Interaction with beneficiaries of government schemes through personal stories / experience sharing.
4. Enrolment of potential beneficiaries through details ascertained during the Yatra.
5. 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 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.
6. In States/Constituencies having elections, the Vikasit Bharat Sankalp Yatra was scheduled after the model code of conduct is lifted.

**Progress under Viksit Bharat Sankalp Yatra from 15.11.2023 to 26.01.2024:**

Date	Total Block	Total GP	No of Block Covered	No of GP Covered	
26/01/2024	88	3622	87	3560	
<b>Total No of Application sourced</b>					
<b>PMJDY</b>	<b>PMJJBY</b>	<b>SUPI</b>	<b>APY</b>	<b>PMSBY</b>	
3925	11037	4	4717	16569	
<b>No. of application Generated</b>					
<b>MUDRA</b>	<b>KCC Crops</b>	<b>Fisheries</b>	<b>Animal Husbandry</b>	<b>SHG</b>	<b>PM SVANidhi</b>
858	4554	80	735	64	27

#### **6.4) 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.**

### **6.5) 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)/ Shoemith/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.

**Bank wise details of applications received under PM Vishwakarma:**

Bank Name	Saving Bank Details Received	Saving Bank Details Approved	Saving Bank Details Rejected	Saving Bank Details Pending for Approval		
				less than 7 days	greater than 7 days	Total
AU Small Finance bank	3	3	0	0	0	0
Axis Bank	29	3	0	6	20	26
Bank of Baroda	499	375	28	89	7	96
Bank of India	648	613	26	9	0	9
Bank of Maharashtra	31	11	0	12	8	20
Canara Bank	416	218	12	82	104	186
Central Bank of India	1133	850	55	171	57	228
H.P. State Co-operative Bank	4909	974	402	1990	1543	3533
HDFC Bank	443	144	13	79	207	286
ICICI Bank	36	9	0	8	19	27
IDBI Bank	71	2	1	16	52	68
Indian Bank	267	195	35	28	9	37
Indian Overseas Bank	49	3	2	12	32	44
IndusInd Bank	16	0	0	1	15	16
Jammu & Kashmir Bank Ltd	305	207	50	29	19	48
Jogindra Central Co-op. Bank	177	28	1	11	137	148
Kotak Mahindra Bank Limited	6	0	0	0	6	6
Punjab and Sind Bank	199	131	26	21	21	42
Punjab National Bank	23560	16743	1273	3622	1922	5544
RRB Himachal Pradesh GB	3949	9	0	1092	2848	3940
SOUTH INDIAN BANK	4	0	0	0	4	4
State Bank of India	20966	8531	724	4108	7603	11711
Kangra Central Co-op. Bank	2990	0	0	767	2223	2990
UCO Bank	8975	6144	596	1066	1169	2235
Ujjivan Small Finance Bank	3	0	0	0	3	3
Union Bank of India	304	196	29	55	24	79
Yes Bank Ltd.	1	1	0	0	0	0
<b>Grand Total</b>	<b>69989</b>	<b>35390</b>	<b>3273</b>	<b>13274</b>	<b>18052</b>	<b>31326</b>

**6.6)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. ParmarVidyarthiRinYojna – 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

As informed by the department the scheme will be launched offline in the beginning till the online mode is not functional, MOU is under progress and the house will be informed accordingly.

### **6.7) 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.

As informed by the department portal is under progress and is on completion stage.

#### **6.8) 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.

#### **6.9) BANKABILITY OF PROPERTY CARDS UNDER SWAMITVA SCHEME.**

Government has decided to give ownership rights by issuing “Property Cards” to people possessing Houses in AbadiDeh area. It will provide them the legal title of the property enabling them to avail loan facility from banks/financial institutions. 15197 AbadiDehvillages 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 AbadiDeh 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.

#### **6.10) 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.

<b>Data on Relief measures extended by banks on account of Natural Calamities</b>										
<b>Bank Name</b>	<b>Outstanding</b>		<b>Eligible for rescheduled/restructuring</b>		<b>Restructured/Rescheduled</b>		<b>% ach. of Rescheduled/Restructured</b>		<b>Fresh finance/Rending provided</b>	
	<b>A/cs</b>	<b>Amt.</b>	<b>A/cs</b>	<b>Amt.</b>	<b>A/cs</b>	<b>Amt.</b>	<b>A/cs</b>	<b>Amt.</b>	<b>A/cs</b>	<b>Amt.</b>
Bank of Baroda	14052	977.50	6	0.54	6	0.54	100.00	100.00	N/A	N/A
Central Bank of India	26932	1394.94	7688	758.44	5773	575.88	75.09	75.93	0	0
HPGB	35125	973.22	29	6.87	29	6.87	100.00	100.00	0	0
H.P. state Coop	9228	150.21	3	0.88	3	0.88	100.00	100.00		
IDBI Bank Ltd	4370	175.09	239	7.74	4	0.08	1.67	1.05	0	0
PNB	286647	10404.80	103541	6637.12	73	74.45	0.07	1.12	10	340.93
SBI	294435	14663.00	204000	11745.00	1483	300.94	0.73	2.56	307	17.64
UCO BANK	31782	2105.54	24005	1470.87	17	15.39	0.07	1.05	NA	NA
<b>Total</b>	<b>702571</b>	<b>30844.3</b>	<b>339511</b>	<b>20627.46</b>	<b>7388</b>	<b>975.03</b>	<b>2.18</b>	<b>4.73</b>		

#### **6.11) 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.

### 6.12) CENTRAL REGISTRY OF SECURITISATION ASSET RECONSTRUCTION AND SECURITY INTEREST OF INDIA (CERSAI)

An expert committee (EC) was constituted to recommend ways to make CKYCRR the single source of Truth (SST) for KYC for all financial institutions by the Department of Financial Services (DFS), Ministry of Finance, Government of India.

The expert Committee submitted their report on the above in the month of April 2023 in which they suggested to create general awareness. For the same, Regulators as well as CKYCR may also make efforts to popularize CKYCR and CERSAI may undertake special training and awareness session.

### 6.13) UNBANKED VILLAGES IN HIMACHAL PRADESH

Department of Financial Services, Ministry of Finance, Government of India is time and again reporting that there are unbanked villages in the state. The main reason is non updating of data on DBT-GIS portal by member banks.

We are giving below the unbanked locations in the state as reported by DFS

State Name	District	Village	Population	Allotted Bank
Himachal Pradesh	Kullu	Muhal Pangan (22/38)	602	UCO Bank
Himachal Pradesh	Chamba	Dhar Jalsu (251)	2	Punjab National Bank
Himachal Pradesh	Kullu	Up Muhal Kabhi	222	Punjab National Bank

As per the information received from banks two of the unbanked locations mentioned above i.e Muhal Pangan District Kullu and Up Muhal Kabhi are already covered by the bank branches of UCO Bank and Punjab National Bank respectively. Banks need to update the location of their branches on DBT-GIS portal to mark these locations as covered. However, Dhar Jalsu in District Chamba is having very low population and opening of bank branch or appointment of BC at such location will not be feasible.

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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 31<sup>ST</sup> DECEMBER, 2023.**

(Amount in Crores)

S. No	Agency	Outstanding	NPA's	NPA-%age
1	Public Sector Banks	38938.56	1718.26	4.41
2	RRBs	3662.25	135.50	3.70
3	Cooperative Banks	16008.74	2223.74	13.89
4	Private Banks	11244.92	211.01	1.88
	<b>TOTAL</b>	<b>70165.94</b>	<b>4288.50</b>	<b>6.11</b>

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

**7.2) BROAD SECTOR WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 31.12.2023**

(Amount in Crores)

S. No	Sector	Outstanding	NPA's	NPA %age
1	Agriculture	11982.97	930.05	7.76
2	MSME	18972.52	1818.65	9.59
3	Other Priority Sector	11058.80	479.38	4.33
A	Total Priority Sector Advances (1 to 3)	42014.29	3228.08	7.68
B	Total Non-Priority Sector Advances.	28151.70	1060.42	3.77
C	Grand Total (A+B)	70165.94	4288.50	6.11

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

**7.3) SECTOR-WISE NPA COMPARISON AS OF 31.12.2023 IN HIMACHAL PRADESH.**

(Amount in Crores)

Sl	Sector	NPA as on Dec, 2022	NPA as on Sept, 2023	NPA as on Dec, 2023	Variation over Dec, 2022	Variation over Sept, 2023	% Variation Y-O-Y	% Variation Q-O-Q
1	AGRI	948.10	943.44	930.05	-18.05	-13.39	-1.90	-1.42
2	MSME	1917.49	1869.03	1818.65	-98.84	-50.38	-5.15	-2.70
3	Other PS	494.82	511.25	479.38	-15.44	-31.87	-3.12	-6.23
4	NPS	1085.74	1018.94	1060.42	-25.32	41.48	-2.33	4.07
<b>Total</b>		<b>4446.15</b>	<b>4342.66</b>	<b>4288.5</b>	<b>-157.65</b>	<b>-54.16</b>	<b>-3.55</b>	<b>-1.25</b>

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

7.4) GOVT. SPONSORED SCHEME WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 31<sup>ST</sup> DECEMBER, 2023

(Amount in Crores)

S. No.	Sector	Outstanding	NPAs	NPA-%age
1	SGSY/NRLM	179.20	4.47	2.49
2	PMEGP	289.92	38.81	13.39
3	SJSRY/NULM	17.02	1.30	7.64
4	STAND UP INDIA	243.84	13.06	5.36
5	MUDRA	3251.58	280.54	8.63

(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 6.11% and in absolute term, NPAs have reached to Rs.4288.50 Crore in the quarter ended December, 2023. The NPAs in the State has decreased by Rs.54.16 Crores in comparison to that in quarter ended September, 2023 (Rs.4342.66 Crore in September, 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 9.59%. In agriculture sector NPA Ratio has declined to 7.76%.**
- ◆ In agency-wise position of NPAs, Co-op Banks have the highest level of NPAs of 13.89%. Among the Coop sector Banks, HP State Coop. Bank has NPA ratio of 6.03%, Kangra Central Coop Bank (26.76%), HPARDB (36.97%) and Bhagat Urban Coop. Bank (45.73%) in December Quarter. Cooperative Banks have to strengthen the recovery drives to prevent further slippage in the NPAs.
- ◆ Comparative Position of NPA over September, 2023 to December, 2023
  - ◆ The NPA in PSBs decreased from 4.77% to 4.41% and in absolute terms it decreased from Rs.1766.32 to Rs.1718.26 (Rs.48.06Cr.)
  - ◆ NPA in RRB decreased from 4.61% to 3.70% and in absolute terms it decreased from Rs.159.03Cr to Rs.135.50Cr (Net Rs.23.53 Cr.) in December, 2023.
  - ◆ NPA in Cooperative Sector Banks decreased from 15.36% to 13.89% and in absolute terms decreased from Rs.2253.34Cr to Rs.2223.74Cr (Net Rs.29.60Cr.) The Bhagat Urban Cooperative Bank has highest NPA 45.73%, followed by HP ARDB Bank 36.97% and Kangra Central Cooperative Bank at 26.76%.
  - ◆ NPA in Private Sector Banks increased from 1.50% to 1.88% and in absolute terms increased from Rs.163.97Cr to Rs.211.01Cr (Net Rs.47.04Cr.).
  - ◆ Total NPA has decreases from 6.57% to 6.11% and in absolute terms it decreased from Rs.4342.66Cr to Rs.4288.50Cr (Net Rs.54.16 Cr).

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**8) Review of Progress under Non Sponsored Programmes (NSP) –Quarter ended December, 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 – December, 2023		Outstanding as of quarter ended December, 2023 (Cumulative)	
No.	Amount in Lakh	No.	Amount in Lakh
2415	5876.58	9580	14495.14

(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 31<sup>ST</sup> DECEMBER, 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 DECEMBER, 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 (01.04.2023-31.12.2023)		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	17	541	240	6341	1685	2241	158
2	SBI RSETI Chamba	23	577	14	462	278	6716	2252	2935	14
3	PNB RSETI Hamirpur	27	688	18	561	319	8215	1813	3379	345
4	PNB RSETI Kangra	27	675	20	549	309	8166	1976	2714	949
5	PNB RSETI Kullu	24	660	17	501	241	6171	1613	1982	709
6	PNB RSETI Mandi	23	640	17	490	248	6124	1711	2555	30
7	UCO RSETI Shimla	24	671	21	619	278	6667	1710	2203	209
8	UCO RSETI Sirmaur	23	660	16	456	234	5446	1091	1986	54
9	UCO RSETI Solan	25	715	18	546	257	6321	1888	1778	779
10	PNB RSETI Una	25	675	17	508	330	8448	1912	3037	565
	<b>Total</b>	<b>241</b>	<b>6596</b>	<b>175</b>	<b>5233</b>	<b>2734</b>	<b>68615</b>	<b>17651</b>	<b>24810</b>	<b>3812</b>

**8.4.2) Pending training expenses reimbursement claims with DRDA/SRLM/ KVIC:**  
RSETIs have submitted the position of pending Claims due from Government agencies as of 31.12.2023.

Pending claims for reimbursement of EDP				(Amount in lakhs)	
S. No.	Name of RSETI	DRDA	KVIC	Other agencies	
1	UCO RSETI Bilaspur	135.48	0	0	
2	SBI RSETI Chamba	183.67	0	0	
3	PNB RSETI Hamirpur	94.95	0	0	
4	PNB RSETI Kangra	106	0	0	
5	PNB RSETI Kullu	66.69	0	0	
6	PNB RSETI Mandi	93.77	0	0	
7	UCO RSETI Shimla	129.58	0	0	
8	UCO RSETI Sirmaur	96.88	0	2.53	
9	UCO RSETI Solan	137.59	0	0	
10	PNB RSETI Una	130.72	0	0	
	<b>Total</b>	<b>1175.33</b>	<b>0</b>	<b>2.53</b>	

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 6596 entrepreneurs in rural areas in total 241 training programs.
- During the FY 2023-24, 175 programs have been conducted by RSETIs up to the quarter ended December 2023 in which 5233 rural youth have been trained.

**Points for deliberation:**

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

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

1	2	3
S.No	Name of RSETI	Latest Status
1	UCO RSETI Bilaspur	The building work of RSETI Bilaspur has been completed. RSETI is functioning from own building since 19 October 2023.
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 worth Deputy Commissioner. FCA clearance is pending approval for hiring services of outside vendor is pending at bank level.
3	PNB RSETI Hamirpur	RSETI functioning from own building.
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 of Mohal Khaliar is rejected by HP PWD Department considering Sliding zone. Now we have submitted demarcation request to the Tehsildar Mandi for land at Mohal syog Pandoh already leased to us for further construction of PNB RSETI Building.
7	UCO RSETI Shimla	The construction of RSETI Building is well underway. The lower ground floor is complete, and the upper ground floor and outer wall have been plastered. Construction of slab for rooftop has commenced.
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.**