

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेशसंयोजकः
यूको बैंक

STATELEVELBANKERS' COMMITTEE
HIMACHAL PRADESH
CONVENOR: UCO BANK

DGM Secretariat, Hotel Himland,
SHIMLA
(HIMACHAL PRADESH)

AGENDA PAPERS
FOR
172ndSTATE LEVEL BANKERS' COMMITTEE
FOR

QUARTER ENDED 31stMarch 2024

TO BE HELD ON 27.05.2024



BANKING OUTLETS IN HIMACHAL PRADESH AS ON 31st March 2024

S. No.	District	NUMBER OF BRANCHES	NUMBER OF ATMs	LEAD BANK
1	Bilaspur	136	94	UCO
2	Chamba	132	83	SBI
3	Hamirpur	175	159	PNB
4	Kangra	429	433	PNB
5	Kinnaur	56	34	PNB
6	Kullu	138	131	PNB
7	LahaulSpiti	26	16	SBI
8	Mandi	270	217	PNB
9	Shimla	382	343	UCO
10	Sirmaur	156	143	UCO
11	Solan	282	372	UCO
12	Una	159	150	PNB
	Total	2341	2175	

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 31STMARCH,2024

S. No.	Items		Unit	Position as of 31 st March, 2024
1	Banks	PSBs	Nos.	12
		RRBs	Nos.	01
		Coop. Banks	Nos.	09
		Pvt. Sector Bks	Nos.	13
		Payment Bks	Nos.	04
		Small Fin.Bks	Nos.	04
		Total	Nos.	43
2	Branch net work	PSB	Nos.	1175
		RRBs	Nos.	274
		Coop. Banks	Nos.	590
		Pvt. Sector Bks	Nos.	267
		Payment Bks	Nos.	13
		Small Fin. Bks	Nos.	22
		Total	Nos.	2341
3	Area wise Branches	Rural	Nos.	1789
		Semi Urban	Nos.	445
		Urban	Nos.	107
		Total	Nos.	2341
4	Per branch population as per 2011 Census	Rural	Nos.	3452
		Su/Urban	Nos.	1248
		Total	Nos.	2933
5	Deposits	PSBs	Rs. Crores	120580
		RRB	Rs. Crores	8535
		Coop.	Rs. Crores	32086
		Pvt. Sector	Rs. Crores	23184
		Payment Bks	Rs. Crores	92
		Small Fin. Bks	Rs. Crores	2529
		Total	Rs. Crores	187006
6	Advances	PSBs	Rs. Crores	40394
		RRB	Rs. Crores	3793
		Coop.	Rs. Crores	16702
		Pvt. Sector	Rs. Crores	11291
		Small Fin. Bks	Rs. Crores	777
		Total	Rs. Crores	72957
7	Business Volume	PSBs	Rs. Crores	160974
		RRB	Rs. Crores	12328
		Coop.	Rs. Crores	48787
		Pvt. Sector	Rs. Crores	34475
		Payment Bks	Rs. Crores	92
		Small Fin. Bks	Rs. Crores	3306
		Total	Rs. Crores	259963
8	Market Share	PSBs	Percentage	61.92
		RRB	Percentage	4.74
		Coop.	Percentage	18.77
		Pvt. Sector	Percentage	13.26
		Payment Bks	Percentage	0.04
		Small Fin. Bks	Percentage	1.27
		Total	Percentage	100.00
9	ATMs	PSB	Nos.	1469
		RRBs	Nos.	0
		Coop. Banks	Nos.	264
		Pvt. Sector Bks	Nos.	434
		Small Fin. Bks	Nos.	8
		Total	Nos.	2175

(Amount in Crores)						
S. No.	Item	31.03.2022	31.03.2023	31.03.2024	Variation in March,2024 over March, 2023 (Y-o-Y)	
1	Deposit PPD				Absolute	%age
	Rural	91976.5	102250.43	112061.48	9811.05	9.60
	Urban/SU	63007.65	68266.09	74944.43	6678.34	9.78
	Total-Deposits	154984.15	170516.52	187005.91	16489.39	9.67
2	Advances (O/S)					
	Rural	30945.29	35010.62	40324.95	5314.33	15.18
	Urban/SU	23369.49	27044.83	32631.74	5586.91	20.66
	Outside Credit	4409.5	3707.03	10977.30	7270.27	196.12
	Total-Advances	58724.28	65762.48	83933.99	18171.51	27.63
3	Total Banking Business (Dep + Adv)	213708.43	236279.00	270939.90	34660.90	14.67
4	RIDF	3161.15	3437.3	3636.19	198.89	5.79
5	CD RATIO (As per RBI recommendation)	39.93	40.58	46.83	6.25	15.40
6	Priority Sector Advances (O/S) of which under:	32608.28	38361.07	43556.97	5195.90	13.54
	I) Agriculture	10450.18	11266.68	12761.99	1495.31	13.27
	ii) MSME	15457.74	17114.21	19611.37	2497.16	14.59
	iii) OPS	6700.36	9980.18	11183.61	1203.43	12.06
7	Weaker Section Adv.	10545.55	11877.48	13367.32	1489.84	12.54
8	Non Priority Sec. Adv.	21706.32	23451.66	29399.70	5948.04	25.36
9	No. of Branches	2245	2279	2341	62.00	2.72
10	Advances to Women	5836.52	7459.43	9160.23	1700.80	22.80
11	Credit to Minorities	875.05	1253.25	1485.25	232.00	18.51
12	Advances to SCs/STs	3130.29	3468.41	4140.88	672.47	19.39

POSITION OF NATIONAL PARAMETERS AS OF 31st March, 2024 IN HIMACHAL PRADESH

(In terms of %age)

SNo	Sector	March, 2022	March, 2023	March, 2024	National Parameter
1	Priority sector Advances (of total Advances)	60.04	58.33	59.70	40%
2	Agriculture Advances (of total Advances)	19.24	17.13	17.49	18%
3	Advances to Small & Marginal Farmers (of total Advances)	14.73	13.17	12.45	9%
4	Advances to Micro Enterprises (of total Advances)	12.94	15.19	15.91	7.5%
5	Advances to Weaker Sections (of total Advances)	19.42	18.06	18.32	12%
6	Advances to Women (of total Advances)	10.75	12.02	12.56	5%
7	Advances under DRI scheme (of total Advances)	0.01	0.01	0.01	-
8	C.D. Ratio	39.93	40.58	46.83	60%
9	MSME Advances (of total P.S. Credit)	47.40	44.61	45.02	-
10	Advances to SC/ST (of total P.S. Credit)	9.60	9.04	9.51	-
11	Advances to Minorities (of total P.S. Credit)	2.68	3.27	3.41	-

Credit Deposit Ratio (CDR) in Himachal Pradesh, as of 31st March, 2024 = 46.83%

(As per instructions from RBI)

S. No	Components	As of 31.03.2024 (Amount in Crores)
1	Advances from Banks (within State)	72956.69
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	10977.30
3	RIDF (Bal. outstanding at the end of Quarter-March, 2024)	3636.19
4	Total- Credit (1+2+3)	87570.18
5	Total Deposits	187005.91
6	Credit Deposit ratio (%)	46.83%

INDEX OF AGENDA ITEMS			
Agenda Item No.	Subject	Particulars	Page
1	Confirmation of Minutes	Confirmation of Minutes of Previous Meeting and ATRs	1-2
2	Banking Statistics	Banking Statistical Data and Position of National Key Business as on 31.03.2024	3-9
3	ACP	Review of performance under ACP 2023-24 upto 31.03.2024	10-14
4	Govt. Sponsored Program	Review of KCC Saturation, MMSY, NRLM, NULM, PM Svanidhi, PMEGP, PMFME and AIF.	15-33
5	FI	Financial Inclusion: Review of progress in Himachal Pradesh as of 31.03.2024	34-42
6	Concurrent Issues	Concurrent and Fresh Issues	43-48
7	Recovery/NPA Performance	NPA Performance for quarter ended 31.03.2024	49-51
8	Performance under Non-Sponsored Program	Performance under SHG, Review of RSETI as on 31.03.2024	52-56
Data Tables			
9	Banking Statistics	Banking outreach in HP- Bank wise	58
		Banking outreach in HP- District wise	59
		Bank wise banking outlets & BCs	60,61
		Bank wise Deposits, Advances & CD Ratio	62
		Distt wise Deposits, Advances & CD Ratio	63
		Population wise Deposits, Advances & CD Ratio	64
		PS Advances – Agriculture	65,66
		PS Advances – MSME	67,68
		PS Advances – Others	69,70
		PS Advances – Weaker Section	71-74
		NPS Advances	75,76
		Loans to Minority Community	77,78
		Loans to SC/ST	79,80
		Loans to Women	81,82
10	ACP 2023-24	Bank-wise Sector wise scheme wise targets and achievements for FY 2023-24 under Annual Credit Plan 2023-24	83-98
11	Govt. Sponsored Program	KCC Crop Loan, Animal Husbandry, Fisheries	99-104
		Bank-wise progress under NRLM	105,106
		Bank-wise progress under NULM	105,106
		Bank-wise progress under PMEGP	107
12	PMJDY	Bank-wise progress under PMJDY	108,109
	PMMY	Pradhan MantriMUDRAYojana(PMMY)	110,111
	SUIS	Stand-Up India Scheme (SUIS)	112,113
	PMSBY/PMJJBY	Bank-wise progress under PMSBY/PMJJBY	114
	APY	Bank-wise progress under APY	115
13	Recovery (REC)	Priority Sector NPA position – Agriculture	116, 117
		Priority Sector NPA position – MSME	118, 119
		Priority Sector NPA position – Others	120, 121
		Priority Sector NPA position – Total	121, 122
		Non-Priority Sector NPA position	123-125
		Priority plus Non-Priority Sector NPA position	124, 125
		NPA Govt. Sponsored Program	126- 129
14	Non Sponsored Scheme	SHG	130, 131
15		Deepening of Digital Ecosystem- Bank Wise	132, 133

**AGENDA NOTE FOR 171ST MEETING OF STATE LEVEL BANKERS' COMMITTEE
HIMACHAL PRADESH**

AGENDA ITEM NO.1

**1.1) Confirmation of Minutes of the 171stSLBC Committee Meeting held on
09.02.2024**

The 171stmeeting of SLBC, Himachal Pradesh was held on 09.02.2024, the minutes of which were circulated to the members vide Convener Bank letter No. DGM/SLBC/2023-24/171 dated 17.02.2024

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

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ACTION TAKEN REPORT

1.2) Action Taken Report with respect to 171stSLBC Meeting:

OBSERVATION	ACTION POINT
<ul style="list-style-type: none">Opening of RSETI in District Kinnaur.	<ul style="list-style-type: none">LDM Kinnaur has informed that they have informed DC Kinnaur that their Trust has deferred the agenda and directed to review the proposal for opening of RSETI at Kinnaur and advised them to reassess the viability of opening of RSETI at Kinnaur. In their earlier survey and discussions with banks and other line departments it was observed that Kinnaur is difficult hilly terrain with scattered population and regular batch of 25 to 30 applicants/candidates is not possible throughout the year which is basic requirement to run a RSETI in the district. Further during winter season it is also difficult to run regular courses.

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AGENDA ITEM NO.2

2.1) REVIEW OF STATISTICAL BANKING DATA AS OF 31.03.2024

2.1.1) Y-O-Y COMPARATIVE BANKING KEY INDICATORS AS OF 31.03.2024

- The Total banking business has grown at the rate of **15%** from Rs.2,36,279Crores in 31.03.2023 to **Rs.2,70,940**Crores in 31.03.2024 i.e. Rs.34,661Crores.
- The Total Deposit has grown by **10%** from Rs.1,70,517Crores in 31.03.2023 to Rs.1,87,006Crores in 31.03.2024 i.e. Rs.16,489Crores.
- The Total Advances has grown at the rate of **28%**from Rs.65762 Crores in 31.03.2023to Rs. 83,934Crores in 31.03.2024 i.e. Rs.18,172 Crores.

(Amt. in crores)						
S. No	Item	31.03.2022	31.03.2023	31.03.2024	Variation in March,2024 over March, 2023 (Y-o-Y)	
1	Deposit PPD				Absolute	%age
	Rural	91976.5	102250.43	112061.48	9811.05	9.60
	Urban/SU	63007.65	68266.09	74944.43	6678.34	9.78
	Total-Deposits	154984.15	170516.52	187005.91	16489.39	9.67
2	Advances (O/S)					
	Rural	30945.29	35010.62	40324.95	5314.33	15.18
	Urban/SU	23369.49	27044.83	32631.74	5586.91	20.66
	Outside Credit	4409.5	3707.03	10977.30	7270.27	196.12
	Total-Advances	58724.28	65762.48	83933.99	18171.51	27.63
3	Total Banking Business (Dep + Adv)	213708.43	236279.00	270939.90	34660.90	14.67
4	RIDF	3161.15	3437.3	3636.19	198.89	5.79
5	CD RATIO (As per RBI recommendation)	39.93	40.58	46.83	6.25	15.40
6	Priority Sector Advances (O/S) of which under:	32608.28	38361.07	43556.97	5195.90	13.54
	I) Agriculture	10450.18	11266.68	12761.99	1495.31	13.27
	ii) MSME	15457.74	17114.21	19611.37	2497.16	14.59
	iii) OPS	6700.36	9980.18	11183.61	1203.43	12.06
7	Weaker Section Adv.	10545.55	11877.48	13367.32	1489.84	12.54
8	Non Priority Sec. Adv.	21706.32	23451.66	29399.70	5948.04	25.36
9	No. of Branches	2245	2279	2341	62.00	2.72
10	Advances to Women	5836.52	7459.43	9160.23	1700.80	22.80
11	Credit to Minorities	875.05	1253.25	1485.25	232.00	18.51
12	Advances to SCs/STs	3130.29	3468.41	4140.88	672.47	19.39

2.1.2) Q-o-Q REVIEW OF BANKING SECTOR PERFORMANCE IN KEY BUSINESS PARAMETERS IN HIMACHAL PRADESH AS OF 31.03.2024.

- The Total banking business has grown at the rate of 3% from Rs.2,63,144Crores in 31.12.2023 to Rs.2,70,940 Crores in 31.03.2024 i.e. Rs.7,795 Crores.
- The Total Deposit has grown by 2% from Rs.1,82,872Crores in 31.12.2023 to Rs.1,87,006Crores in 31.03.2024 i.e. Rs.4,133Crores.
- The Total Advances has grown at the rate of 5% from Rs.80,272Crores on 31.12.2023 to Rs.83,934Crores in 31.03.2024i.e. Rs.3,662 Crores.

(Amt. in Crores)						
S. No.	Item	30.09.2023	31.12.2023	31.03.2024	Variation in March,2024 over Dec,2023 (Q-o-Q)	
1	Deposit PPD				Absolute	%age
	Rural	108782.67	109801.40	112061.48	2260.08	2.06
	Urban/SU	72238.04	73071.06	74944.43	1873.37	2.56
	Total-Deposits	181020.71	182872.46	187005.91	4133.45	2.26
2	Advances (O/S)					
	Rural	36797.72	38350.96	40324.95	1973.99	5.15
	Urban/SU	29315.91	31814.98	32631.74	816.76	2.57
	Outside Credit	10074.70	10106.08	10977.3	871.22	8.62
	Total-Advances	76188.33	80272.02	83933.99	3661.97	4.56
3	Total Banking Business (Dep + Adv)	257209.04	263144.48	270939.9	7795.42	2.96
4	RIDF	3550.38	3634.29	3636.19	1.90	0.05
5	CD RATIO (As per RBI recommendation)	44.05	45.88	46.83	0.95	2.07
6	Priority Sector Advances (O/S) of which under:	39788.56	42014.29	43556.97	1542.68	3.67
	I) Agriculture	11558.46	11982.97	12761.99	779.02	6.50
	ii) MSME	18137.54	18972.52	19611.37	638.85	3.37
	iii) OPS	10092.57	11058.80	11183.61	124.81	1.13
7	Weaker Section Adv.	12423.30	12690.49	13367.32	676.83	5.33
8	Non Priority Sec. Adv.	26325.06	27840.06	29399.7	1559.64	5.60
9	No. of Branches	2292	2305	2341	36.00	1.56
10	Advances to Women	8018.35	8373.10	9160.23	787.13	9.40
11	Credit to Minorities	1359.36	1390.64	1485.25	94.61	6.80
12	Advances to SCs/STs	3865.92	3966.86	4140.88	174.02	4.39

(For Bank-wise details, please refer to page no 58 to 82)

2.3) CREDIT DEPOSIT RATIO (CDR):

The overall Credit Deposit Ratio (based on instructions from RBI) in the State stood at **46.83%** as of 31.03.2024 as per details mentioned below:

S. No	Components	As of 31.03.2024 (Amount in Crores)
1	Advances from Banks (within State)	72956.69
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	10977.30
3	RIDF (Bal. outstanding at the end of Quarter-March, 2024)	3636.19
4	Total- Credit (1+2+3)	87570.18
5	Total Deposits	187005.91
6	Credit Deposit ratio (%)	46.83%

Credit Deposit Ratio (CDR) IN H.P. AS OF 31.03.2024 = 46.83%

- Banks have overall CD ratio (as per instructions from RBI) of **46.83%** in Himachal Pradesh as of March, **2024**. The CDR has witnessed increase of 95 basis point over the quarter ended December, 2023 (**45.88%** in December, 2023).
- Bank-wise position of CDR:** Based on the information received from member banks, the domestic Credit Deposit Ratio (CDR) arrived at **39.01%** in quarter ended March, 2024. (Bank-wise position mentioned at page no- **62-63**)

Public Sector banks		
SR	NAME OF THE BANK	CD Ratio
1	Bank Of Baroda	62.99
2	Bank Of India	44.76
3	Bank Of Maharashtra	17.52
4	Canara Bank	34.30
5	Central Bank Of India	41.39
6	Indian Bank	28.61
7	Indian Overseas Bank	23.78
8	Punjab And Sind Bank	42.58
9	Punjab National Bank	30.59
10	State Bank Of India	34.06
11	UCO Bank	34.48
12	Union Bank Of India	31.58

Private Sector banks		
SR	NAME OF THE BANK	CD Ratio
1	Axis Bank	49.64
2	Bandhan Bank	0.99
3	CSB Bank Limited	4.79
4	HDFC Bank	70.23
5	ICICI Bank	53.82
6	IDBI Bank	28.06
7	IDFC First Bank	4.05
8	Indusind Bank	50.56
9	J & K Bank	38.53
10	Kotak Mahindra Bank	118.33
11	RBL Bank	0.03
12	South Indian Bank	10.97
13	YES Bank	17.73

Gramin Bank, Cooperative Banks and others		
SR	NAME OF THE BANK	CD Ratio
1	H. P. Gramin Bank	44.44
2	HP ARDB	195.83
3	HP State Cooperative bank Ltd.	69.25
4	Joginder Central Cooperative Bank	43.88
5	KangraCentralCooperative Bank	30.52
6	The Baghat Urban Cooperative Bank	72.69
7	The Chamba Urban Cooperative Bank	47.60
8	The Mandi Urban Cooperative Bank	28.86
9	The Parwanoo Urban Cooperative Bank	49.26
10	The Shimla Urban Cooperative Bank	56.80
11	AU Small Finance Bank	38.53
12	UjjivanSmall Finance Bank	8.61
13	UtkarshSmall finance Bank	3.24

2.4) The District-wise CDR position in twelve districts as of March, 2024 mentioned as below:

(Source: Data reported By Banks)

S. No	Districts	June, 2023	September, 2023	December, 2023	March, 2024	Remarks
1	Bilaspur	25.27	25.49	26.43	26.92	Critically low CD ratio
2	Chamba	31.32	31.78	32.20	33.36	Low CD ratio
3	Hamirpur	22.45	22.36	23.08	23.51	Critically low CD ratio
4	Kangra	23.64	23.68	24.53	25.21	Critically low CD ratio
5	Kinnaur	48.97	47.48	44.78	47.01	
6	Kullu	41.83	41.58	42.64	44.63	
7	Lahaul&Spiti	25.91	25.71	26.43	26.89	Critically low CD ratio
8	Mandi	27.20	27.14	27.95	28.98	Critically low CD ratio
9	Shimla	43.70	39.35	43.91	44.08	
10	Sirmaur	71.13	73.02	75.10	75.70	
11	Solan	73.38	75.38	78.91	79.48	
12	Una	30.19	29.95	30.14	30.48	Low CD ratio
	State	37.18	36.52	38.38	39.01	

- Excluding Outside Credit.
Districts above state CD ratio of 46.83%: Kinnaur(47.01) , Sirmaur(75.70%), Solan(79.48%).

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 31STMARCH, 2024.

S.No.	Sector	March, 2022	March, 2023	March, 2024	National Parameter
1	Priority sector Advances (of total Advances)	60.04	58.33	59.70	40%
2	Agriculture Advances (of total Advances)	19.24	17.13	17.49	18%
3	Advances to Small & Marginal Farmers (of total Advances)	14.73	13.17	12.45	9%
4	Advances to Micro Enterprises (of total Advances)	12.94	15.19	15.91	7.5%
5	Advances to Weaker Sections (of total Advances)	19.42	18.06	18.32	12%
6	Advances to Women (of total Advances)	10.75	12.02	12.56	5%
7	Advances under DRI scheme (of total Advances)	0.01	0.01	0.01	-
8	C.D. Ratio	39.93	40.58	46.83	60%
9	MSME Advances (of total P.S. Credit)	47.40	44.61	45.02	-
10	Advances to SC/ST (of total P.S. Credit)	9.60	9.04	9.51	-
11	Advances to Minorities (of total P.S. Credit)	2.68	3.27	3.41	-

(*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 **59.70%** 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 **17.49%** of total Advances.

Details of banks having less than 18% Agriculture advances:

S. No.	NAME OF THE BANK	Agriculture Advances(%)
1	Bank Of Baroda	8.19
2	Bank Of India	16.87
3	Bank Of Maharashtra	7.90
4	Canara Bank	8.22
5	Indian Bank	4.66
6	Indian Overseas Bank	3.28
7	Punjab And Sind Bank	12.13
8	State Bank Of India	8.86
9	Union Bank Of India	14.26
10	Axis Bank	9.56
11	Bandhan Bank	1.38
12	HDFC	15.47
13	ICICI	8.25
14	IDBI	12.30
15	Indusind Bank	4.44
16	J&K bank	2.33
17	Kotak Mahindra	0.44
18	Yes Bank	2.37
19	Bhagat Urban Cooperative Bank	5.34
20	Parwanoo Urban Cooperative Bank	2.73
21	AU Small Fin. Bank	11.28
22	Equitas Small Finance Bank	4.84

- Also, **advances to Small and Marginal Farmers** stand at **12.45%** of the total advances. The related information is being collected on a quarterly basis from the member Banks.
- **Advances to Micro Enterprises** amount to **15.91%** of the outstanding advances as of 31.03.2024 which is above the national parameter of **7.5%**.
- Similarly the achievement of **18.32%** 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 **12.56%** 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 MARCH, 2024.

The progress under Annual Credit Plan 2023-24 for the period ended March, 2024 has been reported by the Member Banks to the Convenor bank and consolidated position mentioned as below for review of the House.

In Annual Credit Plan (ACP) 2023-24, banks have set a target to disburse fresh loans to the tune of **Rs.31398Crores** under Priority Sector for FY 2023-24 in Himachal Pradesh. As per the data submitted by member banks, **Total disbursements** made by banks during FY 2023-24 aggregated to **Rs.28575Crore** as against the targets of **Rs.31398Crores**. Banks have recorded **achievement of 91.01%** 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 **669797 new units** as against a target of **880107 units** and thereby having achievement of **76.10%** 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 during FY 2023-24 as mentioned hereunder:

3.2) ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2023-24 UP TO THE PERIOD ENDED MARCH, 2024 (01.04.2023 TO 31.03.2024)

(Amt. in Crores)

Sl.	Sector/ Activity	Annual Targets 2022-23	Ach, 2022- 23	% Ach 2022- 23	Annual Targets 2023-24	Ach Dec, 2023	% Ach Dec, 2023	Ach. March, 2024	% Ach. March, 2024	Growth (Y-o-Y)	% Growth
1	Total PS	28306	26392	93.24	31398	22142	70.52	28575	91.01	2183	8.27

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

(Amt. in Crores)

Sl.	Sector/ Activity	31.03.2023			30.12.2023			31.03.2024			
		Annual Target 2022-23	Ach.M arch 2 023	%Ach March 2022	Annual Targets 2023-24	Ach.D ec, 2023	% Ach.De c, 2023	Ach. March 2024	% Ach. March 2024	Growth (Y-o-Y)	% Growth
1	Agriculture	13879	10307	74.26	15921	7409	46.54	10320	64.82	13	0.13
2	MSME	9887	13803	139.61	10956	12515	114.23	15629	142.65	1826	13.23
3	Education	486	90	18.52	492	78	15.85	102	20.73	12	13.33
4	Housing	2034	1273	62.59	2023	916	45.28	1212	59.91	-61	-4.79
5	Others –PS	2020	919	45.50	2006	1224	61.02	1312	65.40	393	42.76
Total PS (1 to 5)		28306	26392	93.24	31398	22142	70.52	28575	91.01	2183	8.27

(Please refer, page no-83 to 98)

3.4) PHYSICAL ACHIEVEMENT ACP- PRIORITY SECTOR (PS)

(In actual numbers)

Sl.	Sector/ Activity	31.03.2023			31.12.2023			31.03.2024			
		Annual Target 2022-23	Ach.M arch, 2023	%Ach March 2023	Annual Targets 2023-24	Ach.De c, 2023	% Ach.De c, 2023	Ach. March, 2024	% Ach. March, 2024	Growth (Y-o-Y)	% Growth
1	Agriculture	671439	560130	83.42	610667	381217	62.43	473444	77.53	-86686	-15.18
2	MSME	142155	191571	134.76	173034	101904	58.89	164546	95.09	-27025	-14.11
3	Education	15533	4256	27.40	15413	3854	25.00	4861	31.54	605	14.22
4	Housing	27032	15033	55.61	21315	10964	51.44	13808	64.78	-1225	-8.15
5	Others –PS	90636	9550	10.54	59678	9220	15.45	13138	22.01	3588	37.57
Total PS (1 to 5)		946795	780540	82.44	880107	507159	57.62	669797	76.10	-110743	-14.19

(Please refer to, page no-83 to 98)

3.5) AGENCY-WISE DISBURSEMENT UNDER ANNUAL CREDIT PLAN 2023-24 UP TO MARCH, 2024.

2.5.1) PRIORITY SECTOR LOANS –AGENCY-WISE

(Amount in Crores)

S. No	Sector-wise performance	Agency-wise Institutional Credit provided by Banks				
		PSBs	RRBs	Coop. Banks	PVTs	TOTAL
1	AGRICULTURE SECTOR					
A	Annual Target 2023-24	8869	1821	3972	1260	15921
B	Achievements– Up to March, 2024	4361	2017	2897	1045	10320
C	%-Achievement– Up to March, 2024	49.17	110.74	72.94	82.96	64.82
2	MSME SECTOR					
A	Annual Target 2023-24	7020	793	1641	1500	10956
B	Achievements– Up to March, 2024	9138	691	1291	4509	15629
C	%-Achievement– Up to March, 2024	130.16	87.19	78.63	300.51	142.65
3	EDUCATION LOANS					
A	Annual Target 2023-24	310	34	103	44	492
B	Achievements– Up to March, 2024	77	8	9	7	102
C	%-Achievement– Up to March, 2024	24.93	24.00	9.17	15.33	20.73
4	HOUSING LOANS					
A	Annual Target 2023-24	1184	166	437	236	2023
B	Achievements– Up to March, 2024	516	187	483	26	1212
C	%-Achievement– Up to March, 2024	43.63	112.60	110.50	11.09	59.91
5	OPS UNDER PRIORITY SECTOR					
A	Annual Target 2023-24	1127	128	547	204	2006
B	Achievements– Up to March, 2024	275	4	1016	17	1312
C	%-Achievement– Up to March, 2024	24.39	3.16	185.70	8.51	65.40
6	TOTAL PRIORITY SECTOR					
A	Annual Target 2023-24	18511	2942	6700	3245	31398
B	Achievements– Up to March, 2024	14368	2908	5695	5604	28575
C	%-Achievement– Up to March, 2024	77.62	98.82	85.00	172.71	91.01

(Please refer to, page no- 83 to 98)

3.6): **OBSERVATIONS/ COMMENTS ON ACHIEVEMENTS UP TO MARCH, 2024 UNDER ANNUAL CREDIT PLAN (ACP) 2023-24**

- a) During the FY 2023-24, banks have disbursed fresh loans to the tune of **Rs.28575Crore** to total **669797** new units under **Priority Sector**. The achievement against the FY targets for 2023-24 registered at **91%**.
- b) In **Agriculture Sector**- Banks have made fresh credit disbursements of **Rs.10320Crores** as against the target of **Rs.15921 Crores** having achievement of **65%** of the assigned targets.
- c) In **MSME Sector**- Banks have fresh credit disbursements of **Rs.15629 Crores** as against the target of **Rs.10956Crores**. Banks have recorded achievement of **143%** which is quite good.
- d) Achievement under **Housing loans** was **60%** of targets and banks have disbursed fresh housing loans to the tune of **Rs.1212Crores** up to March, 2024.
- e) Achievement under **Education loans** was **21%** of targets and banks have disbursed fresh education loans to the tune of **Rs.102 crores** up to March, 2024.
- 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 **78%**, RRB- **99%**, Cooperative Sector Banks- **85%** and Private Banks –**173%** up to March 2024.
- g) The **overall performance of 91%** under ACP during the financial year 2023-24 is good.

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

3.7.1) PUBLIC SECTOR BANK – ACP ACHIEVEMENT AS ON 31.03.2024						
(Amt. in Crores)						
Sl.	Name of the Bank	Target 2023-24	Ach. Dec, 2023	% Ach. Dec, 2023	Ach. March, 2024	% Ach. March, 2024
1	Bank Of Baroda	499	334.18	66.96	419.14	83.99
2	Bank Of India	259	150.85	58.52	186.41	72.31
3	Bank Of Maharashtra	81	20.91	25.90	38.25	47.39
4	Canara Bank	751	452.87	60.27	565.87	75.31
5	Central Bank Of India	712	637	89.48	773.70	108.68
6	Indian Bank	310	172.48	55.67	150.27	48.41
7	Indian Overseas Bank	111	10.05	9.08	11.73	10.60
8	Punjab and Sind Bank	313	106.02	33.88	68.94	22.03
9	Punjab National Bank	5700	3711.57	65.11	5090.97	89.31
10	State Bank Of India	6164	3701.72	60.06	4552.49	73.86
11	UCO Bank	3039	1331.81	43.83	1855.79	61.07
12	Union Bank Of India	573	532.28	92.92	654.19	114.21

- Top 3 banks are: Union Bank of India (114.21%), Central Bank of India (108.68%) and Punjab National Bank (89.31%).
- Bottom 3 banks are: Indian Overseas Bank (10.60%), Punjab and Sind Bank (22.03%) and Bank of Maharashtra (47.39%).

3.7.2) PRIVATE BANKS- ACP ACHIEVEMENT AS ON 31.03.2024						
(Amt. in Crores)						
Sl.	Name of the Bank	Target 2023-24	Ach. Dec, 2023	% Ach. Dec, 2023	Ach. March, 2024	% Ach. March, 2024
1	Axis Bank	203	589.42	289.86	705.17	346.79
2	Bandhan Bank	12	4.76	40.80	6.55	56.11
3	CSB Bank Limited	23	0.63	2.69	1.66	7.11
4	HDFC Bank	1739	2679.27	154.07	3207.32	184.43
5	ICICI Bank	649	787.95	121.35	950.68	146.41
6	IDBI Bank	185	63.80	34.40	72.77	39.24
8	Indusind Bank	91	113.69	125.61	137.25	151.64
9	J & K Bank	43	36.13	83.64	39.61	91.67
10	Kotak Mahindra Bank	34	52.96	157.59	85.09	253.20
11	RBL Bank	27	0.26	0.96	0.26	0.96
12	South Indian Bank	4	3.66	93.33	3.66	93.33
13	Yes Bank	98	101.50	103.22	111.56	113.44

- Top 3 banks are: Axis Bank(346.79%), Kotak Mahindra Bank (253.20%) and HDFC (184.43%).
- Bottom 3 banks are: RBL Bank(0.96%), CSB Bank Limited(7.11%) and IDBI Bank (39.24%).

3.7.3) OTHERS ACHIEVEMENT UNDER ACP UP TO 31.03.2024						
(Amt. in Crores)						
Sl.	Name of the Bank	Target 2023-24	Ach. Dec, 2023	% Ach. Dec, 2023	Ach. March, 2024	% Ach. March, 2024
1	HP Gramin Bank	2942	2028.09	68.93	2907.60	98.82
2	HP ARDB	483	49/50	10.26	66.34	13.75
3	HP State Coop. Bank Ltd.	3141	2675.45	85.17	3303.78	105.17
4	Jogindra Central Coop. Bank	211	132.47	62.87	266.89	126.67
5	Kangra Central Coop. Bank	2809	1446.76	52.50	2036.05	72.47
7	The Chamba Urban Coop	9	1.73	19.25	2.52	27.98
8	The Mandi Urban Coop	3	.46	14.09	0.66	20.28
9	The Parwanoo Urban Coop	27	14.10	53.13	17.08	64.36
10	The Shimla Urban Coop	2	1.24	58.63	2.10	98.87
11	AU Small Fin. Bank	100	149.26	148.97	220.42	219.98
13	Ujjivan Small Fin. Bank	19	22.76	119.99	30.15	158.92
14	Utkarsh Small Fin. Bank	16	7.11	43.24	10.21	62.12

- Top 3 banks are: AU Small Finance Bank(219.98%), Ujjivan Small Finance Bank (158.92%) and Jogindra Central Cooperative Bank(126.67%).

- Bottom 3 banks are: HP ARDB(13.75%), Mandi Urban Cooperative Bank(20.28%) and Chamba Urban Cooperative Bank(27.98%).

3.8) DISTRICTWISE ACHIEVEMENT:

Sl.	Name of the District	Target 2023-24	Ach. Dec, 2023	% Ach. Dec, 2023	Ach. March, 2024	% Ach. March, 2024
1	BILASPUR	1292	815.12	63.10	1097.30	84.94
2	CHAMBA	677	658.10	97.19	892.12	131.76
3	HAMIRPUR	1703	1123.15	65.96	1408.08	82.69
4	KANGRA	6139	3050.16	49.68	4204.43	68.48
5	KINNAUR	442	310.65	70.29	398.21	90.10
6	KULLU	1643	1433.68	87.26	1879.10	114.37
7	LAHAUL & SPITI	108	101.55	94.30	124.83	115.92
8	MANDI	3390	2006.72	59.20	2772.16	81.77
9	SHIMLA	7578	4320.54	57.02	5335.25	70.41
10	SIRMAUR	2504	2384.41	95.21	2776.06	110.85
11	SOLAN	3705	4547.52	122.75	5682.98	153.40
12	UNA	2217	1388.48	62.62	2003.73	90.37

- Top 3 Districts are: Solan(153.40%),Chamba(131.76) and LahaulSpiti (115.92%).
- Bottom 3 Districts: Kangra (68.48%), Shimla (70.41%) and Mandi (81.77%).

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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 March 2024is shared for information of the House.

Sl.	Name of Bank	Cumm App Recd up to			Sanctioned up to			Pending		Rejected
		Dec, 2023	March, 2024	Grw	Dec, 2023	March, 2024	Grw	Dec, 2023	March, 2024	
1	Bank of Baroda	1263	1355	92	950	1042	92	0	0	313
2	Bank of India	1624	1816	192	1605	1797	192	0	0	19
3	Bank of Mah.	23	25	2	18	20	2	0	0	5
4	Canara Bank	3327	3545	218	3308	3530	222	4	0	15
5	CBI	3047	3194	147	2866	3002	136	2	6	186
6	HPSCB	30760	60736	29976	30420	60592	30172	0	0	144
7	HPGB	41744	49350	7606	41744	49350	7606	0	0	0
9	Indian Bank	378	408	30	268	293	25	1	0	115
10	IOB	60	65	5	60	65	5	0	0	0
11	P & SB	222	228	6	219	225	6	0	0	3
12	PNB	81765	86350	4585	79210	83790	4580	1	6	2554
13	SBI	58916	63580	4664	56846	61203	4357	47	77	2300
14	UCO Bank	20080	21949	1869	19578	21429	1851	16	16	504
15	UBI	955	956	1	817	818	1	15	0	138
	Total	244164	293557	49393	237909	287156	49247	86	105	6296

4.1.2) FINANCING UNDER KISAN CREDIT CARD (KCC)

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

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

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

The district-wise position under KCC scheme up to the quarter ended March, 2024 as reported by Banks placed as below for review of the House.

(Amount in Crores)

Sl.	District	Total No. of Farmer s in the District	Fresh KCC issued during the quarter March, 2024 (01.01.2024-31.03.2024)		KCCs issued (Fresh + Renewed) during the quarter March, 2024 (01.01.2024-31.03.2024)		Position of KCCs outstanding with bank Branches as of 31.03.2024		Farmers covered
			No	Amt.	No	Amt.	No	Amt.	
1	Bilaspur	57127	959	32	6700	83	35834	366	63
2	Chamba	69476	2465	83	7013	119	35628	377	51
3	Hamirpur	58568	1418	44	14477	137	41793	342	71
4	Kangra	208615	3740	135	33176	423	93290	1023	45
5	Kinnaur	9449	214	9	1394	32	13092	340	139
6	Kullu	64623	1859	92	13950	326	42007	1085	65
7	Lahaul&Spiti	2868	79	3	1932	44	5061	126	176
8	Mandi	157600	5001	216	15327	376	86338	1429	55
9	Shimla	90047	2823	226	11016	429	96920	3148	108
10	Sirmaur	51582	1014	41	7862	131	36363	653	71
11	Solan	67181	1016	47	10037	197	39677	735	59
12	Una	79052	1311	44	11319	137	36512	473	46
	Total	916188	21899	972	134203	2435	562515	10098	61

Comment:

- 1) Banks have issued total 134203 KCCs as new KCCs as well as renewal of the existing KCC amounting to total disbursements of Rs.2435 Crore during the quarter ended March, 2024.
- 2) The cumulative position indicates that banks have issued total 562515 KCC and having cumulative outstanding of Rs.10098 Crore as of 31.03.2024.
- 3) On comparing the information related to KCC Outstanding (No. of A/Cs and corresponding amount) for December 2023 and March 2024, it was observed that the outstanding amount has increased from the last quarter.

4.1.3 Farmers coverage under KCC as of March, 2024:

In Himachal Pradesh there are total 916188 farmers as reported by DLR. As of 31.03.2024, banks have covered total 562515 farmers under KCC Scheme in Himachal Pradesh and thus the **average farmers' coverage under KCC Scheme reached to 61% in the State.**

In district **Chamba(51%), Kangra(45%), Mandi(55%), Solan(59%) and Una (46%)** 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.**

DISTRICT WISE PROGRESS UNDER KCC SATURATION FOR ANIMAL HUSBANDRY AND FISHERIES:

ANIMAL HUSBANDRY PROGRESS FROM 01.04.2021 TO 31.03.2024						
District Name	Applications Received	Applications Sanctioned	Rejected	Pending	Pendency more than 15 days	Pending as on 03.05.2024
Bilaspur	884	718	141	25	11	18
Chamba	436	380	56	0	0	0
Hamirpur	3801	2952	774	75	16	8
Kangra	4296	2955	1328	13	0	14
Kinnaur	460	231	188	41	38	43
Kullu	406	335	71	0	0	0
Lahul&Spiti	114	76	38	0	0	0
Mandi	1497	1455	0	42	0	0
Shimla	522	471	46	5	5	5
Sirmaur	2414	2316	98	0	0	0
Solan	3188	2915	260	13	0	33
Una	837	752	85	0	0	0
Grand Total	18855	15556	3085	214	70	121

FISHERIES PROGRESS FROM 01.04.2021 TO 31.03.2024						
District Name	Received	Sanctioned	Rejected	Pendency	Pendency more than 15 days	Pending as on 03.05.2024
Bilaspur	547	384	155	8	3	4
Chamba	31	17	7	7	7	7
Hamirpur	20	6	14	0	0	0
Kangra	145	145	0	0	0	0
Kinnaur	22	1	21	0	0	0
Kullu	14	10	4	0	0	0
Lahul&Spiti	0	0	0	0	0	0
Mandi	4	4	0	0	0	0
Shimla	0	0	0	0	0	0
Sirmaur	3	2	1	0	0	0
Solan	17	9	8	0	0	0
Una	20	9	11	0	0	0
Grand Total	823	587	221	15	10	11

BANK WISE PROGRESS UNDER KCC SATURATION FOR ANIMAL HUSBANDRY AND FISHERIES:

ANIMAL HUSBANDRY PROGRESS FROM 01.04.2021 TO 31.03.2024						
Bank Name	Received	Sanctioned	Rejected	Pending	Pendency > 15 days	Pending as on 03.05.2024
Bank of Baroda	48	35	12	1	1	0
Bank of India	134	115	18	1	0	0
Bank of Maharashtra	9	8	1	0	0	0
Canara Bank	243	212	31	0	0	2
Central Bank of India	253	162	86	5	4	6
Cooperative Bank	3398	2585	754	59	42	48
IDBI Bank Ltd.	27	22	4	1	1	0
Indian Bank	40	35	5	0	0	0
Indian Overseas Bank	6	5	0	1	0	0
J&K Bank Ltd	0	0	0	0	0	0
Punjab & Sind Bank	155	124	31	0	0	10
Punjab National Bank	7976	6724	1169	83	7	11
State Bank of India	4496	3817	634	45	7	30
UCO Bank	1888	1617	255	16	6	11
Union Bank of India	182	95	85	2	2	3
Grand Total	18855	15556	3085	214	70	121

FISHERIES PROGRESS FROM 01.04.2021 TO 31.03.2024						
Bank Name	Received	Sanctioned	Rejected	Pending	Pendency > 15 days	Pending as on 03.05.2024
Bank of Baroda	2	0	2	0	0	0
Bank of India	0	0	0	0	0	0
Bank of Maharashtra	0	0	0	0	0	0
Canara Bank	3	1	2	0	0	0
Central Bank of India	6	2	4	0	0	0
Cooperative Bank	238	180	55	2	3	2
IDBI Bank Ltd.	1	1	0	0	0	0
Indian Bank	0	0	0	0	0	0
Indian Overseas Bank	0	0	0	0	0	0
J&K Bank Ltd	0	0	0	0	0	0
Punjab & Sind Bank	0	0	0	0	0	0
Punjab National Bank	366	304	56	5	6	6
State Bank of India	157	74	78	2	5	2
UCO Bank	47	23	24	0	0	0
Union Bank of India	3	2	0	1	1	1
Grand Total	823	587	221	214	15	11

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

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

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

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

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

The eligible entrepreneurs will be financed by Banks in the State and proposals are being sponsored by the District Industries Centers to Banks in each district for credit linkages. Controlling Head of Member banks are requested to circulate the guidelines to their branches in the State and monitor the progress under the Scheme. The latest 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 2420 cases were sponsored under the Scheme during the financial year 2023-24. Out of the sponsored cases, 887 cases have been sanctioned, 607 cases have been rejected and 926 cases are lying with the branches for disposal. Consolidated bank-wise list of cases is attached below for the information of the House.

S. No.	Banks	SPONSORED	Out of which					
			SANCTIONED		PENDING		REJECTED	
		Nos.	Nos.	(%)	Nos.	(%)	Nos.	(%)
1	Public Sector banks	1791	625	35	715	40	451	25
2	Private Sector Banks	128	38	30	64	50	26	20
3	RRB	238	105	44	91	38	42	18
4	Coop. Sector banks	239	114	48	44	18	81	34
5	Others	24	5	21	12	50	7	29
6	Total	2420	887	37	926	38	607	25

Out of the total 2420 Sponsored Cases, 887 (37%) cases have been sanctioned by the Banks, 607 (25%) have been rejected and 926 (38%) are pending for sanction.

MMSY PROGRESS FOR THE PERIOD 01.04.2023- 31.03.2024 (Amount in Lakhs)

S No	Bank	Sponsored		Sanctioned			Pending			Rejected		
		No.	Amt	No.	Amt	%age	No.	Amt	%age	No.	Amt	%age
1	Bank of Baroda	40	1015	16	369	40	15	502	38	9	145	23
2	Bank of India	18	325	9	81	50	6	167	33	3	77	17
3	Bank Of Maharashtra	8	214	4	116	50	3	92	38	1	6	13

4	Canara Bank	75	2107	25	687	33	20	711	27	30	710	40
5	Central Bank of India	60	1918	15	479	25	29	1158	48	16	281	27
6	Indian Bank	25	344	3	13	12	9	161	36	13	170	52
7	Indian Overseas Bank	5	33	2	11	40	2	19	40	1	3	20
8	Punjab & Sind Bank	21	517	7	131	33	9	350	43	5	35	24
9	Punjab National Bank	555	11440	229	3913	41	145	4099	26	181	3427	33
10	State Bank of India	566	12673	162	2783	29	326	8092	58	78	1798	14
11	UCO Bank	349	7316	133	2377	38	114	2936	33	102	2003	29
12	Union Bank of India	69	1952	20	261	29	37	1403	54	12	288	17
13	AU Small Finance Bank	24	252	5	75	21	12	112	50	7	65	29
14	Jogindra Central Coop.	19	512	11	204	58	3	148	16	5	161	26
15	Kangra Central Coop.	89	1158	57	641	64	19	370	21	13	147	15
16	HP State Coop. Bank	131	1741	46	555	35	22	431	17	63	755	48
17	HP Gramin Bank	238	4136	105	1357	44	91	1878	38	42	901	18
18	Axis Bank	1	5	0	0	0	1	5	100	0	0	0
19	HDFC Bank	66	1734	19	396	29	32	981	48	15	357	23
20	ICICI Bank	14	295	2	140	14	9	94	64	3	61	21
21	IDBI Bank	12	211	1	6	8	6	131	50	5	74	42
22	IndusInd Bank	29	352	12	110	41	14	211	48	3	30	10
23	J&K Bank	5	44	4	39	80	1	5	20	0	0	0
24	Yes Bank	1	78	0	0	0	1	78	100	0	0	0
	Total	2420	50373	887	14745	37	926	24132	38	607	11495	25

* It is to be noted that due to non availability of pendency data on website, latest pendency can not be updated. Banks have also raised a query on non – payment of subsidy amount in many sanctioned cases.

- **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/defaulters by bank.
- 5) Unsatisfactory CIBIL score.
- 6) Unit not viable.

4.3.REVIEW OF PERFORMANCE UNDER MAJOR CENTRALLY SPONSORED SCHEMES: POSITION AS OF 31STMARCH, 2024.

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.101.94crores 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 Dec, 2023		Sanctioned up to March, 2024		% Growth Q4 over Q3	Outstanding up to 31.03.2024	
	Nos.	Amount (Lakhs)	Nos	Amount (Lakhs)	Nos.	Amount (Lakhs)		Nos.	Amount (Lakhs)
DAY-NRLM	24700	30000	4629	10194	9045	20111	95%	12135	19649

S. No.	Bank Name	Targets		Achievement		Pendency
		SHGs	Disbursement Amount	SHGs	Disbursement Amount	
1	Bank Of Baroda	1590	1200	79	96.86	0
2	Bank Of India	110	140	41	79.2	0
3	Bank Of Maharashtra	20	30	4	7.5	0
4	Canara Bank	150	250	126	292.24	2
5	Central Bank Of India	370	320	214	566.74	10
6	IDBI Bank Ltd	50	150	11	33.65	0
7	Indian Bank	90	100	17	41.25	1
8	Indian Overseas Bank	0	0	2	6.5	0
9	Punjab And Sind Bank	70	90	48	111.59	1
10	Punjab National Bank	9040	10190	2192	4894.8	22
11	State Bank Of India	1710	2520	505	1430.74	32
12	UCO Bank	2680	3030	565	1247.75	16
13	Union Bank Of India	200	200	49	74.92	0
14	HP Gramin Bank	1760	2440	1704	2741.92	6
15	HP State Coop Bank	3010	3060	1661	3619.9	17
16	Jogindra Co-Op Bank	350	550	266	671.5	4
17	Kangra Co-Op Bank	3500	5730	1561	4194.21	7
	Grand Total	24700	30000	9045	20111.27	118

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 31.03.2024 mentioned as below; (Position reported by DAY- NULM H. P.)

(Amount in Lakh)

POSITION REPORTED BY DAY- NULM H.P.					
	Targets	Achievement (Q4)		Cumulative FY 2023-24	
Cases Under	No of Cases	No.	Amount	No.	Amount
SEP-I	400	198	267.95	438	598.84
Mudra					
SHG Bank Linkage	100	220	537.04	368	950.45
Total	500	418	804.99	806	1549.29

(Source: DAY-NULM HP)

4.3.3) POSITION REPORTED BY BANKS:

Scheme	Sanctioned up to Q4		Outstanding as on 31.03.2024	
	Nos.	Amount (Lakhs)	Nos.	Amount (Lakhs)
DAY- NULM	395	701.99	1305	1494.08

4.3.4) DETAILS OF CASES PENDING WITH BANK BRANCHES as on 31.03.2024

S. No.	Bank	No. of cases pending
1	BANK OF BARODA	1
2	BANK OF INDIA	2
3	CANARA BANK	3
4	CENTRAL BANK OF INDIA	10
5	HDFC BANK	2
6	H P STATE COOP. BANK	5
7	H P GRAMIN BANK	3
8	IDBI BANK	2
9	INDIAN BANK	3
10	KANGRA CENTRAL COOP. BANK	0
11	PUNJAB NATIONAL BANK	10
12	STATE BANK OF INDIA	20
13	UCO BANK	6
14	UNION BANK OF INDIA	8
	TOTAL	75

Banks should dispose of cases within 15 days period as per extant guidelines of RBI. Controlling head of member banks are requested to follow up the progress with their branches and ensure disposal of pending cases at the earliest.

Centralized processing of Interest subvention & proper feeding of product code:

Ministry of Housing and Urban Affairs, Govt. of India has signed MOU with Indian Bank (erstwhile Allahabad Bank) for centralized processing of interest subvention through web portal. All member Banks are requested that product code for the Loan cases sanctioned under DAY NULM are properly fed in their CBS system so that all eligible loan accounts can receive the interest subvention in their loan accounts online.

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

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

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

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

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

1. Extension of the lending period from March, 2022 to December, 2024.
2. Provision of 3rd loan of up to Rs.50,000.00 with a term of 36 months; in addition to 1st and 2nd loans of Rs.20,000.00 and Rs.50,000.00 respectively.
3. Modification in Credit Guarantee cover for 1st, 2nd and 3rd loans: The effective credit guarantee on 1st loan is enhanced from 12.5% to 31.875% on 2nd loan it is reduced from 12.5% to 8.25% and on 3rd loan it is reduced from 12.5% to 6%.

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

The above revised guidelines shall be effective from 01.06.2022.

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

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

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

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

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

4.4.2) PMSVANidhi First Tranche Status as on 31.03.2024

Sl	Name of the Bank	Applications Received	Total Sanctioned upto (nos.)			Rejected	Pending Sanction for			Pending for Disb.
			Dec, 2023	March 2024	Grw		<15	>15	Tot.	
1	AU Small Finance	0	0	0	0	0	0	0	0	0
2	Axis Bank	13	3	3	0	1	0	9	9	0
3	Bank of Baroda	346	323	332	9	13	0	1	1	2
4	Bank of India	96	94	94	0	0	1	1	2	1
5	Bank of Maharashtra	108	104	101	-3	7	0	0	0	1
6	Canara Bank	302	279	286	7	13	0	3	3	2
7	Central Bank of India	299	293	294	1	5	0	0	0	0
8	HP StateCo-operative	256	229	238	9	6	0	12	12	16
9	Himachal Pradesh GB	148	138	140	2	7	1	0	1	0
10	HDFC	120	68	69	1	51	0	0	0	8
11	ICICI Bank	7	2	2	0	4	0	1	1	1
12	IDBI Bank	76	66	69	3	6	0	1	1	0
13	Indian Bank	266	255	260	5	5	1	0	1	8
14	Indian Overseas Bank	80	74	74	0	6	0	0	0	0
15	Indusind Bank	6	1	1	0	3	0	2	2	0
16	J & K Bank	9	9	9	0	0	0	0	0	0
17	Kotak Mahindra Bank	2	0	0	0	1	0	1	1	0
18	Punjab and Sind Bank	89	81	85	4	2	0	2	2	4
19	Punjab National Bank	1253	1177	1201	24	47	4	1	5	2
20	State Bank of India	1225	1073	1109	36	109	1	6	7	14
21	South Indian Bank	1	0	0	0	1	0	0	0	0
22	The Kangra Central	81	68	69	1	12	0	0	0	1
23	UCO Bank	696	652	669	17	21	3	3	6	1
24	Union Bank of India	274	257	268	11	6	0	0	0	0
25	Yes bank	0	0	0	0	0	0	0	0	0
	Grand Total	5753	5246	5373	127	326	11	43	54	61

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

4.4.2) PMSVANidhi Second Tranche Status as on 31.03.2024

Sl.	Name of the Bank	Applications Received	Total Sanctioned upto (nos.)			Rejected	Pending Sanction for			Pending for Disb.
			Dec, 2023	March 2024	Grw.		<15	>15	Tot.	
1	Bank of Baroda	164	137	142	5	22	0	0	0	0
2	Bank of India	56	52	52	0	3	0	1	1	5
3	Bank of Maharashtra	22	12	17	5	4	1	0	1	0
4	Canara Bank	214	175	177	2	37	0	0	0	4
5	Central Bank of India	194	168	174	6	20	0	0	0	0

6	H.P.StateCo-operative	145	108	117	9	26	1	1	2	7
7	Himachal Pradesh GB	62	55	56	1	6	0	0	0	2
8	HDFC	36	16	17	1	19	0	0	0	10
9	IDBI Bank	50	38	41	3	7	0	2	2	3
10	Indian Bank	152	126	133	7	16	2	1	3	9
11	Indian Overseas Bank	40	21	21	0	18	0	1	1	1
12	J & K Bank	5	5	5	0	0	0	0	0	1
13	Punjab and Sind Bank	47	43	44	1	3	0	0	0	1
14	Punjab National Bank	771	635	649	14	122	0	0	0	2
15	State Bank of India	785	567	585	18	194	3	3	6	18
16	The Kangra Central	21	13	16	3	5	0	0	0	0
17	UCO Bank	346	280	303	23	42	0	1	1	2
18	Union Bank of India	168	142	150	8	18	0	0	0	2
	Grand Total	3278	2593	2699	106	562	7	10	17	67

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

4.4.2) PMSVANidhiThird Tranche Status as on 31.03.2024										
Sl	Name of the Bank	Applications Received	Total Sanctioned upto (nos.)			Rejected	Pending for Sanction			Pending for Disb.
			Dec, 2023	March 2024	Grw.		<15	>15	Tot.	
1	Bank of Baroda	47	39	44	5	2	1	0	1	0
2	Bank of India	23	22	23	1	0	0	0	0	1
3	Bank of Maharashtra	7	7	7	0	0	0	0	0	0
4	Canara Bank	112	70	79	9	29	1	3	4	3
5	Central Bank of India	62	53	62	9	0	0	0	0	1
6	H.P.StateCo-operative	63	50	56	6	2	0	5	5	5
7	Himachal Pradesh GB	29	26	27	1	1	0	1	1	0
8	IDBI Bank	28	25	27	2	1	0	0	0	2
9	Indian Bank	67	64	67	3	0	0	0	0	8
10	Indian Overseas Bank	7	5	5	0	0	0	2	2	0
11	J & K Bank	3	3	3	0	0	0	0	0	0
12	Punjab and Sind Bank	26	19	21	2	4	0	1	1	0
13	Punjab National Bank	335	289	314	25	21	0	0	0	1
14	State Bank of India	259	216	237	21	21	0	1	1	7
15	The Kangra Central	4	3	3	0	1	0	0	0	0
16	UCO Bank	145	124	140	16	5	0	0	0	0
17	Union Bank of India	63	48	61	13	2	0	0	0	3
	Grand Total	1280	1063	1176	113	89	2	13	15	31

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

4.4.5) Resubmitted Applications as on 31.03.2024:				
S. No	Name of the Bank	1 st Tranche	2 nd Tranche	3 rd Tranche
1	Axis Bank	1	0	0
2	Bank of Baroda	0	1	0
3	Bank of India	3	8	0
4	Canara Bank	1	0	0
5	Central Bank of India	0	0	0
6	H.P. State Co-operative	5	2	2
7	Himachal Pradesh GB	7	8	0
8	HDFC	2	2	0
9	IDBI Bank	0	1	0
10	Indian Bank	5	0	0
11	Indian Oversea Bank	0	1	0
12	J & K Bank	0	0	0
13	Punjab and Sind Bank	4	1	1
14	Punjab National Bank	1	0	0
15	State Bank of India	3	3	0
16	The Kangra Central	5	7	0
17	UCO Bank	0	28	0
18	Union Bank of India	0	4	0
19	Yes Bank	1	0	0
	Grand Total	38	66	3

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 as rural areas, whereas 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. KVIB 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)	Ach FY 2022-23		Target 2023-24		Ach. FY 2023-24		Growth(abs.) 24 over 23		% Growth 24 over 23	
	No. of Project	Margin Money	No. of Project	Margin Money	No. of Project	Margin Money	No. of Project	Margin Money	No. of Project	Margin Money
KVIB	658	2499	297	964.03	695	2668.79	37	169.79	5.62	6.79
KVIC	402	1526	297	964.28	425	1828.03	23	302.03	5.72	19.79
DIC	563	1575	396	1285.7	929	2908.57	366	1333.57	65.01	84.67
Total	1623	5600	989	3214	2049	7405.4	426	1805.4	26.25	32.24

4.5.3) CREDIT MOBILIZATION: AS ON 31.03.2024:

(Amount in Lakhs)								
Sl.	Name of the Bank	Received	Sanctioned	Rejected	Pending	Margin Money pending for		Pending as on 15.05.2024
						Claim	Disb.	
1	Axis Bank	1	0	0	1	0	0	1
2	Bank Of Baroda	60	37	7	18	61	80	17
3	Bank Of India	30	22	3	5	64	9	3
4	Bank of Maharashtra	19	5	6	8	7	6	5
5	Canara Bank	126	82	49	1	82	167	0
6	Central Bank of India	69	44	25	3	110	94	3
7	HDFC Bank	26	1	10	15	7	0	15
8	HP Gramin Bank	553	411	84	78	401	549	63
9	HP State Cooperative Bank	249	173	59	32	259	107	19
10	IDBI Bank	18	12	2	6	26	29	6
11	Indian Bank	36	24	9	3	32	31	2
12	Indian Overseas Bank	3	2	2	0	0	13	0
13	J & K Bank Ltd	7	5	2	1	20	0	1
14	Jogindra Central Coop.	25	16	11	1	16	23	1
15	Kangra Central Coop.	115	91	24	11	125	132	2
16	Punjab And Sind Bank	46	32	9	7	55	27	6
17	Punjab National Bank	760	462	240	86	455	499	28
18	State Bank Of India	727	341	291	130	924	301	91
19	UCO Bank	316	219	79	20	313	274	3
20	Union Bank Of India	94	70	13	15	144	84	13
	Total	3280	2049	925	441	3101	2505	279

(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 groupssuch 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 creditlinkage;

ii) Trainingsupport;

iii) Maximumlimitof grantinsuch caseswouldbe asprescribed.

EligibilityCriteriaforCo-operatives/FPOs:

iv) Itshould preferablybeen engaged in processingof One District One Product (ODOP)produce;

v) Itshould haveminimumturnoverofRs.1crore;

vi) Thecostoftheprojectproposedshouldnotbelargerthanthepresentturnover;

vii) The members shouldhave sufficientknowledge and experienceindealingwiththe product fora minimumperiodof3years.

viii) Thecooperative/FPOshouldhavesufficientinternalresourcesorsanctionfromtheStateGovernmenttomeet10%oftheprojectcostandmarginmoneyforworkingcapital;

ix) SelfHelpGroups(SHG)

AnumberofSHGsareundertakingfoodprocessingactivities.The Schemeproposesto provide followingsupport to SHGs:-

SupporttoindividualSHGmemberasasingleunitoffoodprocessingindustrywith credit linkedgrant @35%withmaximumamountbeingRs.10lakh.

4.6.2) THE BANK WISE STATUS UNDER PMFME AS ON 31.03.2024 IS GIVEN BELOW:

S. No	Bank Name	Received	Sanction	Rejected	Pendency					Pending as on 15.05.2024
					Total	< 1 month	1-6 month	6- 12 months	> 1 year	
1	Bank of Baroda	6	3	2	1	0	1	0	0	1
2	Bank of India	7	1	6	0	0	0	0	0	0
3	Bank of Maharashtra	2	1	1	0	0	0	0	0	0
4	Canara Bank	32	17	15	0	0	0	0	0	0
5	Central Bank of India	44	30	12	2	0	2	0	0	2
6	HDFC Bank	70	15	49	6	4	2	0	0	6
7	HPGramin Bank	90	54	29	7	2	5	0	0	7
8	HP State Coop. Bank	214	65	142	7	3	4	0	0	4
9	ICICI Bank	6	0	6	0	0	0	0	0	0
10	IDBI Bank	4	2	2	0	0	0	0	0	0
11	Indian Bank	4	3	1	0	0	0	0	0	0
12	Indian Overseas Bank	1	0	1	0	0	0	0	0	0
13	J&K Bank	1	1	0	0	0	0	0	0	0
14	Jogindra Central Coop.	6	0	5	1	0	1	0	0	1
15	Punjab & Sind Bank	4	2	2	0	0	0	0	0	0
16	Punjab National Bank	649	350	282	17	6	11	0	0	7
17	State Bank of India	928	511	388	29	18	11	0	0	9
18	Kangra Central Coop.	11	3	2	6	0	4	1	1	5
19	UCO Bank	441	229	209	3	3	0	0	0	3
20	Union Bank of India	9	6	2	1	0	1	0	0	1
Total		2529	1293	1156	80	36	43	1	1	46

4.7.1) NATIONAL AGRICULTURE INFRASTRUCTURE DEVELOPMENT FUND FINANCING FACILITY

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

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

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

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

The progress (As per AIF National Portal) as on 31.03.2024 and particulars of activities carried out by the PMU till 31.03.2024 is as under: -

4.7.2) District wise Progress as on 31.03.2024, under AIF

(Amount in Crores)

District Wise AIF Progress 08.07.2020 to 31.03.2024						
S No	District	Cumulative up to 31.03.2024		During Financial Year 2023-2024		
		No.	Amount	Target Amount	Achievement Amount	% Achievement
1	Bilaspur	15	4.57	10	2.08	20.80
2	Chamba	5	1.39	5	0.27	5.40
3	Hamirpur	5	1.74	5	0.52	10.40
4	Kangra	21	11.78	32	4.88	15.25
6	Kinnaur	9	1.63	5	0.65	13.00
5	Kullu	50	4.99	9	3.43	38.11
8	LahaulSpiti	0	0	1	0	0
7	Mandi	70	10.84	27	4.54	16.81
11	Shimla	152	63.14	63	33.98	53.94
9	Sirmour	14	20.97	28	10.15	36.25
10	Solan	15	16.10	39	5.85	15.00
12	Una	12	7.19	19	1.89	9.95
	Total	368	144.34	243	68.24	28.08

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

(Amount in Crores)

Bank Wise AIF Progress 08.07.2020 to 31.03.2024						
S No	BANK	Cumulative up to 31.03.2024		During Financial Year 2023-2024		
		No.	Amount	Target Amount	Achievement Amount	% Achievement
1	Bank of Baroda	7	7.20	9	0	0
2	Bank of India	2	2.28	13	0.28	2.15
3	Bank of Maharashtra	1	0.60	6	0.60	10
4	Canara Bank	3	0.15	4	0	0
5	Central Bank of India	9	11.28	8	0.58	7.25
6	HDFC	20	8.20	18	1.95	10.83
7	HPGramin Bank	14	1.75	14	0.42	3.00
8	HP State Coop. Bank	17	5.05	24	3.24	13.50
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	82	63.02	43	32.23	74.95
15	State Bank of India	152	31.72	41	19.78	48.24
16	UCO Bank	53	10.39	34	6.58	19.35
17	Union Bank of India	3	0.23	6	0.23	3.83
	Total	368	144.34	243	68.24	28.08

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AGENDA ITEM NO -5

5.1) FINANCIAL INCLUSION CAMPAIGN- HIMACHAL PRADESH:

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

Since the Pradhan Mantri Jan DhanYojana was launched in 2014, the objective of universal access and coverage of banking services is widely achieved and now the focus has shifted to enable usage of banking services by the excluded section of our society. As of 24.04.2024, 52.09 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 24th APRIL , 2024

(Figures in crores)

Bank Name	RURAL/ SU	URBAN	TOTAL	NO OF RUPAY CARDS	BALANCE IN ACCOUNTS
Public Sector Bank	25.44	15.17	40.61	30.67	178593
Regional Rural Bank	8.32	1.38	9.70	3.46	44925
Private Banks	0.72	0.86	1.59	1.31	6793
Rural Cooperative Banks	0.19	0.00	0.19	0.00	0
Total	34.67	17.41	52.09	35.44	230311

(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	
	31.03.2021	31.03.2022	31.03.2023	31.03.2024	
PMJDY	16.72	17.36	18.40	19.11	
PMJJBY	4.49	5.22	10.32	11.63	
PMSBY	15.38	17.65	31.10	33.08	
APY	2.23	2.99	3.98	4.90	

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	No. of accounts opened during Q4	Total no. of accounts opened during FY 2023-24
PMJDY	0.10	0.35	0.12	0.23	0.8
PMJJBY	0.50	0.72	0.59	0.70	2.51
PMSBY	1.08	1.02	1.03	1.10	4.23
APY	0.19	0.24	0.25	0.23	0.91

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

Performance under Social Security Insurance Schemes i.e. PMSBY and PMJJBY as of 31.03.2024 for HP State is given below:

Name of Scheme	No. of enrollments (in lakhs)
A) PRADHAN MANTRI SURAKSHA BIMA YOJANA- (PMSBY)	33.08
B) PRADHAN MANTRI JEEVAN JYOTIBIMA YOJANA- (PMJJBY)	11.63

(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 1st June every year. Banks have total **enrollments of more than 33.08 lakh account holders** under Accidental Insurance Scheme i.e. PMSBY as of 31.03.2024.

2) **PMJJBY:** The Life insurance coverage of Rs.2.00 lakh on annual basis is available at a premium of Rs.436/- under the Scheme. Banks have covered PMJDY account holders as well as other account holders under the scheme. The annual insurance cover is renewed on 1st June every year. Banks have more than **11.63 lakh enrollments** under PMJJBY in the State as of period ended 31.03.2024.

5.2.3) MICRO PENSION SCHEME – ATAL PENSION YOJANA:

The Bank-wise (Agency) achievements under Atal Pension Yojana (APY) in Himachal Pradesh as of 31.03.2024 mentioned as below:

S No	Category	Target per branch (p.a.)	No of Branches Regd. In HP	Targets 2023-24	Achievement up to 31.03.2024	Cumulative up to 31.03.2024
1	PSBs	100	1168	116800	73335	364443
2	RRBs	100	271	27100	12995	90951
3	Major Pvt. Banks (Axis, HDFC, ICICI & IDBI)	70	153	10710	2376	22893
4	Pvt Banks (Excluding those mentioned above)	30	22	660	16	383
5	Small Finance Banks	60	21	1260	463	1138
6	Coop Banks (including Urban Coop. Banks)	20	527	10540	1520	9848
	Total	XXXX	2162	167070	90705	489656

**** Excluding HPARDB and IPPB**

Top Performers under APY: IDBI Bank (94%), Central Bank of India (84%), Canara Bank (77%) and UCO Bank (77%)

Top Performers under APY (abs. numbers): SBI (26185), PNB (14207), UCO (13705).

Dismal Performance under APY:

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

Public Sector: IOB (16%), Indian Bank (39%)

(Bank-wise position mentioned at page no 115, PFRDA Report)

5.3.1) FINANCIAL AWARENESS AND LITERACY CAMPAIGN IN HP:

Financial Literacy Centers (FLCs) is a dedicated institutional set up for Financial Literacy Campaign organized by Lead banks (PNB/SBI/UCO Bank), RRB and Cooperative sector banks in the State. In addition to FLCs, at each district in the State, Bank branches in Rural areas are organizing financial literacy camps as per RBI guidelines on regular basis. These FLCs and Rural Bank Branches have organized Financial literacy and awareness Camps on regular basis at District/ Blocks / Panchayats level focusing on the various target groups.

At present, 16 Financial Literacy Centers (FLCs) mentioned below are functional with dedicated F.L. counselors at each centre;

S.No	Banks	No. of FLCs	Remarks
1	Public Sector Banks (PSBs)	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 March, 2024 placed for review of the House.
- C) **FLCS BY PUBLIC SECTOR BANKS (PSB):** Report on conduct of **special camps** by financial literacy centres (going digital) as of quarter ended March, 2024.

District	FLC Code	No of camp	No of participants	Stakeholders present (Indicate Y/N)						
				LDM	DDM	LDO	Local Govt.	NGO	BC	Others
BILASPUR	46201	20	3014	12	1	2	16	4	2	19
CHAMBA	47201	2	60	0	0	0	0	0	0	2
HAMIRPUR	48201	33	1077	12	2	7	24	3	1	33
KANGRA	47001	15	301	15	0	0	15	0	0	0
KINNAUR	47601	NIL								
KULLU	46801	13	639	13	6	4	4	0	0	13
LAHAUL& SPITI	47401	NIL								
MANDI	46401	8	388	0	0	2	5	3	0	8
SHIMLA	46001	NIL								
SIRMAUR	48001	NIL								
SOLAN	46801	NIL								
UNA	48401	8	530	7	0	1	0	0	0	8
Total		99	6009	59	9	16	64	10	3	83

(Position as per reporting to RBI on quarterly basis- March, 2024- Annexure –II, Part A)

FLCS BY PUBLIC SECTOR BANKS (PSB):

Quarterly report on conduct of **target group** specific camps by financial literacy centres as of quarter ended March, 2024 (Target groups: 1. Farmers 2. Small entrepreneurs 3.School students 4.SHGs 5.Senior citizens 6.Others)

District	FLC Code	No of camp	No of participants	Stakeholders present (Indicate Y/N)						
				LDM	DDM	LDO	Local Govt	NGO	BC	Others
BILASPUR	46201	45	4522	30	6	3	35	5	1	41
CHAMBA	47201	12	410	1	0	0	7	0	1	4
HAMIRPUR	48201	33	1077	13	2	7	24	4	2	33
KANGRA	47001	15	301	15	0	0	15	0	0	0
KINNAUR	47601	NIL								
KULLU	46801	13	445	13	5	0	5	0	0	13
LAHAUL & SPITI	47401	NIL								
MANDI	46401	13	525	1	1	1	4	9	0	14
SHIMLA		NIL								
SIRMAUR		NIL								
SOLAN		NIL								
UNA	48401	25	4240	21	11	4	17	10	0	12
Total		156	11520	94	25	15	107	28	4	117

(Position as per reporting to RBI on quarterly basis- March, 2024- Annexure –II- Part-B)

FINANCIAL LITERACY CAMPS organized by **Rural Branches** during the Quarter ended March, 2024 (Annexure –III)

District	No of rural branches in district	No of camps conducted during the quarter- March, 2024	Target Group Addressed
Bilaspur	109	241	Farmers, Small entrepreneurs, School students, SHGs
Chamba	102	306	Farmers, Small entrepreneurs, School students, SHGs
Hamirpur	141	427	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Kangra	372	860	Farmers, Small entrepreneurs, School students, SHGs
Kinnaur	52	102	Jan SamparkAbhiyan
Kullu	103	310	Farmers, Small entrepreneurs, School students, SHGs
LahaulSpiti	25	58	Farmers, Small entrepreneurs, Senior citizens
Mandi	203	415	Farmers, SHGs
Shimla	243	709	School students, SHGs,
Sirmaur	103	301	Farmers, SHGs
Solan	179	537	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Una	124	298	Farmers, Small entrepreneurs, School students
Total	1756	4564	

(Position as per reporting to RBI on quarterly basis- March, 2024- 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 **11416 Bank Mitras** as of 31st March, 2024.
(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 **71498** new entrepreneurs with fresh disbursement to the tune of **Rs.1660 Crores** upto the quarter ended March, 2024. **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.3316 crores** with coverage of **180355 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 MARCH, 2024

(Amt. in Crores)

S. No.	Category	Disb. up to 31.03.2024		O/s as on 31.03.2024	
		No.	Amt.	No.	Amt.
1	Shishu (Loan up to Rs.50000)	21818	66.02	48831	136.35
2	Kishor (Loan above Rs.50000-Rs.5 lakh)	38520	735.26	103610	1538.01
3	Tarun (Loan above Rs.5 Lakh-Rs. 10 Lakh)	11160	858.60	27914	1641.21
4	Total	71498	1659.88	180355	3315.57

(Bank wise position of disbursement of loans under PMMY up to period ended March, 2024 mentioned at page no-110-111).

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.

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 MARCH 2024

(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	315	55.52	72	8.01	387	63.53
2	H. P. Gramin Bank (RRB)	17	2.97	11	5.69	28	8.66
3	Private Sector Banks	10	4.73	0	0	10	4.73
4	Coop sector banks	0	0	0	0	0	0
	Total	342	63.22	83	13.70	425	76.92

(Bank wise position mentioned on page no. 112-113)

5.8.3) CUMULATIVE POSITION (AGENCY-WISE) UNDER STAND-UP INDIA SCHEME IN HIMACHAL PRADESH AS OF 31.03.2024

(Amount in Crores)

S. No.	Banks	Total Achievement	
		A/c	Amt.
1	Public sector Banks	1395	194.70
2	H.P. Gramin Bank (RRB)	213	32.16
3	Private Sector banks	78	9.84
4	Coop sector banks (incl. Urban Coop. Banks)	0	0
	Total	1686	236.70

(Bank wise position mentioned on page no-112-113)

Points for deliberations:

- 1) Banks have sanctioned loans to 342 new women entrepreneurs amounting to Rs.63 crores up to the quarter ended March 2024.
- 2) Banks have sanctioned 83 new SC/ST entrepreneurs amounting to Rs.14 Crores up to the quarter ended March 2024.
- 3) The cumulative position reveals that Banks have outstanding loans amounting to Rs.237 crores to total 1686 entrepreneurs.
- 4) Private Sector banks have negligible performance under the Scheme.

- 5) Banks are requested to update their position of proposals disposed off under Stand-Up India Scheme in the web portal (<https://www.standupmitra.in>) regularly.
- 6) As reported by different Member Banks, the major reason for low achievement under this scheme is not finding eligible entrepreneurs. A general negative attitude is also found in the people not to invest or establish a project requiring heavy investments due to hilly area and lower connectivity.

Member Banks are advised to ensure that progress under the Scheme should be regularly updated on the Stand Up India portal so that accurate information can be presented in the SLBC meetings.

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AGENDA ITEM NO.6

MISCELLANEOUS ISSUES:

6.1) AADHAAR COVERAGE IN HIMACHAL PRADESH:

In Himachal Pradesh there are 73,84,022 residents (projected population 2021) and 83,56,493UIDs (113.17%) 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 31.03.2024 in the State is appended below:

Himachal Pradesh- Dashboard 31.03.2024

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	19364	61.62%	79044	84501	106.90%	303290	366570	120.86%	413758	470435	113.70%
2	Chamba	50380	27498	54.58%	131542	136954	104.11%	374856	467447	124.70%	556778	631899	113.49%
3	Hamirpur	36216	23418	64.66%	98675	95533	96.82%	357589	476351	133.21%	492480	595302	120.88%
4	Kangra	121443	75138	61.87%	314013	323493	103.02%	1195745	1505175	125.88%	1631200	1903806	116.71%
5	Kinnaur	5572	2199	39.47%	15059	15889	105.51%	68116	72149	105.92%	88747	90237	101.68%
6	Kullu	36748	21334	58.05%	99762	99386	99.62%	335476	408904	121.89%	471986	529624	112.21%
7	L&S	2099	1120	53.36%	6111	5783	94.63%	24087	28675	119.05%	32296	35578	110.16%
8	Mandi	81553	48719	59.74%	219116	215144	98.19%	779806	965662	123.83%	1080476	1229525	113.79%
9	Shimla	57445	26207	45.62%	189085	160216	84.73%	620334	728750	117.48%	866863	915173	105.57%
10	Sirmaur	50174	31670	63.12%	129675	143250	110.47%	389990	469702	120.44%	569840	644622	113.12%
11	Solan	50032	24539	49.05%	139181	124865	89.71%	426877	506194	118.58%	616090	655598	106.41%
12	Una	43629	27949	64.06%	118151	115081	97.40%	401728	511664	127.37%	563508	654694	116.18%
G.Total		566715	329155	58.08%	1539414	1520095	98.75%	5277894	6507243	123.29%	7384022	8356493	113.17%

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) PM VISHWAKARMA SCHEME.

PM Vishwakarma Scheme, was launched on 17th September, 2023 by the Prime Minister to provide end-to-end support to artisans and crafts people. The Scheme covers artisans and craftspeople engaged in 18 trades, viz. Carpenter (Suthar/Badhai), Boat Maker, Armourer, Blacksmith (Lohar), Hammer and Tool Kit Maker, Locksmith, Goldsmith (Sonar), Potter (Kumhaar), Sculptor (Moortikar, stone carver), Stone breaker, Cobbler (Charmkar)/ Shoesmith/Footwear artisan, Mason (Rajmistri), Basket/Mat/Broom Maker/Coir Weaver, Doll & Toy Maker (Traditional), Barber (Naai), Garland maker (Malakaar), Washerman (Dhobi), Tailor (Darzi) and Fishing Net Maker.

BENEFITS TO THE ARTISANS AND CRAFTS PERSONS:

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

Bankwise details of applications received under PM Vishwakarma:

S. No.	Bank Name	Saving Bank Details Received	Saving Bank Details Approved	Saving Bank Details Rejected	Saving Bank Details Pending for Approval		
					Total	less than 7 days	more than 7 days
1.	AU Small Finance Bank	9	9	0	0	0	0
2.	Axis Bank	76	16	3	57	2	55
3.	Bank of Baroda	973	876	83	14	12	2
4.	Bank of India	1171	1113	55	3	3	0
5.	Bank of Maharashtra	107	91	8	8	3	5
6.	Canara Bank	1446	1033	144	269	22	247

7.	Central Bank of India	3666	3327	305	34	29	5
8.	CSB Bank Ltd	1	0	0	1	0	1
9.	HDFC Bank	815	692	50	73	6	67
10.	HP Gramin Bank	9779	1822	257	7700	161	7539
11.	HP State Co-operative Bank	16373	6575	1166	8632	131	8501
12.	ICICI Bank	68	9	0	59	0	59
13.	IDBI Bank	318	16	4	298	18	280
14.	Indian Bank	590	484	74	32	4	28
15.	Indian Overseas Bank	95	55	6	34	0	34
16.	IndusInd Bank	32	28	1	3	1	2
17.	Jogindra Central Coop. Bank	363	192	107	64	1	63
18.	Kangra Central Coop. Bank	9101	7851	790	460	186	274
17.	Kotak Mahindra Bank	17	0	0	17	1	16
20.	Punjab and Sind Bank	584	438	88	58	10	48
21.	Punjab National Bank	52566	47670	3930	966	384	582
22.	South Indian Bank	5	5	0	0	0	0
23.	State Bank of India	44659	37902	3087	3670	271	3399
24.	Jammu & Kashmir Bank	529	421	103	5	1	4
25.	UCO Bank	19736	17356	1883	497	175	322
26.	Ujjivan Small Finance Bank	5	0	0	5	0	5
27.	Union Bank of India	1075	765	125	185	30	155
28.	UtkarshSmall Finance Bank	3	0	0	3	0	3
29.	Yes Bank Ltd.	6	4	2	0	0	0
Grand Total		164168	128750	12271	23147	1451	21696

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

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

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

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

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

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

6.4) 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	Yes
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.

6.5) 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.

6.6) PROMOTION OF E-KISAN UPAJ NIDHI (e-KUN)

The e-KisanUpaj Nidhi provides the farmers, an online platform to obtain post-harvest loans from banks by pledging their electronic Negotiable Warehouse Receipts (e-NWRs) for the stocks kept in WDRA registered warehouses. A joint endeavor of Department of Food and Public Distribution, WDRA, Department of Financial Services and NABARD, this gateway will improve ease of obtaining pledge finance by farmers against their stocks.

It was launched on 04.03.2024 for farmers to use. The e-KUN is on boarded on Jansamarth portal. It is envisaged to provide hassle free loan application journey to the farmers by reducing Turn Around Time required for making applications to the bank. Further, farmers can get offers from various banks on boarded on the portal, which can help farmers to have multiple choices at a single source.

6.7) 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 and 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.

Recently CERSAI has conducted a VC in the month of April with all the banks wherein the senior officials from CERSAI have shared their views regarding the importance of CKYCR.

6.8) 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. As per their latest mail dated 08.04.2024 DFS has directed SLBC to discuss the issue of unbanked villages in the SLBC meeting and update the same on the portal, or if any village is found not feasible same should be discussed in the meeting and minutes should be shared with DFS.

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

State Name	District	Village	Population	Allotted Bank
Himachal Pradesh	Kullu	MuhalPangan (22/38)	602	UCO Bank
Himachal Pradesh	Chamba	DharJalsu (251)	2	Punjab National Bank
Himachal Pradesh	Kullu	Up MuhalKabhi	222	Punjab National Bank

1. MuhalPangan District Kullu: UCO Bank has updated the location of new branch and it has been found that the village is not within the 5 km radius. However, SLBC is exploring the possibilities of appointing a BC in the area in this regard a mail has been sent to respective banks.
2. UP MuhalKabhi: PNB Bank need to update the location of the branch on DBT-GIS portal to mark the location as covered.
3. DharJalsu in District Chamba is having very low population and opening of bank branch or appointment of BC at such location will not be feasible. **The house is requested to approve the village DharJalsu as not feasible for opening of banking outlet.**

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AGENDA ITEM NO. 7

REVIEW OF RECOVERY PERFORMANCE OF BANKS IN HIMACHAL PRADESH.

7.1) AGENCY-WISE RECOVERY POSITION AS OF 31ST MARCH, 2024.

(Amount in Crores)

S. No	Agency	Outstanding	NPAs	NPA-%age
1	Public Sector Banks	40394.29	1595.19	3.95
2	RRBs	3792.99	143.97	3.80
3	Cooperative Banks	16701.79	2019.27	12.09
4	Private Banks	12067.61	210.09	1.74
	TOTAL	72956.68	3968.52	5.44

(For Bank-wise details please refer at page no-116-125)

7.2) BROAD SECTOR WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 31.03.2024

(Amount in Crores)

S. No	Sector	Outstanding	NPAs	NPA %age
1	Agriculture	12762.00	871.78	6.83
2	MSME	19611.37	1685.57	8.59
3	Other Priority Sector	11183.61	451.51	4.04
A	Total Priority Sector Advances (1 to 3)	43556.98	3008.86	6.91
B	Total Non-Priority Sector Advances.	29399.70	959.66	3.26
C	Grand Total (A+B)	72956.68	3968.52	5.44

(For bank-wise details, please refer to Page no-116-125)

7.3) SECTOR-WISE NPA COMPARISON AS OF 31.03.2024 IN HIMACHAL PRADESH.

(Amount in Crores)

SI	Sector	NPA as on March, 2023	NPA as on Dec, 2023	NPA as on March, 2024	Variation over March, 2023	Variation over Dec, 2023	% Variation Y-o-Y	% Variation Q-o-Q
1	AGRI	916.30	930.05	871.78	-44.52	-58.27	-4.86	-6.27
2	MSME	1888.49	1818.65	1685.57	-202.92	-133.08	-10.75	-7.32
3	Other PS	465.61	479.38	451.51	-14.1	-27.87	-3.03	-5.81
4	NPS	1036.55	1060.42	959.66	-76.89	-100.76	-7.42	-9.50
Total		4306.95	4288.50	3968.52	-338.43	-319.98	-7.86	-7.46

(For Bank-wise details please refer to page no-116-125)

7.4) GOVT. SPONSORED SCHEME WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 31ST MARCH, 2024

(Amount in Crores)

S. No.	Sector	Outstanding	NPAs	NPA-%age
1	SGSY/NRLM	196.49	4.16	2.12
2	PMEGP	298.07	36.55	12.26
3	SJSRY/NULM	14.94	1.22	8.17
4	STAND UP INDIA	236.71	11.02	4.66
5	MUDRA	3315.58	267.76	8.08

(For Bank-wise details, Please refer to page no-126-129)

Observations:

- ♦ The Non-Performing Assets (NPAs) ratio of Banks in the State recorded at 5.44% and in absolute term, NPAs have reached to Rs.3968.52 Crore in the quarter ended March, 2024. The NPAs in the State has decreased by Rs.319.98 Crores in comparison to that in quarter ended Dec, 2023 (Rs.4288.50 Crore in Dec, 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 8.59%. In agriculture sector NPA Ratio has declined to 6.83%.**
- ♦ In agency-wise position of NPAs, **Co-op Banks have the highest level of NPAs of 12.09%.** Among the Coop sector Banks, HP State Coop. Bank has NPA ratio of 5.75%,

Kangra Central Coop Bank (23.18%), HPARDB (31.49%) and Bhagat Urban Coop. Bank (44.76%) in March Quarter. Cooperative Banks have to strengthen the recovery drives to prevent further slippage in the NPAs.

◆ Comparative Position of NPA over December, 2023 to March, 2024

- ◆ The NPA in PSBs decreased from 4.41% to 3.95% and in absolute terms it decreased from Rs.1718.26 to Rs.1595.19(Rs.123.07Cr.)
- ◆ NPA in RRB increased from 3.70% to 3.80% and in absolute terms it increased from Rs.135.50 Cr to Rs.143.97 Cr(Net Rs.8.47 Cr.) in March, 2024.
- ◆ NPA in Cooperative Sector Banks decreased from 13.89% to 12.09% and in absolute terms decreased from Rs.2223.74 Cr to Rs.2019.27 Cr (Net Rs.204.47 Cr.) The Bhaghat Urban Cooperative Bank has highest NPA 44.76%, followed by HP ARDB Bank 31.49% and Kangra Central Cooperative Bank at 23.18%.
- ◆ NPA in Private Sector Banks decreased from 1.88% to 1.74% and in absolute terms decreased from Rs.211.01 Cr to Rs.210.09 Cr (Net Rs.0.92 Cr.).
- ◆ Total NPA has decreases from 6.11% to 5.44% and in absolute terms it decreased from Rs.4288.50 Cr to Rs.3968.52 Cr (Net Rs.319.98 Cr).

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AGENDA ITEM NO.8

8) Review of Progress under Non Sponsored Programmes (NSP) –Quarter ended March, 2024.

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 NAB Sanrakshan 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 NAB Sanrakshan 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 NAB Sanrakshan

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 – March, 2024		Outstanding as of quarter ended March, 2024 (Cumulative)	
No.	Amount in Lakh	No.	Amount in Lakh
3169	7863.25	8909	13616.15

(Please refer to page no- 130 for bank-wise progress under SHG scheme)

Comments:

- The cumulative position of credit linked SHGs showing total 8909 SHGs which indicate the active status of SHGs with banks as of 31.03.2024.
- All the member Banks are requested to extend full cooperation to the SHGs approaching their branches in sanction of credit limits so as to help the needy

SHG members to meet their social needs/start economic activity with financial assistance from the banking sector.

- As part of special AtmaNirbhar Bharat package, limit of collateral-free lending has been increased from Rs.10 lakhs to 20 lakhs for Women Self Help Groups.
- NABARD provides a grant assistance of Rs.2000/- each for conduct of Village Level Camps (VLCs) for SHGs. Banks are requested to submit the proposals for conduct of VLPs to NABARD.

8.3) REVIEW OF PERFORMANCE OF RSETIS (RURAL SELF EMPLOYMENT TRAINING INSTITUTE) : POSITION AS OF 31STMARCH, 2024

Rural Self Employment Training Institutes (RSETIs) -an initiative of Ministry of Rural Development (MoRD) to have dedicated infrastructure at district level to impart training and skill upgradation of rural youth geared towards Entrepreneurship Development. RSETIs are managed by lead banks with active co-operation from the MoRD and Rural development Department of Govt. of HP.

(Amount in lakhs)

8.3.1) REVIEW OF PROGRESS IN SLBC MEETING FOR MARCH, 2024 -PROGRESS REPORT OF RSETIs IN HIMACHAL PRADESH- FOR THE FINANCIAL YEAR 2023-24										
		Training targets for FY 2023-24		Achievement		Cumulative Training programme conducted		Settlement of trained candidates		
				(01.04.2023-31.03.2024)						
S. No.	Name of RSETI	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	20	644	243	6444	1914	2192	158
2	SBI RSETI Chamba	24	577	19	590	283	6844	2519	5472	17
3	PNB RSETI Hamirpur	27	688	24	748	325	8402	2082	3435	345
4	PNB RSETI Kangra	27	672	25	690	314	8307	2140	2839	957
5	PNB RSETI Kullu	24	660	23	690	247	6360	1703	2136	737
6	PNB RSETI Mandi	23	640	23	641	254	6275	1913	2583	30
7	UCO RSETI Shimla	24	671	24	708	280	6741	1832	2237	211
8	UCO RSETI Sirmaur	23	660	25	675	243	5665	1830	3287	54
9	UCO RSETI Solan	25	715	26	774	265	6549	2071	1764	780
10	PNB RSETI Una	27	675	23	681	329	8476	2017	5346	565
	Total	244	6593	232	6841	2783	70063	20021	31291	3854

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

RSETIs have submitted the position of pending Claims due from Government agencies as of 31.03.2024.

Pending claims for reimbursement of EDP				(Amount in lakhs)
S. No.	Name of RSETI	DRDA	KVIC	Other agencies
1	UCO RSETI Bilaspur	147.22	0.00	0.00
2	SBI RSETI Chamba	204.39	0	0
3	PNB RSETI Hamirpur	104.38	0	3.30
4	PNB RSETI Kangra	120.00	0	0
5	PNB RSETI Kullu	94.10	24.00	6.60
6	PNB RSETI Mandi	103.19	0	0
7	UCO RSETI Shimla	141.51	24.00	6.71
8	UCO RSETI Sirmaur	117.40	0	0.29
9	UCO RSETI Solan	162.24	0	0
10	PNB RSETI Una	162.19	0	0
	Total	1356.62	48.00	16.90

The claim of an amount of ₹ 13.11 Cr. is pending to release to the concerned RSETIs. The matter is under consideration with the Finance Department, HP. Only provision of funds under CSS is required to be made to receive funds from the GoI.

Further, the provision of funds 2.42 Cr. has been made under RSETI scheme for the FY 2024-25 by the State Govt.

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 6593 entrepreneurs in rural areas in total 244 training programs.
- 232 programs have been conducted by RSETIs during FY 2023-24 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 March, 2024

1	2	3
S.No	Name of RSETI	Latest Status
1	UCO RSETI Bilaspur	RSETI functioning from own building.
2	SBI RSETI Chamba	Proposal has been submitted to DFO office and matter has also been discussed with DC Chamba. Clearing this hurdle land title will get transferred to RSETI. The process of preparing proposal with four sets each has been initiated by us and the same will be submitted to Range Forest Officer by first week of May 2024.
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 has been finalized for RSETI, demarcation of land is done and boundary wall has been implanted. Very soon bid will be sought from interested party for construction of PNB RSETI building.
7	UCO RSETI Shimla	Work is under progress has reached the completion stage.
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.