

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक

STATE LEVEL BANKERS' COMMITTEE
HIMACHAL PRADESH
CONVENOR: UCO BANK

DGM Secretariat, Hotel Himland,
SHIMLA
(HIMACHAL PRADESH)

AGENDA PAPERS
FOR
173rd STATE LEVEL BANKERS' COMMITTEE
FOR

QUARTER ENDED 30th June 2024

TO BE HELD ON 23.08.2024



BANKING OUTLETS IN HIMACHAL PRADESH AS ON 30th June 2024

S. No.	District	NUMBER OF BRANCHES	NUMBER OF ATMs	LEAD BANK
1	Bilaspur	136	92	UCO
2	Chamba	132	82	SBI
3	Hamirpur	175	158	PNB
4	Kangra	430	426	PNB
5	Kinnaur	56	35	PNB
6	Kullu	138	128	PNB
7	Lahaul Spiti	26	15	SBI
8	Mandi	270	214	PNB
9	Shimla	382	334	UCO
10	Sirmaur	156	139	UCO
11	Solan	284	363	UCO
12	Una	159	151	PNB
	Total	2344	2137	

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 30TH JUNE, 2024

S. No.	Items	Unit	Position as of 30 th June, 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.
2	Branch net work	PSB	Nos. 1176
		RRBs	Nos. 274
		Coop. Banks	Nos. 590
		Pvt. Sector Bks	Nos. 267
		Payment Bks	Nos. 13
		Small Fin. Bks	Nos. 24
		Total	Nos.
3	Area wise Branches	Rural	Nos. 1790
		Semi Urban	Nos. 447
		Urban	Nos. 107
		Total	Nos.
4	Per branch population as per 2011 Census	Rural	Nos. 3450
		Su/Urban	Nos. 1244
		Total	Nos.
5	Deposits	PSBs	Rs. Crores 123160
		RRB	Rs. Crores 8633
		Coop.	Rs. Crores 32211
		Pvt. Sector	Rs. Crores 23904
		Payment Bks	Rs. Crores 102
		Small Fin. Bks	Rs. Crores 3041
		Total	Rs. Crores
6	Advances	PSBs	Rs. Crores 41430
		RRB	Rs. Crores 3833
		Coop.	Rs. Crores 16514
		Pvt. Sector	Rs. Crores 11595
		Small Fin. Bks	Rs. Crores 818
		Total	Rs. Crores
7	Business Volume	PSBs	Rs. Crores 164590
		RRB	Rs. Crores 12466
		Coop.	Rs. Crores 48725
		Pvt. Sector	Rs. Crores 35499
		Payment Bks	Rs. Crores 102
		Small Fin. Bks	Rs. Crores 3859
		Total	Rs. Crores
8	Market Share	PSBs	Percentage 62.05
		RRB	Percentage 4.70
		Coop.	Percentage 18.37
		Pvt. Sector	Percentage 13.38
		Payment Bks	Percentage 0.04
		Small Fin. Bks	Percentage 1.45
		Total	Percentage
9	ATMs	PSB	Nos. 1449
		RRBs	Nos. 0
		Coop. Banks	Nos. 258
		Pvt. Sector Bks	Nos. 421
		Small Fin. Bks	Nos. 9
		Total	Nos.

(Amount in Crores)

S. No.	Item	30.06.2022	30.06.2023	30.06.2024	Variation in June,2024 over June, 2023 (Y-o-Y)	
					Absolute	%age
1	Deposit PPD					
	Rural	93408.68	104868.23	114491.59	9623.36	9.18
	Urban/SU	60874.91	69137.3	76559.1	7421.8	10.73
	Total-Deposits	154283.59	174005.53	191050.69	17045.16	9.80
2	Advances (O/S)					
	Rural	31526.99	35619.42	40961.24	5341.82	15.00
	Urban/SU	24161.93	29083.66	33229.81	4146.15	14.26
	Outside Credit	3339.99	8946.6	12365.01	3418.41	38.21
	Total-Advances	59028.92	73649.68	86556.06	12906.38	17.52
3	Total Banking Business (Dep + Adv)	213312.5	247655.21	277606.75	29951.54	12.09
4	RIDF	3138.17	3436.51	3666.72	230.21	6.70
5	CD RATIO (As per RBI recommendation)	40.29	44.3	47.22	2.92	6.59
6	Priority Sector Advances (O/S) of which under:	33038.69	39513.59	44118.14	4604.55	11.65
	i) Agriculture	10609.47	11333.08	12710.95	1377.87	12.16
	ii) MSME	15776.69	17530.5	20186.54	2656.04	15.15
	iii) OPS	6652.53	10650.03	11220.65	570.62	5.36
7	Weaker Section Adv.	11610.47	11881.97	13090.5	1208.53	10.17
8	Non Priority Sec. Adv.	22650.24	24968.74	30072.92	5104.18	20.44
9	No. of Branches	2255	2280	2344	64	2.81
10	Advances to Women	6060.77	7743.94	9348.85	1604.91	20.72
11	Credit to Minorities	883.24	1303.42	1541.82	238.4	18.29
12	Advances to SCs/STs	3017.28	3703.29	4233.92	530.63	14.33

POSITION OF NATIONAL PARAMETERS AS OF 30th June, 2024 IN HIMACHAL PRADESH

(In terms of %age)

S. No	Sector	June, 2022	June, 2023	June, 2024	National Parameter
1	Priority sector Advances (of total Advances)	59.33	61.07	59.47	40%
2	Agriculture Advances (of total Advances)	19.05	17.52	17.13	18%
3	Advances to Small & Marginal Farmers (of total Advances)	14.79	12.67	12.47	9%
4	Advances to Micro Enterprises (of total Advances)	13.46	15.75	16.23	7.5%
5	Advances to Weaker Sections (of total Advances)	20.85	16.13	17.64	11%
6	Advances to Women (of total Advances)	10.88	10.51	12.60	5%
7	C.D. Ratio	40.29	44.30	47.22	60%
8	MSME Advances (of total P.S. Credit)	47.75	44.37	45.76	-
9	Advances to SC/ST (of total P.S. Credit)	9.13	9.37	9.60	-
10	Advances to Minorities (of total P.S. Credit)	2.67	3.30	3.49	-

Credit Deposit Ratio (CDR) in Himachal Pradesh, as of 30th June, 2024 = 47.22%
(As per instructions from RBI)

S. No	Components	As of 30.06.2024 (Amount in Crores)
1	Advances from Banks (within State)	74191.05
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	12365.01
3	RIDF (Bal. outstanding at the end of Quarter- June, 2024)	3666.72
4	Total- Credit (1+2+3)	90222.78
5	Total Deposits	191050.69
6	Credit Deposit ratio (%)	47.22%

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**AGENDA NOTE FOR 173RD MEETING OF STATE LEVEL BANKERS' COMMITTEE
HIMACHAL PRADESH**

AGENDA ITEM NO.1

**1.1) Confirmation of Minutes of the 172nd SLBC Committee Meeting held on
27.05.2024**

The 172nd meeting of SLBC, Himachal Pradesh was held on 27.05.2024, the minutes of which were circulated to the members vide Convener Bank letter No. DGM/SLBC/2023-24/172 dated 10.06.2024

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 172nd SLBC Meeting:

OBSERVATION	ACTION POINTS	COMPLIANCE
<ul style="list-style-type: none"> Opening of RSETI in District Kinnaur. 	<p>In this context, LDM Kinnaur was advised to start the day courses of RSETI in a rented building, till the time land for construction of RSETI is allotted by the District authorities.</p> <p>A timeline of 2 months was fixed to start the working of RSETI in a rented building.</p>	<p>LDM Kinnaur has informed that the proposal of opening the RSETI duly recommended by them along with recommendations from both Circle Head and Zonal Head has been sent to Punjab National Bank Head office and the proposal is pending at board level.</p>
<ul style="list-style-type: none"> Opening of Banking touch points in Unbanked Villages in Himachal Pradesh 	<p>The Mission Office, Department of Financial Services shared the list of Unbanked villages in the state. The issue was discussed during the 172nd SLBC meeting and two unbanked locations Muhal Pangan and Up Muhal kabhi were allotted to Punjab National Bank for appointment of Banking Correspondents in these locations.</p>	<p>Punjab National Bank informed SLBC that they have identified a BC for Up Muhal Kabhi and the newly identified person for deployment as BCA has applied for CSC ID which is mandatory in CSC, and has been assured to complete all the formalities within the next week.</p>

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AGENDA ITEM NO.2

2.1) REVIEW OF STATISTICAL BANKING DATA AS OF 30.06.2024

2.1.1) Y-O-Y COMPARATIVE BANKING KEY INDICATORS AS OF 30.06.2024

- The Total banking business has grown at the rate of **12%** from Rs.2,47,655 Crores in 30.06.2023 to **Rs.2,77,607** Crores in 30.06.2024 i.e. Rs.29,952 Crores.
- The Total Deposit has grown by **10%** from Rs.1,74,006 Crores in 30.06.2023 to Rs.1,91,051 Crores in 30.06.2024 i.e. Rs.17,045 Crores.
- The Total Advances has grown at the rate of **18%** from Rs.73,650 Crores in 30.06.2023 to Rs. 86,556 Crores in 30.06.2024 i.e. Rs.12,906 Crores.

(Amt. in Crores)

S. No.	Item	30.06.2022	30.06.2023	30.06.2024	Variation in June,2024 over June, 2023 (Y-o-Y)	
					Absolute	%age
1	Deposit PPD					
	Rural	93408.68	104868.23	114491.59	9623.36	9.18
	Urban/SU	60874.91	69137.3	76559.1	7421.8	10.73
	Total-Deposits	154283.59	174005.53	191050.69	17045.16	9.80
2	Advances (O/S)					
	Rural	31526.99	35619.42	40961.24	5341.82	15.00
	Urban/SU	24161.93	29083.66	33229.81	4146.15	14.26
	Outside Credit	3339.99	8946.6	12365.01	3418.41	38.21
	Total-Advances	59028.92	73649.68	86556.06	12906.38	17.52
3	Total Banking Business (Dep + Adv)	213312.5	247655.21	277606.75	29951.54	12.09
4	RIDF	3138.17	3436.51	3666.72	230.21	6.70
5	CD RATIO (As per RBI recommendation)	40.29	44.3	47.22	2.92	6.59
6	Priority Sector Advances (O/S) of which under:	33038.69	39513.59	44118.14	4604.55	11.65
	i) Agriculture	10609.47	11333.08	12710.95	1377.87	12.16
	ii) MSME	15776.69	17530.5	20186.54	2656.04	15.15
	iii) OPS	6652.53	10650.03	11220.65	570.62	5.36
7	Weaker Section Adv.	11610.47	11881.97	13090.5	1208.53	10.17
8	Non Priority Sec. Adv.	22650.24	24968.74	30072.92	5104.18	20.44
9	No. of Branches	2255	2280	2344	64	2.81
10	Advances to Women	6060.77	7743.94	9348.85	1604.91	20.72
11	Credit to Minorities	883.24	1303.42	1541.82	238.4	18.29
12	Advances to SCs/STs	3017.28	3703.29	4233.92	530.63	14.33

2.1.2) Q-o-Q REVIEW OF BANKING SECTOR PERFORMANCE IN KEY BUSINESS PARAMETERS IN HIMACHAL PRADESH AS OF 30.06.2024.

- The Total banking business has grown at the rate of 2% from Rs.2,70,940 Crores in 31.03.2024 to Rs.2,77,607 Crores in 30.06.2024 i.e. Rs.6,667 Crores.
- The Total Deposit has grown by 2% from Rs.1,87,006 Crores in 31.03.2024 to Rs.1,91,051 Crores in 30.06.2024 i.e. Rs.4,045 Crores.
- The Total Advances has grown at the rate of 3% from Rs.83,934 Crores on 31.03.2024 to Rs.86,556 Crores in 30.06.2024 i.e. Rs.2,622 Crores.

(Amt. in Crores)						
S. No.	Item	31.12.2023	31.03.2024	30.06.2024	Variation in June,2024 over March, 2024 (Q-o-Q)	
1	Deposit PPD				Absolute	%age
	Rural	109801.4	112061.48	114491.59	2430.11	2.17
	Urban/SU	73071.06	74944.43	76559.1	1614.67	2.15
	Total-Deposits	182872.46	187005.91	191050.69	4044.78	2.16
2	Advances (O/S)					
	Rural	38350.96	40324.95	40961.24	636.29	1.58
	Urban/SU	31814.98	32631.74	33229.81	598.07	1.83
	Outside Credit	10106.08	10977.3	12365.01	1387.71	12.64
	Total-Advances	80272.02	83933.99	86556.06	2622.07	3.12
3	Total Banking Business (Dep + Adv)	263144.48	270939.9	277606.75	6666.85	2.46
4	RIDF	3634.29	3636.19	3666.72	30.53	0.84
5	CD RATIO (As per RBI recommendation)	45.88	46.83	47.22	0.39	0.83
6	Priority Sector Advances (O/S) of which under:	42014.29	43556.97	44118.14	561.17	1.29
	i) Agriculture	11982.97	12761.99	12710.95	-51.04	-0.40
	ii) MSME	18972.52	19611.37	20186.54	575.17	2.93
	iii) OPS	11058.8	11183.61	11220.65	37.04	0.33
7	Weaker Section Adv.	12690.49	13367.32	13090.5	-276.82	-2.07
8	Non Priority Sec. Adv.	27840.06	29399.7	30072.92	673.22	2.29
9	No. of Branches	2305	2341	2344	3	0.13
10	Advances to Women	8373.1	9160.23	9348.85	188.62	2.06
11	Credit to Minorities	1390.64	1485.25	1541.82	56.57	3.81
12	Advances to SCs/STs	3966.86	4140.88	4233.92	93.04	2.25

(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 **47.22%** as of 30.06.2024 as per details mentioned below:

S. No	Components	As of 30.06.2024 (Amount in Crores)
1	Advances from Banks (within State)	74191.05
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	12365.01
3	RIDF (Bal. outstanding at the end of Quarter-March, 2024)	3666.72
4	Total- Credit (1+2+3)	90222.78
5	Total Deposits	191050.69
6	Credit Deposit ratio (%)	47.22%

Credit Deposit Ratio (CDR) IN H.P. AS OF 30.06.2024 = 47.22%

- i. Banks have overall CD ratio (as per instructions from RBI) of **47.22%** in Himachal Pradesh as of June, 2024. The CDR has witnessed increase of 39 basis point over the quarter ended March, 2024 (**46.83%** in March, 2024).
- ii. **Bank-wise position of CDR:** Based on the information received from member banks, the domestic Credit Deposit Ratio (CDR) arrived at **38.83%** in quarter ended June, 2024. (Bank-wise position mentioned at page no- 62-63)

Public Sector banks		
SR	NAME OF THE BANK	CD Ratio
1	Bank Of Baroda	68.47
2	Bank Of India	44.71
3	Bank Of Maharashtra	18.10
4	Canara Bank	33.61
5	Central Bank Of India	42.27
6	Indian Bank	28.72
7	Indian Overseas Bank	24.63
8	Punjab And Sind Bank	41.37
9	Punjab National Bank	30.41
10	State Bank Of India	33.91
11	UCO Bank	34.82
12	Union Bank Of India	39.81

Private Sector banks		
SR	NAME OF THE BANK	CD Ratio
1	Axis Bank	51.82
2	Bandhan Bank	0.86
3	CSB Bank Limited	4.73
4	HDFC Bank	70.80
5	ICICI Bank	52.31
6	IDBI Bank	28.73
7	IDFC First Bank	3.38
8	Indusind Bank	48.56
9	J & K Bank	36.78
10	Kotak Mahindra Bank	103.83
11	RBL Bank	0.02
12	South Indian Bank	10.24
13	YES Bank	18.62

Gramin Bank, Cooperative Banks and others		
SR	NAME OF THE BANK	CD Ratio
1	H. P. Gramin Bank	44.40
2	HP ARDB	169.34
3	HP State Cooperative bank Ltd.	68.03
4	Joginder Central Cooperative Bank	42.75
5	Kangra Central Cooperative Bank	30.77
6	The Baghat Urban Cooperative Bank	70.78
7	The Chamba Urban Cooperative Bank	43.60
8	The Mandi Urban Cooperative Bank	28.84
9	The Parwanoo Urban Cooperative Bank	50.11
10	The Shimla Urban Cooperative Bank	57.42
11	AU Small Finance Bank	36.92
12	Ujjivan Small Finance Bank	4.91
13	Utkarsh Small finance Bank	3.00

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

(Source: Data reported By Banks)

S. No	Districts	September, 2023	December, 2023	March, 2024	June, 2024	Remarks
1	Bilaspur	25.49	26.43	26.92	26.34	Critically low CD ratio
2	Chamba	31.78	32.20	33.36	33.32	Low CD ratio
3	Hamirpur	22.36	23.08	23.51	23.20	Critically low CD ratio
4	Kangra	23.68	24.53	25.21	25.31	Critically low CD ratio
5	Kinnaur	47.48	44.78	47.01	49.36	
6	Kullu	41.58	42.64	44.63	44.11	
7	Lahaul & Spiti	25.71	26.43	26.89	27.03	Critically low CD ratio
8	Mandi	27.14	27.95	28.98	28.78	Critically low CD ratio
9	Shimla	39.35	43.91	44.08	43.26	
10	Sirmaur	73.02	75.10	75.70	75.86	
11	Solan	75.38	78.91	79.48	80.56	
12	Una	29.95	30.14	30.48	29.98	Critically low CD ratio
	State	36.52	38.38	39.01	38.83	

- Excluding Outside Credit.
Districts above state CD ratio of 47.22%: Kinnaur (49.36), Sirmaur (75.86%), Solan(80.56%).

Observations:

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

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

2.5): NATIONAL PARAMETERS (NP)

POSITION OF NATIONAL PARAMETERS IN BANKING BUSINESS IN HIMACHAL PRADESH AS OF 30TH JUNE, 2024.

S. No	Sector	June, 2022	June, 2023	June, 2024	National Parameter
1	Priority sector Advances (of total Advances)	59.33	61.07	59.47	40%
2	Agriculture Advances (of total Advances)	19.05	17.52	17.13	18%
3	Advances to Small & Marginal Farmers (of total Advances)	14.79	12.67	12.47	9%
4	Advances to Micro Enterprises (of total Advances)	13.46	15.75	16.23	7.5%
5	Advances to Weaker Sections (of total Advances)	20.85	16.13	17.64	12%
6	Advances to Women (of total Advances)	10.88	10.51	12.60	5%
7	C.D. Ratio	40.29	44.30	47.22	60%
8	MSME Advances (of total P.S. Credit)	47.75	44.37	45.76	-
9	Advances to SC/ST (of total P.S. Credit)	9.13	9.37	9.60	-
10	Advances to Minorities (of total P.S. Credit)	2.67	3.30	3.49	-

(*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 59.47 % 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. Bandhan Bank, 3. ICICI Bank, 4 IDFC Bank, 5. J & K Bank, 6. Indusind Bank

➤ **Agriculture sector lending** have a share of **17.13%** of total Advances.

Details of banks having less than 18% Agriculture advances:

S. No.	NAME OF THE BANK	Agriculture Advances (%)
1	Bank Of Baroda	8.27
2	Bank Of India	17.03
3	Bank Of Maharashtra	15.47
4	Canara Bank	8.19
5	Indian Bank	4.54
6	Indian Overseas Bank	3.80
7	Punjab And Sind Bank	12.35
8	State Bank Of India	8.64
9	Union Bank Of India	14.43
10	Axis Bank	9.02
11	Bandhan Bank	0.65
12	HDFC	15.31
13	ICICI	8.89
14	IDFC First Bank	1.01
15	IDBI	12.29
16	Indusind Bank	3.81
17	J&K Bank	2.49
18	Kotak Mahindra	0.34
19	Yes Bank	2.17
20	HP State Cooperative Bank	17.51
21	Bhagat Urban Cooperative Bank	5.38
22	Parwanoo Urban Cooperative Bank	2.07
23	AU Small Fin. Bank	8.52
24	Equitas Small Finance Bank	4.44

➤ Also, **advances to Small and Marginal Farmers** stand at **12.47%** of the total advances. The related information is being collected on a quarterly basis from the member Banks.

AGENDA ITEM NO.-3

**3.1) REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN 2024-25
PROGRESS UP TO QUARTER ENDED JUNE, 2024.**

The progress under Annual Credit Plan 2024-25 for the period ended June, 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) 2024-25, banks have set a target to disburse fresh loans to the tune of **Rs.36246 Crores** under Priority Sector for FY 2024-25 in Himachal Pradesh. As per the data submitted by member banks, **Total disbursements** made by banks during the first quarter of **FY 2024-25 aggregated to Rs.10740 Crore** as against the annual targets of **Rs.36246 Crores**. Banks have recorded **achievement of 30%** of assigned targets in terms of financial outlay set up for the Financial Year 2024-25.

In terms of physical achievements under ACP 2024-25 during the period under review, banks have extended credit to **228274 new units** as against the annual target of **1120482 units** and thereby having achievement of **20%** of assigned targets for the FY 2024-25 under Priority Sector.

The sector-wise targets vis-à-vis achievements under ACP 2024-25 up to during FY 2024-25 as mentioned hereunder:

**3.2) ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2024-25 UP TO
THE PERIOD ENDED JUNE, 2024 (01.04.2024 TO 30.06.2024)**

(Amt. in Crores)

Sl.	Sector/ Activity	Annual Targets 2023-24	Ach, June, 2023	% Ach 2023-24	Annual Targets 2024-25	Ach June, 2024	% Ach June, 2024	Ach (Y-o-Y)	% Growth
1	Total PS	31398	9000	28.67	36246	10740	29.63	1740	19.33

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

(Amt. in Crores)

Sl.	Sector/ Activity	30.06.2023			30.06.2024			Growth (Y-o-Y)	
		Annual Targets 2023-24	Ach. June 2023	% Ach. June 2023	Annual Targets 2024-25	Ach. June 2024	% Ach June 2024	Amount	%age
1	Agriculture	15921	1995.61	12.53	16858	2757.17	16.36	761.56	38.16
2	MSME	10956	5632.42	51.41	14077	7526.73	53.47	1894.31	33.63
3	Education	492	16.56	3.37	693	22.87	3.30	6.31	38.10
4	Housing	2023	289.89	14.33	2650	267.07	10.08	-22.82	-7.87
5	Others -PS	2006	1065.77	53.12	1968	166.14	8.44	-899.63	-84.41
Total PS (1 to 5)		31398	9000.25	28.67	36246	10739.98	29.63	1739.73	19.33

(Please refer, page no-83 to 98)

3.4) PHYSICAL ACHIEVEMENT ACP- PRIORITY SECTOR (PS)

(In actual numbers)

Sl.	Sector/ Activity	30.06.2023			30.06.2024			Growth (Y-o-Y)	
		Annual Targets 2023-24	Ach June 2023	% Ach June 2023	Annual Targets 2024-25	Ach. June 2024	% Ach June 2024	Amount	%age
1	Agriculture	559053	134677	24.09	677498	161373	23.82	26696	19.82
2	MSME	168098	44962	26.75	306277	57838	18.88	12876	28.64
3	Education	15413	1157	7.51	12567	1707	13.58	550	47.54
4	Housing	21315	4484	21.04	19650	4746	24.15	262	5.84
5	Others -PS	59678	2866	4.80	104490	2610	2.50	-256	-8.93
Total PS (1 to 5)		823557	188146	22.85	1120482	228274	20.37	40128	21.33

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

3.5) AGENCY-WISE DISBURSEMENT UNDER ANNUAL CREDIT PLAN 2024-25 UP TO JUNE, 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 2024-25	8899	2018	4464	1477	16858
B	Achievements– Up to June, 2024	1228	512	662	355	2757
C	%-Achievement- Up to June, 2024	13.80	25.37	14.83	24.04	16.36
2	MSME SECTOR					
A	Annual Target 2024-25	8822	974	1899	2382	14077
B	Achievements– Up to June, 2024	3982	77	795	2673	7527
C	%-Achievement- Up to June, 2024	45.13	7.92	41.87	112.22	53.47
3	EDUCATION LOANS					
A	Annual Target 2024-25	407	75	152	59	693
B	Achievements– Up to June, 2024	20	1	1	1	23
C	%-Achievement- Up to June, 2024	4.80	1.35	0.82	1.81	3.30
4	HOUSING LOANS					
A	Annual Target 2024-25	1480	259	639	272	2650
B	Achievements– Up to June, 2024	118	26	116	7	267
C	%-Achievement- Up to June, 2024	7.99	9.97	18.15	2.60	10.08
5	OPS UNDER PRIORITY SECTOR					
A	Annual Target 2024-25	1084	174	465	245	1968
B	Achievements– Up to June, 2024	157	0	5	4	166
C	%-Achievement- Up to June, 2024	14.53	0	1.03	1.52	8.44
6	TOTAL PRIORITY SECTOR					
A	Annual Target 2024-25	20692	3501	7618	4435	36246
B	Achievements– Up to June, 2024	5505	616	1579	3040	10740
C	%-Achievement- Up to June, 2024	26.60	17.60	20.73	68.55	29.63

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

3.6): **OBSERVATIONS/ COMMENTS ON ACHIEVEMENTS UP TO MARCH, 2024 UNDER ANNUAL CREDIT PLAN (ACP) 2024-25**

- a) During the first quarter of FY 2024-25, banks have disbursed fresh loans to the tune of **Rs.10740 Crore** to total **228274** new units under **Priority Sector**. The achievement against the FY targets for 2024-25 registered at **30%**.
- b) In **Agriculture Sector**- Banks have made fresh credit disbursements of **Rs.2757 Crores** as up to June 2024, against the annual target of **Rs.16858 Crores** having achievement of **16%** of the assigned targets.
- c) In **MSME Sector**- Banks have fresh credit disbursements of **Rs.7527 Crores** during June 2024 against the target of **Rs.14077 Crores**. Banks have recorded achievement of **53%**, which is quite good.
- d) Achievement under **Housing loans** was **10%** of targets and banks have disbursed fresh housing loans to the tune of **Rs.267 Crores** up to June, 2024.
- e) Achievement under **Education loans** was **3%** of targets and banks have disbursed fresh education loans to the tune of **Rs.23 crores** up to June, 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 **27%**, RRB- **18%**, Cooperative Sector Banks- **21%** and Private Banks –**69%** up to June 2024.
- g) The **overall performance of 30%** under ACP during the first quarter of financial year 2024-25 is good.

3.7) PERFORMANCE ANALYSIS OF BANKS UNDER ACP 2024-25:

3.7.1) PUBLIC SECTOR BANK – ACP ACHIEVEMENT AS ON 30.06.2024							
(Amt. in Crores)							
Sl.	Name of the Bank	Target 2023-24	Ach. June, 2023	% Ach. June, 2023	Target 2024-25	Ach. June, 2024	% Ach. June, 2024
1	Bank Of Baroda	499	78	15.64	616	350	56.78
2	Bank Of India	259	78	30.41	314	74	23.68
3	Bank Of Maharashtra	81	6	7.22	128	27	21.10
4	Canara Bank	751	146	19.43	876	142	16.25
5	Central Bank Of India	712	307	43.10	876	334	38.09
6	Indian Bank	310	251	80.73	317	32	10.22
7	Indian Overseas Bank	111	3	2.85	125	3	2.79
8	Punjab and Sind Bank	313	13	4.07	353	13	3.75
9	Punjab National Bank	5700	1046	18.36	6198	1245	20.09
10	State Bank Of India	6164	1001	16.24	7034	2326	33.07
11	UCO Bank	3039	379	12.46	3116	538	17.27
12	Union Bank Of India	573	326	56.96	737	418	56.71

- Top 3 banks are: Bank of Baroda (56.78), Union Bank of India (56.71%) and Central Bank of India (38.09%).
- Bottom 3 banks are: Indian Overseas Bank (2.79%), Punjab and Sind Bank (3.75%) and Indian Bank (10.22%).

3.7.2) PRIVATE BANKS- ACP ACHIEVEMENT AS ON 30.06.2024								
(Amt. in Crores)								
Sl.	Name of the Bank	Target 2023-24	Ach. June, 2023	% Ach. June, 2023	Target 2024-25	Ach. June, 2024	% Ach. June, 2024	Ach. June, 2024
1	Axis Bank	203	374.51	164.50	315	331		104.98
2	Bandhan Bank	12	0.83	7.11	29	1		2.66
3	CSB Bank Limited	23	0.22	0.93	26	2		8.56
4	HDFC Bank	1739	1706.35	98.12	2324	1859		80.02
5	ICICI Bank	649	402.66	62.01	908	554		61.05
6	IDBI Bank	185	45.46	24.51	227	48		20.96
8	Indusind Bank	91	38.80	42.86	17	22		17.04
9	J & K Bank	43	3.62	8.38	129	21		36.68
10	Kotak Mahindra Bank	34	18.90	56.23	56	38		58.18
11	RBL Bank	27	0.23	0.86	64	0		0
12	South Indian Bank	4	0.95	24.18	32	2		39.04
13	Yes Bank	98	69.22	70.39	4	106		88.77

- Top 3 banks are: Axis Bank (104.98%), Yes Bank (88.77%) and HDFC (80.02%).
- Bottom 3 banks are: RBL Bank (0), Bandhan Bank (2.66) and CSB Limited (8.56%).

3.7.3) OTHERS ACHIEVEMENT UNDER ACP UP TO 30.06.2024								
(Amt. in Crores)								
Sl.	Name of the Bank	Target 2023-24	Ach. June, 2023	% Ach. June, 2023	Target 2024-25	Ach. June, 2024	% Ach. June, 2024	Ach. June, 2024
1	HP Gramin Bank	2942	457.98	15.56	3501	616		17.60
2	HP ARDB	483	24.39	5.05	536	12		2.28
3	HP State Coop. Bank	3141	1503.75	47.87	3917	637		16.27
4	Jogindra Central Coop.	211	55.92	26.54	235	35		14.83
5	Kangra Central Coop.	2809	639.90	22.78	2824	892		31.57
6	Bhagat Urban Coop.	15	0	0	5	0		0
7	Chamba Urban Coop	9	0.61	6.74	12	0.60		5.49
8	Mandi Urban Coop	3	0.09	2.79	7	0		0
9	Parwanoo Urban Coop	27	5.22	19.69	79	1		1.56
10	Shimla Urban Coop	2	0	0	2	1		49.17
11	AU Small Fin. Bank	100	40.66	40.58	154	46		30.06
13	Ujjivan Small Fin.	19	7.10	37.44	19	6		29.39
14	Utkarsh Small Fin.	16	1.97	11.98	12	2		16.14

- Top 3 banks are: Shimla Urban Cooperative Bank (49.17%), Kangra Central Cooperative Bank (31.57%) and AU Small Finance Bank (30.06%).

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 9.45 lakh farmers have been registered on the PM Kisan Portal. There are 570056 KCC holder farmers in the state.

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 June 2024 is shared for information of the House.

Sl.	Name of Bank	Cumm App Recd up to			Sanctioned up to			Pending		Rejected
		March, 2024	June, 2024	Grw	March, 2024	June, 2024	Grw	March, 2024	June, 2024	
1	Bank of Baroda	1355	1451	96	1042	1138	96	0	0	313
2	Bank of India	1816	1904	88	1797	1886	89	0	0	18
3	Bank of Mah.	25	25	0	20	20	0	0	0	5
4	Canara Bank	3545	3716	171	3530	3701	171	0	0	15
5	CBI	3194	3265	71	3002	3074	72	6	2	189
6	HPSCB	60736	62095	1359	60592	61832	1240	0	0	263
7	HPGB	49350	53291	3941	49350	53291	3941	0	0	0
9	Indian Bank	408	419	11	293	302	9	0	0	117
10	IOB	65	69	4	65	69	4	0	0	0
11	P & SB	228	228	0	225	225	0	0	0	3
12	PNB	86350	90075	3725	83790	87515	3725	6	6	2554
13	SBI	63580	67910	4330	61203	65260	4057	77	17	2633
14	UCO Bank	21949	23149	1200	21429	22628	1199	16	17	504
15	UBI	956	958	2	818	820	2	0	0	138
	Total	293557	308555	14998	287156	301761	14605	105	42	6752

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 June, 2024 as reported by Banks placed as below for review of the House.

(Amount in Crores)

Sl.	District	Total No. PM Kisan Beneficiaries	Fresh KCC issued during the quarter June, 2024 (01.04.2024-30.06.2024)		KCCs issued (Fresh + Renewed) during the quarter June, 2024 (01.04.2024-30.06.2024)		Position of KCCs outstanding with bank Branches as of 30.06.2024		Farmers covered
		No.	No	Amt.	No	Amt.	No	Amt.	%
1	Bilaspur	58528	897	24.7	5927	78.25	36296	370.71	62
2	Chamba	72120	2410	72.37	6227	111.68	36946	392.07	51
3	Hamirpur	60654	1113	29.53	8385	88.37	42499	364.5	70
4	Kangra	213513	2772	94.98	19415	248.7	94410	1044.9	44
5	Kinnaur	9690	293	11.34	1653	36.1	13282	347.07	137
6	Kullu	65898	1475	61.37	7895	209.8	42287	1106.1	64
7	Lahaul&Spiti	2950	82	4.88	1274	26.01	5015	125.21	170
8	Mandi	166004	4086	149.66	15894	322.42	87253	1418.6	53
9	Shimla	93738	2454	113.58	14001	381.35	98003	3174.1	105
10	Sirmaur	52903	858	274.85	6365	136.81	36640	660.28	69
11	Solan	68771	891	31.28	5652	129.33	40255	751.94	59
12	Una	80387	968	27.86	7552	113.85	37170	491.23	46
	Total	945156	18299	896.4	100240	1882.67	570056	10246.71	60

Comment:

- 1) Banks have issued total 100240 KCCs as new KCCs as well as renewal of the existing KCC amounting to total disbursements of Rs.1883 Crore during the quarter ended June, 2024.
- 2) The cumulative position indicates that banks have issued total 570056 KCC and having cumulative outstanding of Rs.10247 Crore as of 30.06.2024.
- 3) On comparing the information related to KCC Outstanding (No. of A/Cs and corresponding amount) for March 2024 and June 2024, it was observed that the KCC accounts and outstanding amount has increased from the last quarter.

4.1.3 Farmers coverage under KCC as of June, 2024:

In Himachal Pradesh there are total 945156 farmers as reported by DLR. As of 30.06.2024, banks have covered total 570056 farmers under KCC Scheme in Himachal Pradesh and thus the **average farmers' coverage under KCC Scheme reached to 60% in the State.**

In district **Chamba (51%), Kangra (44%), Mandi (53%), 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 30.06.2024						
District Name	Applications Received	Applications Sanctioned	Rejected	Pending	Pendency more than 15 days	Pending as on 02.08.2024
Bilaspur	968	788	153	27	11	23
Chamba	436	380	56	0	0	0
Hamirpur	3847	3049	798	0	0	0
Kangra	4390	3061	1328	1	1	10
Kinnaur	504	258	199	47	40	61
Kullu	444	373	71	0	0	0
Lahul&Spiti	114	76	38	0	0	0
Mandi	1952	1952	0	0	0	0
Shimla	567	516	46	5	5	5
Sirmaur	2458	2360	98	0	0	0
Solan	3518	3251	260	7	0	26
Una	897	812	85	0	0	0
Grand Total	20095	16876	3132	87	57	125

FISHERIES PROGRESS FROM 01.04.2021 TO 30.06.2024

District Name	Received	Sanctioned	Rejected	Pendency	Pendency more than 15 days	Pending as on 02.08.2024
Bilaspur	576	393	161	22	9	22
Chamba	31	17	7	7	7	0
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	852	596	227	29	16	22

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

ANIMAL HUSBANDRY PROGRESS FROM 01.04.2021 TO 30.06.2024

Bank Name	Received	Sanctioned	Rejected	Pending	Pendency > 15 days	Pending as on 02.08.2024
Bank of Baroda	48	35	13	0	0	0
Bank of India	150	132	18	0	0	0
Bank of Maharashtra	9	8	1	0	0	0
Canara Bank	247	216	31	0	0	1
Central Bank of India	264	175	88	1	0	1
Cooperative Bank	3643	2838	763	42	35	54
IDBI Bank Ltd.	27	22	5	0	0	0
Indian Bank	41	36	5	0	0	0
Indian Overseas Bank	6	5	1	0	0	0
J&K Bank Ltd	0	0	0	0	0	0
Punjab & Sind Bank	178	147	31	0	0	0
Punjab National Bank	8506	7307	1184	15	6	29
State Bank of India	4761	4108	642	11	6	22
UCO Bank	2031	1751	264	16	8	15
Union Bank of India	184	96	86	2	2	3
Grand Total	20095	16876	3132	87	57	125

FISHERIES PROGRESS FROM 01.04.2021 TO 30.06.2024

Bank Name	Received	Sanctioned	Rejected	Pending	Pendency > 15 days	Pending as on 02.08.2024
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	1
Cooperative Bank	248	184	57	7	4	10
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	375	307	57	11	8	7
State Bank of India	163	76	81	6	3	3
UCO Bank	51	23	24	4	0	1
Union Bank of India	3	2	0	1	1	0
Grand Total	852	596	227	29	16	22

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

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

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

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

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

4.2.1) LATEST STATUS OF CASES SPONSORED IN THE FY 2024-25 UNDER MMSY

Total 55 cases were sponsored under the Scheme during the financial year 2024-25. Out of the sponsored cases, 24 cases have been sanctioned, 1 case have been rejected and 30 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	39	16	41	22	56	1	3
2	Private Sector Banks	0	0	0	0	0	0	0
3	RRB	6	3	50	3	50	0	0
4	Coop. Sector banks	10	5	0	5	0	0	0
	Total	55	24	44	29	53	1	3

Out of the total 55 Sponsored Cases, 24 (44%) cases have been sanctioned by the Banks, 1 (3%) have been rejected and 29 (53%) are pending for sanction.

MMSY PROGRESS FOR THE PERIOD 01.04.2024- 30.06.2024 (Amount in Lakhs)												
S No	Bank	Sponsored		Sanctioned			Pending			Rejected		
		No.	Amt	No.	Amt	%age	No.	Amt	%age	No.	Amt	%age
1	Bank of Maharashtra	2	66	1	36	50	1	30	50	0	0	0
2	Canara Bank	2	85	1	25	50	1	60	50	0	0	0
3	Punjab & Sind Bank	1	100	1	100	100	0	0	0	0	0	0
4	Punjab National Bank	11	400	4	103	36	6	277	55	1	20	9
5	State Bank of India	14	537	5	168	36	9	370	64	0	0	0
6	UCO Bank	6	181	2	37	33	4	145	67	0	0	0
7	Union Bank of India	3	16	2	13	67	1	3	33	0	0	0
8	Jogindra Central Coop.	1	54	0	0	0	1	54	100	0	0	0
9	Kangra Central Coop.	7	124	4	58	57	3	66	43	0	0	0
10	HP State Coop. Bank	2	27	1	12	50	1	15	50	0	0	0
11	HP Gramin Bank	6	43	3	30	50	3	13	50	0	0	0
	Total	55	1633	24	581	44	30	1032	55	1	20	2

* 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. Department of Industries has informed that there is discrepancy in MMSY data due to migration of old portal data to new portal and this issue will be rectified in 4-5 weeks.

- **Reasons for rejection of cases:**

Following reasons for rejection under the scheme have been highlighted:

- 1) Applicant has desired to transfer his application to other Bank.
- 2) Already availed loan under different scheme.
- 3) Customer not interested/withdrawn/refused to take loan.
- 4) Loan rejected by bank due to codal formalities not completed by customers/loan exceed/defaulted by bank.
- 5) Unsatisfactory CIBIL score.
- 6) Unit not viable.

4.3. REVIEW OF PERFORMANCE UNDER MAJOR CENTRALLY SPONSORED SCHEMES: POSITION AS OF 30th JUNE, 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 30.06.2024, Banks disbursed Rs.34.95 crores to 1917 new SHGs up to quarter ended June, 2024 during the FY 2024-25 and total outstanding is Rs.192.86 crores.

Scheme	Target 2024-25		Sanctioned up to June, 2024		Outstanding up to 30.06.2024	
	Nos.	Amount (Lakhs)	Nos.	Amount (Lakhs)	Nos.	Amount (Lakhs)
DAY- NRLM	24700	30000	1917	3494.75	12180	19285.68

S. No.	Bank Name	Targets		Achievement		Pendency
		SHGs	Disbursement Amount	SHGs	Disbursement Amount	
1	Bank Of Baroda	1590	1200	35	18.84	0
2	Bank Of India	110	140	8	12.12	3
3	Bank Of Maharashtra	20	30	2	12.00	0
4	Canara Bank	150	250	23	66.66	12
5	Central Bank Of India	370	320	90	139.40	9
6	IDBI Bank Ltd	50	150	3	21.00	0
7	Indian Bank	90	100	7	7.92	4
8	Indian Overseas Bank	0	0	1	0.02	1
9	Punjab And Sind Bank	70	90	9	10.68	1

10	Punjab National Bank	9040	10190	418	739.85	42
11	State Bank Of India	1710	2520	131	213.51	32
12	UCO Bank	2680	3030	77	150.05	24
13	Union Bank Of India	200	200	16	16.78	5
14	HP Gramin Bank	1760	2440	625	933.21	37
15	HP State Coop Bank	3010	3060	278	556.43	33
16	Jogindra Co-Op Bank	350	550	14	43.00	13
17	Kangra Co-Op Bank	3500	5730	180	553.28	32
	Grand Total	24700	30000	1917	3494.75	248

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

4.3.2) NATIONAL URBAN LIVELIHOOD MISSION (NULM):

PROGRESS UNDER DAY NULM :The progress under DAY NULM up to 30.06.2024 mentioned as below; (Position reported by DAY- NULM H. P.)

(Amount in Lakh)

POSITION REPORTED BY DAY- NULM H.P.					
Cases Under	Targets (up to Sep. 2024)	Achievement (Q1)		Cumulative FY 2024-25	
	No of Cases	No.	Amount	No.	Amount
SEP-I	155	91	143.55	91	143.55
Mudra					
SHG Bank Linkage	70	84	213.37	84	213.37
Total	225	175	356.92	175	356.92

(Source: DAY-NULM HP)

4.3.3) POSITION REPORTED BY BANKS:

Scheme	Sanctioned during Q1		Outstanding as on 30.06.2024	
	Nos.	Amount (Lakhs)	Nos.	Amount (Lakhs)
DAY- NULM	169	149.57	1299	1503.43

4.3.4) DETAILS OF CASES PENDING WITH BANK BRANCHES AS ON 30.06.2024

S. No.	Bank	No. of cases pending
1	Bank Of Baroda	2
2	Bank Of India	3
3	Bank Of Maharashtra	1
4	Canara Bank	9
5	Central Bank Of India	16
6	HDFC Bank	2
7	HP State Coop. Bank	9
8	HP Gramin Bank	8
9	ICICI Bank	1
10	IDBI Bank	2
11	Indian Bank	4
12	Jogindra Central Coop. Bank	2
13	Kangra Central Coop. Bank	2
14	Punjab & Sind Bank	4
15	Punjab National Bank	23
16	State Bank Of India	23
17	UCO Bank	15
18	Union Bank Of India	15
	Total	141

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

The above revised guidelines shall be effective from 01.06.2022.

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

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

S. No	Present Conditions of the Scheme	Modified conditions of the Scheme
1	Eligible Digital Transaction (EDT) of minimum Rs.25/-	Eligible Digital Transaction (EDT) to be a digital transaction of any value.

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

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

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

4.4.2) PMSVANidhi First Tranche Status as on 30.06.2024										
Sl	Name of the Bank	Applicati ons Received	Total Sanctioned up to (nos.)			Reject ed	Pending for Sanction			Pending for Disb.
			March, 2024	June, 2024	Grw		<15	>15	Tot.	
1	Axis Bank	13	3	3	0	1	0	9	9	0
2	Bank of Baroda	350	332	333	1	13	1	3	4	3
3	Bank of India	96	94	94	0	0	0	2	2	0
4	Bank of Maharashtra	110	101	102	1	7	1	0	1	1
5	Canara Bank	303	286	289	3	14	0	0	0	3
6	Central Bank of India	300		294	294	5		1	1	0
7	HP State Co-operative	260	238	238	0	9	0	13	13	16
8	HP Gramin Bank	149	140	141	1	8	0	0	0	1
9	HDFC	115	69	64	-5	51	0	0	0	2
10	ICICI Bank	7	2	2	0	4	0	1	1	1
11	IDBI Bank	77	69	70	1	5	0	2	2	0

12	Indian Bank	266	260	260	0	6	0	0	0	5
13	Indian Overseas Bank	81	74	75	1	6	0	0	0	0
14	Indusind Bank	6	1	1	0	3	0	2	2	0
15	J & K Bank	9	9	9	0	0	0	0	0	0
16	Kotak Mahindra Bank	2	0	0	0	1	0	1	1	0
17	Punjab and Sind Bank	90	85	85	0	2	0	3	3	2
18	Punjab National Bank	1259	1201	1207	6	45	5	2	7	0
19	State Bank of India	1237	1109	1120	11	108	2	7	9	21
20	South Indian Bank	1		0	0	1				0
21	The Kangra Central	81	69	69	0	12	0	0	0	1
22	UCO Bank	702	669	678	9	24	0	0	0	2
23	Union Bank of India	281	268	270	2	10	0	1	1	0
24	Yes bank	0	0	0	0	0	0	0	0	0
	Grand Total	5795	5079	5404	325	335	9	47	56	58

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

4.4.2) PMSVANidhi Second Tranche Status as on 30.06.2024

Sl.	Name of the Bank	Applications Received	Total Sanctioned up to (nos.)			Rejected	Pending for Sanction			Pending for Disb.
			March 2024	June, 2024	Grw.		<15	>15	Tot.	
1	Bank of Baroda	167	142	143	1	22	0	2	2	0
2	Bank of India	53	52	47	-5	5	0	1	1	0
3	Bank of Maharashtra	35	17	26	9	5	0	4	4	4
4	Canara Bank	217	177	181	4	36	0	0	0	4
5	Central Bank of India	199	174	178	4	20	0	1	1	0
6	HP State Co-operative	147	117	118	1	26	1	2	3	7
7	HP Gramin Bank	64	56	56	0	8	0	0	0	2
8	HDFC	40	17	20	3	19	0	1	1	11
9	IDBI Bank	51	41	41	0	7	0	3	3	3
10	Indian Bank	169	133	146	13	16	2	5	7	3
11	Indian Overseas Bank	50	21	27	6	22	0	1	1	2
12	J & K Bank	5	5	5	0	0	0	0	0	0
13	Punjab and Sind Bank	47	44	44	0	3	0	0	0	1
14	Punjab National Bank	797	649	673	24	123	0	1	1	1
15	State Bank of India	804	585	605	20	196	2	1	3	37
16	The Kangra Central	22	16	17	1	5	0	0	0	0
17	UCO Bank	378	303	328	25	46	1	3	4	2
18	Union Bank of India	171	150	153	3	18	0	0	0	2
	Grand Total	3416	2699	2808	109	577	6	25	31	79

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

4.4.2) PMSVANidhi Third Tranche Status as on 30.06.2024										
Sl	Name of the Bank	Applications Received	Total Sanctioned up to (nos.)			Rejected	Pending Sanction for			Pending for Disb.
			Dec, 2023	March 2024	Grw.		<15	>15	Tot.	
1	Bank of Baroda	56	44	48	4	2	0	6	6	2
2	Bank of India	25	23	23	0	0	1	1	2	1
3	Bank of Maharashtra	7	7	7	0	0	0	0	0	0
4	Canara Bank	116	79	85	6	30	1	0	1	3
5	Central Bank of India	67	62	64	2	0	2	1	3	0
6	HP State Co-operative	70	56	62	6	4	1	3	4	8
7	HP Gramin Bank	32	27	29	2	2	0	1	1	1
8	HDFC Bank	1	0	0	0	0	0	1	1	0
9	IDBI Bank	30	27	28	1	1	0	1	1	2
10	Indian Bank	74	67	70	3	3	0	1	1	5
11	Indian Overseas Bank	6	5	3	-2	0	0	3	3	0
12	J & K Bank	3	3	3	0	0	0	0	0	0
13	Punjab and Sind Bank	27	21	21	0	4	0	2	2	0
14	Punjab National Bank	363	314	337	23	22	4	0	4	2
15	State Bank of India	276	237	250	13	21	1	4	5	16
16	The Kangra Central	4	3	4	1	0	0	0	0	0
17	UCO Bank	158	140	153	13	5	0	0	0	1
18	Union Bank of India	69	61	66	5	2	0	1	1	4
	Grand Total	1384	1176	1253	77	96	10	25	35	45

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

4.4.5) Resubmitted Applications as on 30.06.2024:				
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	6	0
4	Bank of Maharashtra	1	0	0
5	Canara Bank	1	0	0
6	Central Bank of India	0	0	0
7	HP State Co-operative	5	2	2
8	HP Gramin Bank	7	8	0
9	HDFC	2	2	0
10	IDBI Bank	0	1	0
11	Indian Bank	1	1	0

12	Indian Oversea Bank	0	0	0
13	J & K Bank	0	0	0
14	Punjab and Sind Bank	4	1	0
15	Punjab National Bank	0	1	0
16	State Bank of India	2	4	1
17	The Kangra Central	5	7	1
18	UCO Bank	0	28	0
19	Union Bank of India	0	4	0
20	Yes Bank	1	0	0
	Grand Total	33	66	4

4.5.1) PRADHANMANTRI EMPLOYMENT GENERATIONPROGRAMME: (PMEGP)

- PMEGP Scheme was launched in the year 2008-09 by merging the Prime Minister's Rozgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) Schemes.
- It is a credit-linked subsidy Scheme for generating self-employment opportunities for setting up new micro-enterprises under non-farm sector.
- Khadi and Village Industries Commission (KVIC) is the nodal agency at the national level to implement and to monitoring the Scheme.
- KVIC, KVIBs, District Industry Centres (DIC) and Coir Board are the implementing agencies at field level.
- For manufacturing sector the Maximum Project Cost has now been increased from Rs.25 lakhs to Rs.50 lakhs.
- For Service sector the Maximum Project Cost has now been increased from Rs.10 lakhs to Rs.20 lakhs.
- The per capita fixed investment per head on Capital expenditure has now been increased to Rs.3 lakhs from Rs. 1 lakhs for plane areas and from Rs.1.5 lakhs to Rs.4.5 lakhs for Hilly reasons.
- Aspirational Districts are also included in Special Category.
- All Implementing Agencies are allowed to receive and process applications in all areas irrespective of rural or urban area.
- New Definition of Rural area:
- Any area classified as Village as per the revenue record of the state/ Union Territory, irrespective of population.
- All the areas, irrespective of their population, falling under Panchayati Raj institutions will be accounted under rural areas, where as areas falling under Municipality to be treated as urban areas.
- EDP-No EDP training will be mandatory for Project up to Rs.2.00 lakhs, 5 days EDP training for Project cost more than 2 lakhs and 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 2024-25:

The Nodal implementing agency in PMEGP i.e. KVIC has informed the following targets for FY 2024-25 for credit linkages of entrepreneurs and disbursement of Margin Money (subsidy) under the PMEGP.

Agency (Amt in Lakhs)	Target 2024-25		Achievement during Q1 FY 2024-25		% Achievement during Q1 FY 2024-25	
	No. of Project	Margin Money	No. of Project	Margin Money	No. of Project	Margin Money
KVIB	352	964.48	41	134.98	11.65	13.99
KVIC	352	964.48	27	151.40	7.67	15.70
DIC	470	1287.36	60	256.59	12.77	19.93
Total	1174	3216.32	128	542.97	10.90	16.88

4.5.3) CREDIT MOBILIZATION DURING FY 2024-25 UP TO 30.06.2024:

(Amount in Lakhs)

Sl.	Name of the Bank	Received	Sanctioned	Rejected	Pending	Margin Money pending for	
						Claim	Disb.
1	Axis Bank	0	0	0	0	0	0
2	Bank Of Baroda	7	2	0	5	27	63
3	Bank Of India	1	1	0	1	1	2
4	Bank of Maharashtra	0	1	0	0	6	0
5	Canara Bank	8	8	0	6	13	134
6	Central Bank of India	3	1	0	3	0	34
7	HDFC Bank	0	0	0	0	0	0
8	HP Gramin Bank	13	8	0	12	30	492
9	HP State Cooperative Bank	13	9	0	11	24	121
10	IDBI Bank	0	0	0	0	0	10
11	Indian Bank	1	1	0	1	3	25

12	Indian Overseas Bank	0	0	0	0	0	0
13	J & K Bank Ltd	0	0	0	0	0	0
14	Jogindra Central Coop.	1	0	0	1	0	9
15	Kangra Central Coop.	7	3	0	6	16	54
16	Punjab And Sind Bank	0	5	0	0	18	43
17	Punjab National Bank	38	37	1	33	142	492
18	State Bank Of India	33	37	0	33	122	176
19	UCO Bank	21	10	0	20	15	213
20	Union Bank Of India	3	5	1	2	26	19
	Total	149	128	2	134	443	1887

(Source: kviconline.gov.in)

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

Banks are requested to update the position of cases disposed of by banks in the PMEGP portal. **Updating of status in all sponsored cases in the portal on regular basis is very important.** The controlling Head of member banks have been requested to monitor the position of their branches closely and dispose of all pending cases.

4.6.1): PRIME MINISTER FOOD AND MICRO PROCESSING ENTERPRISES:

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

Farmer Producer Organizations (FPOs)/Producer Cooperatives

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

Eligibility Criteria for Co-operatives/FPOs:

- iv) It should preferably been engaged in processing of One District One Product (ODOP)produce;
- v) It should have minimum turnover of Rs.1crore;
- vi) The cost of the project proposed should not be larger than the present turnover;
- vii) The members should have sufficient knowledge and experience in dealing with the product for a minimum period of 3 years.
- viii) The cooperative/FPO should have sufficient internal resources or sanction from the State Government to meet 10% of the project cost and margin money for working capital;
- ix) Self Help Groups(SHG)

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

Support to individual SHG member as a single unit of food processing industry with credit linked grant @35% with maximum amount being Rs.10lakh.

4.6.2) THE BANK WISE STATUS UNDER PMFME AS ON 30.06.2024 IS GIVEN BELOW:

S. No	Bank Name	Received	Sanction	Rejected	Pendency			
					Total	< 1 month	1-6 month	6- 12 months
1	Bank of Baroda	6	3	2	1	0	1	0
2	Bank of India	7	1	6	0	0	0	0
3	Bank of Maharashtra	2	1	1	0	0	0	0
4	Canara Bank	32	17	15	0	0	0	0
5	Central Bank of India	44	31	13	0	0	0	0
6	HDFC Bank	79	16	49	14	7	6	1
7	HP Gramin Bank	92	55	29	8	2	4	2
8	HP State Coop. Bank	224	68	149	7	6	1	0
9	ICICI Bank	6	0	6	0	0	0	0
10	IDBI Bank	4	2	2	0	0	0	0
11	Indian Bank	5	3	1	1	1	0	0
12	Indian Overseas Bank	1	0	1	0	0	0	0
13	J&K Bank	1	1	0	0	0	0	0
14	Jogindra Central Coop	6	0	6	0	0	0	0
15	Punjab & Sind Bank	4	2	2	0	0	0	0
16	Punjab National Bank	676	357	295	24	19	5	0
17	State Bank of India	971	527	406	38	33	5	0
18	Kangra Central Coop.	11	3	4	4	0	3	1
19	UCO Bank	458	231	212	15	15	0	0
20	Union Bank of India	9	6	2	1	0	1	0
Total		2638	1324	1201	113	83	26	4

4.7) NATIONAL AGRICULTURE INFRASTRUCTURE DEVELOPMENT FUND FINANCING FACILITY

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

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

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

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

The progress (As per AIF National Portal) as on 30.06.2024:

4.7.1) Cumulative Progress up to 30.06.2024:

(Amount in Crores)

Financial Year	During the Year		Up to the year	
	A/cs	Amount	A/cs	Amount
2020-21	3	0.98	3	0.98
2021-22	27	28.63	30	29.61
2022-23	167	52.80	197	82.40
2023-24	180	61.94	377	144.34
2024-25 (up to June 2024)	6	7.01	383	151.35

4.7.2) District wise Progress as on 30.06.2024, under AIF

(Amount in Crores)

District Wise AIF Progress 08.07.2020 to 30.06.2024								
S No	District	Total Amount Achieved as on 31.03.2024	Cumulative up to 30.06.2024		During Financial Year 2024-25			Pending
			No.	Amount	Target Amount	Achievement Amount	% Achievement	
1	Bilaspur	4.57	17	5.14	20	0.58	2.88	1
12	Chamba	1.39	5	1.39	10	0.00	0	1
3	Hamirpur	1.74	5	1.74	10	0.00	0	0
4	Kangra	11.78	21	11.78	50	0.00	0	2
5	Kinnaur	1.63	9	1.63	10	0.00	0	0
6	Kullu	4.99	50	4.99	20	0.00	0	3
7	Lahaul Spiti	0.00	0	0.00	2	0.00	0	1
8	Mandi	10.84	72	12.18	40	1.34	3.34	3
9	Shimla	63.14	160	64.07	100	0.93	0.93	5
10	Sirmour	20.97	14	20.97	40	0.00	0	1
11	Solan	16.10	16	20.10	70	4.00	5.71	3
12	Una	7.19	14	7.36	38	0.17	0.44	2
	Total	144.34	383	151.35	410	7.02	1.71	22

4.7.3) Bank wise Progress as on 30.06.2024, under AIF

(Amount in Crores)

Bank Wise AIF Progress 08.07.2020 to 30.06.2024								
S No	BANK	Total Amount Achieved as on 31.03.2024	Cumulative up to 30.06.2024		During Financial Year 2024-2025			Pending
			No.	Amount	Target Amount	Ach. Amount	% Ach.	
1	Axis Bank	0.00	0	0.00	10	0.00	0	0
2	Bank of Baroda	7.20	7	7.20	20	0.00	0	2
3	Bank of India	2.28	2	2.28	20	0.00	0	0
4	Bank of Maharashtra	0.60	2	0.89	10	0.29	2.90	0
5	Canara Bank	0.15	4	4.14	20	3.99	19.95	1
6	Central Bank of India	11.28	9	11.28	20	0.00	0	0
7	HDFC	8.20	21	8.24	20	0.04	0.20	3
8	HP Gramin Bank	1.75	17	1.95	20	0.20	1.00	0
9	HP State Coop. Bank	5.05	18	5.55	30	0.50	1.67	0
10	ICICI	0	0	0.00	10	0.00	0	0
11	IDBI	0.35	2	0.35	10	0.00	0	1
12	Indian Bank	2.00	1	2.00	10	0.00	0	0
13	Indian Overseas Bank	0.00	0	0.00	10	0.00	0	0
14	Jogindra Coop. Bank	0.12	2	0.12	10	0.00	0	0
15	Kangra Coop. Bank	0.00	0	0.00	20	0.00	0	0
16	Kotak Mahindra Bank	0.00	0	0.00	10	0.00	0	0
17	Punjab National Bank	63.02	84	64.43	50	1.41	2.82	2
18	Punjab and Sind Bank	0.00	0	0.00	10	0.00	0	0
19	State Bank of India	31.72	157	32.23	50	0.51	1.02	12
20	UCO Bank	10.39	54	10.46	30	0.07	0.23	1
21	Union Bank of India	0.23	3	0.23	10	0.00	0	0
22	Yes Bank	0.00	0	0.00	10	0.00	0	0
	Total	144.34	383	151.35	410	7.01	1.71	22

4.8) PM VISHWAKARMA SCHEME.

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

BENEFITS TO THE ARTISANS AND CRAFTS PERSONS:

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

Progress under PM Vishwakarma as on 08.08.2024

S. No.	Bank Name	Loans applications				Pending for SB Account verification
		Received	Sanctioned	Pending	Rejected	
1	Axis Bank	0	0	0	0	3
2	Bank of Baroda	6	0	1	5	0
3	Bank of India	3	1	2	0	0
4	Bank of Maharashtra	0	0	0	0	1
5	Canara Bank	3	1	0	2	19
6	Central Bank of India	33	13	7	13	14
7	Catholic Syrian Bank	0	0	0	0	1
8	HDFC Bank	6	0	6	0	27

9	HP Gramin Bank	6	0	6	0	473
10	HP State Cooperative Bank	30	0	29	1	452
11	ICICI Bank	0	0	0	0	1
12	IDBI Bank	0	0	0	0	105
13	Indian Bank	3	1	0	2	7
14	Indian Overseas Bank	0	0	0	0	21
15	Jammu & Kashmir Bank	0	0	0	0	1
16	Jogindra Central Coop. Bank	0	0	0	0	18
17	Kangra Central Coop. Bank	1	0	1	0	81
18	Kotak Mahindra Bank	0	0	0	0	2
19	Punjab & Sind Bank	3	1	1	1	0
20	Punjab National Bank	242	12	74	156	111
21	State Bank of India	195	9	115	71	438
22	UCO Bank	86	27	7	52	85
23	Union Bank of India	0	0	0	0	61
	Total	617	65	249	303	1921

XXXXXXXXXXXXXXXXXXXX

AGENDA ITEM NO -5

5.1) FINANCIAL INCLUSION CAMPAIGN- HIMACHAL PRADESH:

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

Since the Pradhan Mantri Jan Dhan Yojana was launched in 2014, the objective of universal access and coverage of banking services is widely achieved and now the focus has shifted to enable usage of banking services by the excluded section of our society. As of 17.07.2024, 52.81 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 17TH JULY , 2024

(Figures in crores)

Bank Name	RURAL/ SU	URBAN	TOTAL	NO OF RUPAY CARDS	BALANCE IN ACCOUNTS
Public Sector Bank	25.80	15.35	41.15	30.97	178997
Regional Rural Bank	8.43	1.41	9.84	3.49	44971
Private Banks	0.73	0.89	1.63	1.34	6824
Rural Cooperative Banks	0.19	0.00	0.19	0.00	0
Total	35.15	17.65	52.81	35.80	230792

(Source: pmjdy.gov.in)

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

Scheme	Total Number of Accounts- Cumulative position			No. in lacs	
	30.06.2021	30.06.2022	30.06.2023	30.06.2024	
PMJDY	17.13	17.57	18.41	19.13	
PMJJBY	4.98	7.54	9.62	12.06	
PMSBY	19.73	25.22	28.72	33.81	
APY	2.44	3.11	4.17	5.14	

Q-O-Q POSITION DURING FY 2024-25

Scheme	No. of accounts opened during Q1	Total no. of accounts opened during FY 2024-25
PMJDY	0.02	0.02
PMJJBY	0.43	0.43
PMSBY	0.73	0.73
APY	0.24	0.24

(No. in lacs)

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

Performance under Social Security Insurance Schemes i.e. PMSBY and PMJJBY as of 30.06.2024 for HP State is given below:

Name of Scheme	No. of enrollments (in lakhs)
A) PRADHAN MANTRI SURAKSHA BIMA YOJANA- (PMSBY)	33.81
B) PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA- (PMJJBY)	12.06

(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 33.81 lakh account holders** under Accidental Insurance Scheme i.e. PMSBY as of 30.06.2024.

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 **12.06 lakh enrollments** under PMJJBY in the State as of period ended 30.06.2024.

5.2.3) MICRO PENSION SCHEME – ATAL PENSION YOJANA:

The Bank-wise (Agency) achievements under Atal Pension Yojana (APY) in Himachal Pradesh as of 30.06.2024 mentioned as below:

S No	Category	Target per branch (p.a.)	No of Branches Regd. In HP	Targets 2024-25	Achievement up to 30.06.2024	Cumulative up to 30.06.2024
1	PSBs	90	1173	105570	16601	381507
2	RRBs	90	274	24660	4568	95777
3	Major Pvt. Banks (Axis, HDFC, ICICI & IDBI)	70	165	11550	2069	25011
4	Pvt Banks (Excluding those mentioned above)	35	22	770	25	408
5	Small Finance Banks	65	7	455	41	862
6	Coop Banks (including Urban Coop. Banks)	20	490	9800	360	10214
	Total	XXXX	2131	152805	23664	513779

**** Excluding HPARDB and IPPB**

Top Performers under APY: Central Bank of India (46%), Catholic Syrian Bank (43%) and Canara Bank (34%).

Top Performers under APY (abs. numbers): State Bank of India (5819), HP Gramin Bank (4568) and Punjab National Bank (2590).

Dismal Performance under APY: ICICI Bank (0%), Bandhan Bank (0%) & Axis Bank (0%).

(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	

***FLC position is vacant at 5 districts: Solan, Shimla, Sirmaur, Kinnaur & Lahal & Spiti.**

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.
 - The FLCs have to conduct 15 Target Group Camp and 6 Special Camps (Digital) during a quarter.
- B) Quarterly progress report on Financial Literacy Campaign by FLCs and Banks during the quarter ended June, 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 June, 2024.

District	FLC Code	No of camp	No of particip ants	Stakeholders present (Indicate Y/N)						
				LDM	DDM	LDO	Local Govt.	NGO	BC	Others
BILASPUR	46201	21	892	12	3	1	19	0	0	13
CHAMBA	47201	2	60	2	0	0	0	0	0	1
HAMIRPUR	48201	5	180	2	2	1	5	3	1	5
KANGRA	47001	15	257	15	0	0	15	0	0	0
KINNAUR	47601	NIL								
KULLU	46801	14	409	14	10	4	5	1	0	14
LAHAUL& SPITI	47401	NIL								
MANDI	46401	5	188	0	0	0	5	0	0	5
SHIMLA	46001	NIL								
SIRMAUR	48001	NIL								
SOLAN	46801	NIL								
UNA	48401	8	405	8	0	1	0	0	0	8
Total		70	2391	53	15	7	49	4	1	46

(Position as per reporting to RBI on quarterly basis- June, 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 June, 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 particip ants	Stakeholders present (Indicate Y/N)						
				LDM	DDM	LDO	Local Govt	NGO	BC	Others
BILASPUR	46201	45	1573	21	4	2	36	2	0	24
CHAMBA	47201	9	273	2	0	0	2	0	5	0
HAMIRPUR	48201	5	180	2	2	2	5	3	1	5
KANGRA	47001	15	257	15	0	0	15	0	0	0
KINNAUR	47601	NIL								
KULLU	46801	16	411	16	6	0	4	0	0	16
LAHAUL & SPITI	47401	NIL								
MANDI	46401	15	523	1	1	1	4	7	0	14
SHIMLA		NIL								
SIRMAUR		NIL								
SOLAN		NIL								
UNA	48401	25	805	13	7	2	0	8	0	75
Total		130	4022	70	20	7	66	20	6	117

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

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

District	No of rural branches in district	No of camps conducted during the quarter- June, 2024	Target Group Addressed
Bilaspur	111	155	Farmers, Small entrepreneurs, School students, SHGs
Chamba	105	106	Farmers, Small entrepreneurs, School students, SHGs
Hamirpur	149	30	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Kangra	374	571	Farmers, Small entrepreneurs, School students, SHGs
Kinnaur	52	50	Jan SamparkAbhiyan
Kullu	102	103	Farmers, Small entrepreneurs, School students, SHGs
Lahaul Spiti	25	58	Farmers, Small entrepreneurs, Senior citizens
Mandi	211	235	Farmers, SHGs
Shimla	243	214	School students, SHGs,
Sirmaur	109	111	Farmers, SHGs
Solan	180	141	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Una	117	33	Farmers, Small entrepreneurs, School students
Total	1778	1807	

(Position as per reporting to RBI on quarterly basis- June, 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 **3622 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 **11302 Bank Mitras** as of 30th June, 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 **23880** new entrepreneurs with fresh disbursement to the tune of **Rs.543 Crores** during the quarter ended June, 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.3351 crores** with coverage of **180110 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 JUNE, 2024

(Amt. in Crores)

S. No.	Category	Disb. up to 30.06.2024		O/s as on 30.06.2024	
		No.	Amt.	No.	Amt.
1	Shishu (Loan up to Rs.50000)	3368	14.58	46768	135.52
2	Kishor (Loan above Rs.50000-Rs.5 lakh)	15438	223.94	104659	1548.10
3	Tarun (Loan above Rs.5 Lakh-Rs. 10 Lakh)	5074	304.05	28683	1667.38
4	Total	23880	542.57	180110	3351.00

(Bank wise position of disbursement of loans under PMMY up to period ended June, 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 JUNE 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	285	47.67	65	6.67	350	54.34
2	H. P. Gramin Bank (RRB)	7	1.25	2	0.32	9	1.57
3	Private Sector Banks	6	0.89	1	0.17	7	1.07
4	Coop sector banks	0	0	0	0	0	0
	Total	298	49.81	68	7.16	366	56.98

(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 30.06.2024

(Amount in Crores)

S. No.	Banks	Total Achievement	
		A/c	Amt.
1	Public sector Banks	1416	196.67
2	H.P. Gramin Bank (RRB)	220	33.45
3	Private Sector banks	76	10.31
4	Coop sector banks (incl. Urban Coop. Banks)	0	0
	Total	1712	240.43

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

Points for deliberations:

- 1) Banks have sanctioned loans to 298 new women entrepreneurs amounting to Rs.50 crores up to the quarter ended June 2024.
- 2) Banks have sanctioned 68 new SC/ST entrepreneurs amounting to Rs.7 Crores up to the quarter ended June 2024.
- 3) The cumulative position reveals that Banks have outstanding loans amounting to **Rs.240 crores to total 1712 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 83,56,493 UIDs (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 30.06.2024

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	20384	64.87%	79044	84548	106.96%	303290	366593	120.87%	413758	471525	113.96%
2	Chamba	50380	29768	59.09%	131542	137235	104.33%	374856	467474	124.71%	556778	634477	113.96%
3	Hamirpur	36216	24556	67.80%	98675	95552	96.84%	357589	476357	133.21%	492480	596465	121.11%
4	Kangra	121443	79586	65.53%	314013	323665	103.07%	1195745	1505183	125.88%	1631200	1908434	117.00%
5	Kinnaur	5572	2489	44.67%	15059	15921	105.72%	68116	72172	105.95%	88747	90582	102.07%
6	Kullu	36748	22492	61.21%	99762	99483	99.72%	335476	408949	121.90%	471986	530924	112.49%
7	L&S	2099	1194	56.88%	6111	5791	94.76%	24087	28679	119.06%	32296	35664	110.43%
8	Mandi	81553	51433	63.07%	219116	215229	98.23%	779806	965730	123.84%	1080476	1232392	114.06%
9	Shimla	57445	28402	49.44%	189085	160499	84.88%	620334	728946	117.51%	866863	917847	105.88%
10	Sirmaur	50174	33699	67.16%	129675	143410	110.59%	389990	469750	120.45%	569840	646859	113.52%
11	Solan	50032	26198	52.36%	139181	125020	89.83%	426877	506230	118.59%	616090	657448	106.71%
12	Una	43629	29422	67.44%	118151	115136	97.45%	401728	511678	127.37%	563508	656236	116.46%
G.Total		566715	349623	61.69%	1539414	1521489	98.84%	5277894	6507741	123.30%	7384022	8378853	113.47%

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) 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.

6.3) BANKABILITY OF PROPERTY CARDS UNDER SWAMITVA SCHEME.

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

S. No	Particular	Remarks
1	Amendment/Provisions in Act/rule	Yes
2	Applicable Act	Himachal Pradesh Abadi Deh record of right Act 2021
3	Provision for registration	Yes
4	Encumbrances	Yes
5	Co-ownership	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.

The distribution of Swamitva cards has started from 16.08.2024 in District Hamirpur by the Hon’ble Chief Minister of Himachal Pradesh.

6.4) 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.

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

The e-Kisan Upaj 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.

6.6) 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.

Upload (A)	Download (B)	Update	(A+B)	B as % of (A+B)(Use of CKYCRR for customer onboarding)
243204	144711	59714	387915	37%

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AGENDA ITEM NO. 7

REVIEW OF RECOVERY PERFORMANCE OF BANKS IN HIMACHAL PRADESH.

7.1) AGENCY-WISE RECOVERY POSITION AS OF 30TH JUNE, 2024.

(Amount in Crores)

S. No	Agency	Outstanding	NPAs	NPA-%age
1	Public Sector Banks	41429.98	1617.65	3.90
2	RRBs	3833.05	151.01	3.94
3	Cooperative Banks	16514.50	2104.03	12.74
4	Private Banks	12413.52	220.88	1.78
	TOTAL	74191.05	4093.57	5.52

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

7.2) BROAD SECTOR WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 30.06.2024

(Amount in Crores)

S. No	Sector	Outstanding	NPAs	NPA %age
1	Agriculture	12710.95	888.27	6.99
2	MSME	20186.54	1721.65	8.53
3	Other Priority Sector	11220.65	473.11	4.22
A	Total Priority Sector Advances (1 to 3)	44118.14	3083.03	6.99
B	Total Non-Priority Sector Advances.	30072.91	1010.54	3.36
C	Grand Total (A+B)	74191.05	4093.57	5.52

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

7.3) SECTOR-WISE NPA COMPARISON AS OF 30.06.2024 IN HIMACHAL PRADESH.

(Amount in Crores)

SI	Sector	NPA as on June, 2023	NPA as on March, 2024	NPA as on June, 2024	Variation over June, 2023	Variation over March, 2024	% Variation Y-o-Y	% Variation Q-o-Q
1	AGRI	932.52	871.78	888.27	-44.25	16.49	-4.75	1.89
2	MSME	1929.03	1685.57	1721.65	-207.38	36.08	-10.75	2.14
3	Other PS	527.43	451.51	473.11	-54.32	21.6	-10.30	4.78
4	NPS	1047.08	959.66	1010.54	-36.54	50.88	-3.49	5.30
Total		4436.06	3968.52	4093.57	-342.49	125.05	-7.72	3.15

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

7.4) GOVT. SPONSORED SCHEME WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 30TH JUNE, 2024

(Amount in Crores)

S. No.	Sector	Outstanding	NPAs	NPA-%age
1	SGSY/NRLM	192.86	6.93	3.59
2	PMEGP	303.53	45.41	14.96
3	SJSRY/NULM	15.03	1.29	8.58
4	STAND UP INDIA	240.42	12.82	5.33
5	MUDRA	3351.01	297.16	8.87

(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 5.52% and in absolute term, NPAs have reached to **Rs.4093.57 Crore** in the quarter ended June, 2024. The NPAs in the State has increased by Rs. **125.05 Crores** in comparison to that in quarter ended March, 2024 (Rs.3968.52 Crore in March, 2024)
- ◆ 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 8.53%**. In agriculture sector NPA Ratio has increased to 6.99%.
- ◆ In agency-wise position of NPAs, Co-op Banks have the highest level of NPAs of **12.74%**. Among the Coop sector Banks, HP State Coop. Bank has NPA ratio of

6.01%, Kangra Central Coop Bank (23.99%), HPARDB (34.37%) and Bhagat Urban Coop. Bank (43.92%) in June Quarter. Cooperative Banks have to strengthen the recovery drives to prevent further slippage in the NPAs.

◆ Comparative Position of NPA over March, 2024 to June, 2024

- ◆ The NPA in PSBs decreased from 3.95% to 3.90% and in absolute terms it increased from Rs.1595.19 to 1617.65 (Rs.22.46Cr.)
- ◆ NPA in RRB increased from 3.80% to 3.94% and in absolute terms it increased from Rs.143.97 Cr to Rs.151.01 (Net Rs.7.04 Cr.) in June, 2024.
- ◆ NPA in Cooperative Sector Banks increased from 12.09% to 12.74% and in absolute terms increased from Rs.2019.27 Cr to Rs.2104.03 (Net Rs.84.76 Cr.) The Bhaghat Urban Cooperative Bank has highest NPA 43.92%, followed by HP ARDB Bank 34.37% and Kangra Central Cooperative Bank at 23.99%.
- ◆ NPA in Private Sector Banks increased from 1.74% to 1.78% and in absolute terms increased from Rs.210.09 Cr to Rs.220.88 (Net Rs.10.79 Cr.).
- ◆ Total NPA has increased from 5.44% to 5.52% and in absolute terms it increased from Rs.3968.52 Cr to Rs.4093.57 (Net Rs.125.05 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 NABSanrakshan are:

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

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

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

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

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

8.2) FINANCING UNDER SELF HELP GROUPS (SHGs)

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

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

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

The progress in credit linkages of SHGs reported by member Banks up to quarter ended September, 2023 mentioned as below for review of the House.

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

The summary position under the SHG scheme mentioned as below:

Achievement during the quarter ended – June, 2024		Outstanding as on 30.06.2024	
No.	Amount in Lakh	No.	Amount in Lakh
519	1292.43	9119	13873.56

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

Comments:

- The cumulative position of credit linked SHGs showing total 9119 SHGs which indicate the active status of SHGs with banks as of 30.06.2024.
- 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 Atma Nirbhar Bharat package, limit of collateral-free lending has been increased from Rs.10 lakhs to 20 lakhs for Women Self Help Groups.
- NABARD provides a grant assistance of Rs.2000/- each for conduct of Village Level Camps (VLCs) for SHGs. Banks are requested to submit the proposals for conduct of VLPs to NABARD.

8.3) REVIEW OF PERFORMANCE OF RSETIS (RURAL SELF EMPLOYMENT TRAINING INSTITUTE) : POSITION AS OF 30TH JUNE, 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 JUNE, 2024 -PROGRESS REPORT OF RSETIs IN HIMACHAL PRADESH- FOR THE FINANCIAL YEAR 2024-25

S. No	Name of RSETI	Training targets for FY 2024-25		Achievement (01.04.2024-30.06.2024)		Cumulative Training programme conducted		Settlement of trained candidates		
		No. of training Program	Total Candidates to be trained	No of Training Prog conducted	Candidates trained	No. Of training Program	Candidates trained	Bank Finance	Self Finance	Wage Emp.
1	UCO RSETI Bilaspur	31	1000	7	222	255	6666	1947	2241	158
2	SBI RSETI Chamba	34	1000	5	169	288	7013	2548	2973	17
3	PNB RSETI Hamirpur	34	1000	10	311	335	8713	2128	3449	34
4	PNB RSETI Kangra	36	1000	8	237	322	8548	2193	2857	957
5	PNB RSETI Kullu	36	1000	8	257	255	6617	1735	2179	745
6	PNB RSETI Mandi	30	1000	8	261	262	6536	1953	2659	30
7	UCO RSETI Shimla	32	1000	06	198	285	6910	1847	2266	213
8	UCO RSETI Sirmaur	33	1000	3	73	246	5738	1844	3321	54
9	UCO RSETI Solan	33	1000	6	194	271	6743	2081	1794	783
10	PNB RSETI Una	29	1000	9	296	337	8740	2281	3118	565
	Total	328	10000	70	2218	2856	72224	20557	26857	3556

8.3.2) Pending training expenses reimbursement claims with DRDA/SRLM/ KVIC: RSETIs have submitted the position of pending Claims due from Government agencies as of 30.06.2024.

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	204.40	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	0	0
6	PNB RSETI Mandi	103.20	0	0
7	UCO RSETI Shimla	141.51	0	0
8	UCO RSETI Sirmaur	117.40	0.00	0.00
9	UCO RSETI Solan	162.24	0	0
10	PNB RSETI Una	196.14	0	0
	Total	1390.59	0.0	3.30

The claim of an amount of ₹ 13.11 Cr. is pending to release to the concerned RSETIs.

As per the communication received from State Controller RSETI, they have submitted the pending claims to MoRD and after the sanction order is received from MoRD they will disburse the claims till March 2024 to the concerned RSETIs.

Comments:

- In the FY 2024-25 RSETI in the State have targeted to train 2218 entrepreneurs in rural areas in total 70 training programs.
- 70 programs have been conducted by RSETIs during FY 2024-25 in which 2218 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 June, 2024

1	2	3
S. No	Name of RSETI	Latest Status
1	UCO RSETI Bilaspur	RSETI functioning from own building.
2	SBI RSETI Chamba	RSETI has informed us that RO Masrund has asked them to submit the required documents so that the same can be considered under Forest Conservation Act section 2 of 1980 .
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	Demarcation of land has been completed and boundary wall has been implanted. Soon the bid will be sought for construction of RSETI building.
7	UCO RSETI Shimla	RSETI functioning from own building.
8	UCO RSETI Sirmaur	RSETI functioning from own building.
9	UCO RSETI Solan	RSETI functioning from own building.
10	PNB RSETI Una	RSETI functioning from own building.

In two Districts namely **Chamba and Mandi**, construction work has not commenced. Concerned Lead Bank authorities are requested to ensure commencement of construction of RSETI building at the earliest. The controlling head of Sponsored Banks of RSETIs are requested to monitor the progress of construction of RSETI building which are under progress for early completion of Building.

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ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR.