

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
174TH STATE LEVEL BANKERS' COMMITTEE
FOR

QUARTER ENDED 30TH SEPTEMBER 2024

TO BE HELD ON 20.11.2024



BANKING OUTLETS IN HIMACHAL PRADESH AS ON 30TH SEPTEMBER 2024

S. No.	District	NUMBER OF BRANCHES	NUMBER OF ATMs	LEAD BANK
1	Bilaspur	137	92	UCO
2	Chamba	132	82	SBI
3	Hamirpur	175	156	PNB
4	Kangra	431	425	PNB
5	Kinnaur	56	34	PNB
6	Kullu	139	129	PNB
7	Lahaul Spiti	26	15	SBI
8	Mandi	271	213	PNB
9	Shimla	384	339	UCO
10	Sirmaur	156	135	UCO
11	Solan	286	345	UCO
12	Una	159	155	PNB
	Total	2352	2120	

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 SEPTEMBER, 2024

S. No.	Items	Unit	Position as of 30 th September, 2024
1	Banks	PSBs	Nos. 12
		RRBs	Nos. 01
		Coop. Banks	Nos. 09
		Pvt. Sector Bks	Nos. 13
		Payment Bks	Nos. 04
		Small Fin. Bks	Nos. 04
		Total	Nos. 43
2	Branch net work	PSB	Nos. 1177
		RRBs	Nos. 274
		Coop. Banks	Nos. 590
		Pvt. Sector Bks	Nos. 273
		Payment Bks	Nos. 13
		Small Fin. Bks	Nos. 25
		Total	Nos. 2352
3	Area wise Branches	Rural	Nos. 1793
		Semi Urban	Nos. 451
		Urban	Nos. 108
		Total	Nos. 2352
4	Per branch population as per 2011 Census	Rural	Nos. 3445
		Su/Urban	Nos. 1233
		Total	Nos. 2919
5	Deposits	PSBs	Rs. Crores 128016
		RRB	Rs. Crores 8877
		Coop.	Rs. Crores 32998
		Pvt. Sector	Rs. Crores 24034
		Payment Bks	Rs. Crores 155
		Small Fin. Bks	Rs. Crores 3710
		Total	Rs. Crores 197790
6	Advances	PSBs	Rs. Crores 42698
		RRB	Rs. Crores 3874
		Coop.	Rs. Crores 16200
		Pvt. Sector	Rs. Crores 12144
		Small Fin. Bks	Rs. Crores 859
		Total	Rs. Crores 75775
7	Business Volume	PSBs	Rs. Crores 170714
		RRB	Rs. Crores 12751
		Coop.	Rs. Crores 49198
		Pvt. Sector	Rs. Crores 36178
		Payment Bks	Rs. Crores 155
		Small Fin. Bks	Rs. Crores 4569
		Total	Rs. Crores 273565
8	Market Share	PSBs	Percentage 62.40
		RRB	Percentage 4.66
		Coop.	Percentage 17.98
		Pvt. Sector	Percentage 13.23
		Payment Bks	Percentage 0.06
		Small Fin. Bks	Percentage 1.67
		Total	Percentage 100.00
9	ATMs	PSB	Nos. 1445
		RRBs	Nos. 0
		Coop. Banks	Nos. 258
		Pvt. Sector Bks	Nos. 406
		Small Fin. Bks	Nos. 11
		Total	Nos. 2120

(Amount in Crores)

S. No.	Item	30.09.2022	30.09.2023	30.09.2024	Variation in Sept,2024 over Sept, 2023 (Y-o-Y)	
1	Deposit PPD				Absolute	%age
	Rural	98115.41	108782.67	118870.31	10087.64	9.27
	Urban/SU	63879.08	72238.04	78919.75	6681.71	9.25
	Total-Deposits	161994.50	181020.71	197790.06	16769.35	9.26
2	Advances (O/S)					
	Rural	32299.68	36797.72	41879.19	5081.47	13.81
	Urban/SU	25060.88	29315.91	33896.05	4580.14	15.62
	Outside Credit	3240.07	10074.70	13671.73	3597.03	35.70
	Total-Advances	60600.63	76188.33	89446.97	13258.64	17.40
3	Total Banking Business (Dep + Adv)	222595.13	257209.04	287237.03	30027.99	11.67
4	RIDF	3137.91	3550.38	3827.97	277.59	7.82
5	CD RATIO (As per RBI recommendation)	39.34	44.05	47.16	3.11	7.06
6	Priority Sector Advances (O/S) of which under:	32790.90	39788.56	44799.17	5010.61	12.59
	i) Agriculture	10624.94	11558.46	12680.37	1122.91	9.71
	ii) MSME	15457.81	18137.54	20719.48	2581.94	14.24
	iii) OPS	6708.13	10092.57	11399.32	1306.75	12.95
7	Weaker Section Adv.	11649.32	12423.30	13166.03	742.73	5.98
8	Non Priority Sec. Adv.	24569.66	26325.06	30976.07	4651.01	17.67
9	No. of Branches	2234	2292	2352	60	2.62
10	Advances to Women	6856.81	8018.35	9546.95	1528.6	19.06
11	Credit to Minorities	1038.98	1359.36	1629.26	269.90	19.85
12	Advances to SCs/STs	3339.25	3865.92	4386.40	520.48	13.46

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

(In terms of %age)

S. No	Sector	Sept, 2022	Sept, 2023	Sept, 2024	National Parameter
1	Priority sector Advances (of total Advances)	57.68	60.18	59.12	40%
2	Agriculture Advances (of total Advances)	18.69	17.48	16.73	18%
3	Advances to Small & Marginal Farmers (of total Advances)	13.64	12.62	12.07	9%
4	Advances to Micro Enterprises (of total Advances)	14.10	16.00	16.08	7.5%
5	Advances to Weaker Sections (of total Advances)	20.30	18.79	17.38	12%
6	Advances to Women (of total Advances)	11.95	12.13	12.60	5%
7	C.D. Ratio	39.34	44.03	47.16	60%
8	MSME Advances (of total P.S. Credit)	47.14	45.58	46.25	-
9	Advances to SC/ST (of total P.S. Credit)	6.62	9.72	9.79	-
10	Advances to Minorities (of total P.S. Credit)	3.17	3.42	3.64	-

Credit Deposit Ratio (CDR) in Himachal Pradesh, as of 30th September, 2024 = 47.16%
(As per instructions from RBI)

S. No	Components	As of 30.09.2024 (Amount in Crores)
1	Advances from Banks (within State)	75775.24
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	13671.73
3	RIDF (Bal. outstanding at the end of Quarter-September, 2024)	3827.97
4	Total- Credit (1+2+3)	93274.94
5	Total Deposits	197790.06
6	Credit Deposit ratio (%)	47.16%

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**AGENDA NOTE FOR 174TH MEETING OF STATE LEVEL BANKERS' COMMITTEE
HIMACHAL PRADESH**

AGENDA ITEM NO.1

**1.1) Confirmation of Minutes of the 173rd SLBC Committee Meeting held on
23.08.2024**

The 173rd meeting of SLBC, Himachal Pradesh was held on 23.08.2024, the minutes of which were circulated to the members vide Convener Bank letter No. DGM/SLBC/2023-24/173 dated 06.09.2024

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 173RD SLBC MEETING:

ACTION POINTS	COMPLIANCE
<p>Opening of RSETI in District Kinnaur - 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. During last SLBC meeting, GM-PNB has been advised to expedite the process of opening of RSETI at Kinnaur.</p>	<p>LDM PNB has informed that the proposal for opening of RSETI has been approved by the board at PNB Head Office and the functioning of RSETI will start soon.</p>
<p>Formation of a Sub- Committee for fixing targets under ACP - To ensure proper allocation of ACP targets it was suggested to form a small committee including RBI, NABARD and SLBC.</p>	<p>A small committee having members from RBI, NABARD and SLBC has met on 05.09.2024, where the sector wise targets under ACP 2025-26 were discussed and finalized.</p>
<p>Guidelines/Directions to were issued Member Banks by Secretary Finance, to ensure following aspects while delivering services to general public-</p> <ol style="list-style-type: none"> 1. Special Services to senior citizens. 2. Gender security/women security at workplace. 3. Social security. 4. Digital/cyber security. 	<p>SLBC vide letter no. SLBC-HP/2024-25/35 dated 13.09.2024 has issued these guidelines / directions to all the member banks in the state.</p>
<p>Member Banks were advised to - Ensure availability of cash and uninterrupted services of ATMs at prime location especially during long weekends/holidays.</p>	

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AGENDA ITEM NO.2

2.1) REVIEW OF STATISTICAL BANKING DATA AS OF 30.09.2024

2.1.1) Y-O-Y COMPARATIVE BANKING KEY INDICATORS AS OF 30.09.2024

- The Total banking business has grown at the rate of **12%** from Rs.2,57,209 Crores in 30.09.2023 to **Rs.2,87,237** Crores in 30.09.2024 i.e. Rs.30,028 Crores.
- The Total Deposit has grown by **10%** from Rs.1,81,021 Crores in 30.09.2023 to Rs.1,97,790 Crores in 30.09.2024 i.e. Rs.16,769 Crores.
- The Total Advances has grown at the rate of **17%** from Rs.76,188 Crores in 30.09.2023 to Rs. 89,447 Crores in 30.09.2024 i.e. Rs.13,259 Crores.

(Amt. in Crores)

S. No.	Item	30.09.2022	30.09.2023	30.09.2024	Variation in Sept,2024 over Sept, 2023 (Y-o-Y)	
					Absolute	%age
1	Deposit PPD					
	Rural	98115.41	108782.67	118870.31	10087.64	9.27
	Urban/SU	63879.08	72238.04	78919.75	6681.71	9.25
	Total-Deposits	161994.50	181020.71	197790.06	16769.35	9.26
2	Advances (O/S)					
	Rural	32299.68	36797.72	41879.19	5081.47	13.81
	Urban/SU	25060.88	29315.91	33896.05	4580.14	15.62
	Outside Credit	3240.07	10074.70	13671.73	3597.03	35.70
	Total-Advances	60600.63	76188.33	89446.97	13258.64	17.40
3	Total Banking Business (Dep + Adv)	222595.13	257209.04	287237.03	30027.99	11.67
4	RIDF	3137.91	3550.38	3827.97	277.59	7.82
5	CD RATIO (As per RBI recommendation)	39.34	44.05	47.16	3.11	7.06
6	Priority Sector Advances (O/S) of which under:	32790.90	39788.56	44799.17	5010.61	12.59
	i) Agriculture	10624.94	11558.46	12680.37	1122.91	9.71
	ii) MSME	15457.81	18137.54	20719.48	2581.94	14.24
	iii) OPS	6708.13	10092.57	11399.32	1306.75	12.95
7	Weaker Section Adv.	11649.32	12423.30	13166.03	742.73	5.98
8	Non Priority Sec. Adv.	24569.66	26325.06	30976.07	4651.01	17.67
9	No. of Branches	2234	2292	2352	60	2.62
10	Advances to Women	6856.81	8018.35	9546.95	1528.6	19.06
11	Credit to Minorities	1038.98	1359.36	1629.26	269.90	19.85
12	Advances to SCs/STs	3339.25	3865.92	4386.40	520.48	13.46

2.1.2) Q-o-Q REVIEW OF BANKING SECTOR PERFORMANCE IN KEY BUSINESS PARAMETERS IN HIMACHAL PRADESH AS OF 30.09.2024.

- The Total banking business has grown at the rate of 4% from Rs.2,77,607 Crores in 30.06.2024 to Rs.2,87,237 Crores in 30.09.2024 i.e. Rs.9,630 Crores.
- The Total Deposit has grown by 4% from Rs.1,91,051 Crores in 30.06.2024 to Rs.1,97,790 Crores in 30.09.2024 i.e. Rs.6,739 Crores.
- The Total Advances has grown at the rate of 3% from Rs.86,556 Crores on 30.06.2024 to Rs.89,447 Crores in 30.09.2024 i.e. Rs.2,891 Crores.

(Amt. in Crores)

S. No.	Item	31.03.2024	30.06.2024	30.09.2024	Variation in Sept,2024 over June, 2024 (Q-o-Q)	
					Absolute	%age
1	Deposit PPD					
	Rural	112061.48	114491.59	118870.31	4378.72	3.82
	Urban/SU	74944.43	76559.1	78919.75	2360.65	3.08
	Total-Deposits	187005.91	191050.69	197790.06	6739.37	3.53
2	Advances (O/S)					
	Rural	40324.95	40961.24	41879.19	917.95	2.24
	Urban/SU	32631.74	33229.81	33896.05	666.24	2.00
	Outside Credit	10977.3	12365.01	13671.73	1306.72	10.57
	Total-Advances	83933.99	86556.06	89446.97	2890.91	3.34
3	Total Banking Business (Dep + Adv)	270939.9	277606.75	287237.03	9630.28	3.47
4	RIDF	3636.19	3666.72	3827.97	161.25	4.40
5	CD RATIO (As per RBI recommendation)	46.83	47.22	47.16	-0.06	-0.13
6	Priority Sector Advances (O/S) of which under:	43556.97	44118.14	44799.17	681.03	1.54
	i) Agriculture	12761.99	12710.95	12680.37	-30.58	-0.24
	ii) MSME	19611.37	20186.54	20719.48	532.94	2.64
	iii) OPS	11183.61	11220.65	11399.32	178.67	1.59
7	Weaker Section Adv.	13367.32	13090.5	13166.03	75.53	0.58
8	Non Priority Sec. Adv.	29399.7	30072.92	30976.07	903.15	3.00
9	No. of Branches	2341	2344	2352	8	0.34
10	Advances to Women	9160.23	9348.85	9546.95	198.1	2.12
11	Credit to Minorities	1485.25	1541.82	1629.26	87.44	5.67
12	Advances to SCs/STs	4140.88	4233.92	4386.40	152.48	3.60

(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 **47.16%** as of 30.09.2024 as per details mentioned below:

S. No	Components	As of 30.09.2024 (Amount in Crores)
1	Advances from Banks (within State)	75775.24
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	13671.73
3	RIDF (Bal. outstanding at the end of Quarter-September, 2024)	3827.97
4	Total- Credit (1+2+3)	93274.94
5	Total Deposits	197790.06
6	Credit Deposit ratio (%)	47.16%

Credit Deposit Ratio (CDR) IN H.P. AS OF 30.09.2024 = 47.16%

- i. Banks have overall CD ratio (as per instructions from RBI) of **47.16%** in Himachal Pradesh as of September, 2024. The CDR has witnessed decrease of 6 basis point over the quarter ended June, 2024 (**47.22%** in June, 2024).
- ii. **Bank-wise position of CDR:** Based on the information received from member banks, the domestic Credit Deposit Ratio (CDR) arrived at **38.31%** in quarter ended September, 2024. (Bank-wise position mentioned at page no- **62-63**)

Public Sector banks		
SR	NAME OF THE BANK	CD Ratio
1	Bank Of Baroda	74.25
2	Bank Of India	44.24
3	Bank Of Maharashtra	22.13
4	Canara Bank	34.40
5	Central Bank Of India	43.48
6	Indian Bank	30.73
7	Indian Overseas Bank	24.98
8	Punjab and Sind Bank	43.24
9	Punjab National Bank	30.22
10	State Bank Of India	33.20
11	UCO Bank	33.33
12	Union Bank Of India	41.20

Private Sector banks		
SR	NAME OF THE BANK	CD Ratio
1	Axis Bank	60.13
2	Bandhan Bank	0.92
3	CSB Bank Limited	6.20
4	HDFC Bank	72.81
5	ICICI Bank	55.03
6	IDBI Bank	33.83
7	IDFC First Bank	3.07
8	Indusind Bank	46.29
9	J & K Bank	36.65
10	Kotak Mahindra Bank	130.90
11	RBL Bank	0.01
12	South Indian Bank	9.46
13	YES Bank	19.95

Gramin Bank, Cooperative Banks and others		
SR	NAME OF THE BANK	CD Ratio
1	H. P. Gramin Bank	43.64
2	HP ARDB	162.30
3	HP State Cooperative bank Ltd.	64.89
4	Joginder Central Cooperative Bank	42.92
5	Kangra Central Cooperative Bank	29.25
6	The Baghat Urban Cooperative Bank	69.95
7	The Chamba Urban Cooperative Bank	45.19
8	The Mandi Urban Cooperative Bank	27.91
9	The Parwanoo Urban Cooperative Bank	50.54
10	The Shimla Urban Cooperative Bank	53.23
11	AU Small Finance Bank	33.67
12	Ujjivan Small Finance Bank	3.35
13	Utkarsh Small finance Bank	2.52

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

(Source: Data reported By Banks)

S. No	Districts	December, 2023	March, 2024	June, 2024	September, 2024	Remarks
1	Bilaspur	26.43	26.92	26.34	26.26	Critically low CD ratio
2	Chamba	32.20	33.36	33.32	32.89	Low CD ratio
3	Hamirpur	23.08	23.51	23.20	23.37	Critically low CD ratio
4	Kangra	24.53	25.21	25.31	24.92	Critically low CD ratio
5	Kinnaur	44.78	47.01	49.36	49.17	
6	Kullu	42.64	44.63	44.11	42.74	
7	Lahaul & Spiti	26.43	26.89	27.03	26.29	Critically low CD ratio
8	Mandi	27.95	28.98	28.78	28.56	Critically low CD ratio
9	Shimla	43.91	44.08	43.26	41.40	
10	Sirmaur	75.10	75.70	75.86	74.75	
11	Solan	78.91	79.48	80.56	81.13	
12	Una	30.14	30.48	29.98	30.66	Low CD ratio
	State	38.38	39.01	38.83	38.31	

- Excluding Outside Credit.
Districts above state CD ratio of 47.16%: Kinnaur (49.17), Sirmaur (74.75%), Solan(81.13%).

Observations:

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

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

2.5): NATIONAL PARAMETERS (NP)

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

S. No	Sector	Sept, 2022	Sept, 2023	Sept, 2024	National Parameter
1	Priority sector Advances (of total Advances)	57.68	60.18	59.12	40%
2	Agriculture Advances (of total Advances)	18.69	17.48	16.73	18%
3	Advances to Small & Marginal Farmers (of total Advances)	13.64	12.62	12.07	9%
4	Advances to Micro Enterprises (of total Advances)	14.10	16.00	16.08	7.5%
5	Advances to Weaker Sections (of total Advances)	20.30	18.79	17.38	12%
6	Advances to Women (of total Advances)	11.95	12.13	12.60	5%
7	C.D. Ratio	39.34	44.03	47.16	60%
8	MSME Advances (of total P.S. Credit)	47.14	45.58	46.25	-
9	Advances to SC/ST (of total P.S. Credit)	6.62	9.72	9.79	-
10	Advances to Minorities (of total P.S. Credit)	3.17	3.42	3.64	-

(*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 59.12 % 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. IDFC Bank, 4. J & K Bank, 5. Indusind Bank

➤ **Agriculture sector lending** have a share of **16.73%** of total Advances.

Details of banks having less than 18% Agriculture advances:

S. No.	NAME OF THE BANK	Agriculture Advances (%)
1	Bank Of Baroda	8.01
2	Bank Of India	17.19
3	Bank Of Maharashtra	15.62
4	Canara Bank	8.03
5	Indian Bank	4.25
6	Indian Overseas Bank	3.12
7	Punjab And Sind Bank	12.19
8	State Bank Of India	8.61
9	Union Bank Of India	14.52
10	Axis Bank	8.24
11	Bandhan Bank	0.55
12	HDFC	15.03
13	ICICI	9.19
14	IDFC First Bank	0.97
15	IDBI	11.60
16	Indusind Bank	3.35
17	J&K Bank	1.81
18	Kotak Mahindra	0.28
19	Yes Bank	2.58
20	HP State Cooperative Bank	17.38
21	Bhagat Urban Cooperative Bank	5.32
22	Parwanoo Urban Cooperative Bank	2.04
23	AU Small Fin. Bank	7.22
24	Equitas Small Finance Bank	3.51

➤ 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 SEPTEMBER, 2024.**

The progress under Annual Credit Plan 2024-25 for the period ended September, 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 half year of **FY 2024-25 aggregated to Rs.17679 Crore** as against the annual targets of **Rs.36246 Crores**. Banks have recorded **achievement of 49%** 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 **389286 new units** as against the annual target of **1120482 units** and thereby having achievement of **35%** of assigned targets for the FY 2024-25 under Priority Sector.

The sector-wise targets vis-à-vis achievements under ACP 2024-25 during the first half year of FY 2024-25 as mentioned hereunder:

**3.2) ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2024-25 UP TO
THE PERIOD ENDED SEPTEMBER, 2024 (01.04.2024 TO 30.09.2024)**

(Amt. in Crores)

Sl	Sector/ Activity	Annual Targets 2023-24	Ach, Sept, 2023	% Ach 2023-24	Annual Targets 2024-25	Ach. June. 2024	% Ach. June, 2024	Ach Sept, 2024	% Ach Sept, 2024	Growth (Q2 over Q1)	% Growth
1	Total PS	31398	15095	48.08	36246	10740	29.63	17679	48.77	6939	64.61

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

(Amt. in Crores)

Sl.	Sector/ Activity	30.09.2023			30.06.2024			30.09.2024			
		Annual Target 2023-24	Ach. Sept 2023	%Ach Sept 2023	Annual Targets 2024-25	Ach. June, 2024	% Ach. June 2024	Ach. Sept, 2024	% Ach. Sept, 2024	Growth (Q2 over Q1)	% Growth
1	Agriculture	15921	4041	25.38	16858	2757	16.35	5645	33.49	2888	104.75
2	MSME	10956	9274	84.65	14077	7527	53.47	10985	78.04	3458	45.94
3	Education	492	49	9.96	693	23	3.32	56	8.08	33	143.48
4	Housing	2023	581	28.72	2650	267	10.08	563	21.25	296	110.86
5	Others –PS	2006	1150	57.33	1968	166	8.43	430	21.85	264	159.04
Total PS (1 to 5)		31398	15095	48.08	36246	10740	29.63	17679	48.78	6939	64.61

(Please refer, page no-83 to 98)

3.4) PHYSICAL ACHIEVEMENT ACP- PRIORITY SECTOR (PS)

(In actual numbers)

Sl.	Sector/ Activity	30.09.2023			30.06.2024			30.09.2024			
		Annual Target 2023-24	Ach. Sept 2023	%Ach Sept 2023	Annual Targets 2024-25	Ach. June, 2024	% Ach. June 2024	Ach. Sept, 2024	% Ach. Sept, 2024	Growth (Q2 over Q1)	% Growth
1	Agriculture	610667	244425	40.03	677498	161373	23.82	284214	41.95	122841	76.12
2	MSME	173034	72888	42.12	306277	57838	18.88	80473	26.27	22635	39.14
3	Education	15413	2820	18.30	12567	1707	13.58	4112	32.72	2405	140.89
4	Housing	21315	7658	35.93	19650	4746	24.15	8333	42.41	3587	75.58
5	Others –PS	59678	6413	10.75	104490	2610	2.50	12154	11.63	9544	365.67
Total PS (1 to 5)		880107	334204	37.97	1120482	228274	20.37	389286	34.74	161012	70.53

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

3.5) AGENCY-WISE DISBURSEMENT UNDER ANNUAL CREDIT PLAN 2024-25 UP TO SEPTEMBER, 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 September, 2024	2567	1226	1231	621	5645
C	%-Achievement- Up to September, 2024	28.85	60.72	27.58	42.05	33.49
2	MSME SECTOR					
A	Annual Target 2024-25	8822	974	1899	2382	14077
B	Achievements– Up to September, 2024	6255	188	1011	3531	10985
C	%-Achievement- Up to September, 2024	70.91	19.31	53.23	148.24	78.04
3	EDUCATION LOANS					
A	Annual Target 2024-25	407	75	152	59	693
B	Achievements– Up to September, 2024	44	5	6	1	56
C	%-Achievement- Up to September, 2024	10.89	6.03	3.95	1.81	8.08
4	HOUSING LOANS					
A	Annual Target 2024-25	1480	259	639	272	2650
B	Achievements– Up to September, 2024	243	65	240	15	563
C	%-Achievement- Up to September, 2024	16.42	25.21	37.56	5.51	21.25
5	OPS UNDER PRIORITY SECTOR					
A	Annual Target 2024-25	1084	174	465	245	1968
B	Achievements– Up to September, 2024	242	176	8	4	430
C	%-Achievement- Up to September, 2024	22.32	101.15	1.72	1.63	21.85
6	TOTAL PRIORITY SECTOR					
A	Annual Target 2024-25	20692	3501	7618	4435	36246
B	Achievements– Up to September, 2024	9351	1660	2497	4171	17678
C	%-Achievement- Up to September, 2024	45.19	47.41	32.78	94.05	48.77

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

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

- a) During the half year of FY 2024-25, banks have disbursed fresh loans to the tune of **Rs.17678 Crore** to total **389286** new units under **Priority Sector**. The achievement against the FY targets for 2024-25 registered at **49%**.
- b) In **Agriculture Sector**- Banks have made fresh credit disbursements of **Rs.5645 Crores** as up to September, 2024 against the annual target of **Rs.16858 Crores** having achievement of **33%** of the assigned targets.
- c) In **MSME Sector**- Banks have fresh credit disbursements of **Rs.10985 Crores** up to September 2024 against the target of **Rs.14077 Crores**. Banks have recorded achievement of **78%**, which is quite good.
- d) Achievement under **Housing loans** was **25%** of targets and banks have disbursed fresh housing loans to the tune of **Rs.563 Crores** up to September, 2024.
- e) Achievement under **Education loans** was **8%** of targets and banks have disbursed fresh education loans to the tune of **Rs.56 crores** up to September, 2024.
- f) The **Agency-wise** (i.e. **PSB/RRB/Private Banks /Coop Banks**) overall **achievement** under Annual Credit Plan (ACP) 2024-25 indicates that Public Sector banks (PSB) have overall achievement of **45%**, RRB- **47%**, Cooperative Sector Banks- **33%** and Private Banks –**94%** up to September 2024.
- g) The **overall performance of 49%** under ACP during the first half year 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 30.09.2024									
(Amt. in Crores)									
Sl.	Name of the Bank	Target 2023-24	Ach. Sept, 2023	% Sept, 2023	Ach. Target 2024-25	Ach. Sept, 2024	% Sept, 2024	Ach.	
1	Bank of Baroda	499	192	38.57	616	526	85.35		
2	Bank of India	259	115	44.43	314	123	39.15		
3	Bank of Maharashtra	81	14	17.82	128	29	22.82		
4	Canara Bank	751	294	39.14	876	332	37.95		
5	Central Bank of India	712	483	67.81	876	555	63.34		
6	Indian Bank	310	105	33.80	317	69	21.77		
7	Indian Overseas Bank	111	7	6.11	125	13	10.46		
8	Punjab and Sind Bank	313	31	9.95	353	34	9.59		
9	Punjab National Bank	5700	2157	37.83	6198	2901	46.81		
10	State Bank of India	6164	2651	43.00	7034	3151	44.79		
11	UCO Bank	3039	886	29.15	3116	1043	33.49		
12	Union Bank of India	573	468	80.72	737	574	77.89		

- Top 3 banks are: Bank of Baroda (85.35), Union Bank of India (77.89%) and Central Bank of India (63.34%).
- Bottom 3 banks are: Punjab and Sind Bank (9.59%), Indian Overseas Bank (10.46%) and Indian Bank (21.77%).

3.7.2) PRIVATE BANKS- ACP ACHIEVEMENT AS ON 30.09.2024							
(Amt. in Crores)							
Sl.	Name of the Bank	Target 2023-24	Ach. Sept, 2023	% Ach. Sept, 2023	Target 2024-25	Ach. Sept, 2024	% Ach. Sept, 2024
1	Axis Bank	203	454.71	223.61	315	471	149.53
2	Bandhan Bank	12	2.25	19.24	29	1	5.02
3	CSB Bank Limited	23	0.22	0.93	26	4	13.93
4	HDFC Bank	1739	2219.50	127.63	2324	2507	107.87
5	ICICI Bank	649	574.19	88.43	908	775	85.35
6	IDBI Bank	185	54.39	29.33	227	57	24.86
8	Indusind Bank	91	80.04	88.43	17	50	39.04
9	J & K Bank	43	31.37	72.62	129	14	25.55
10	Kotak Mahindra Bank	34	28.71	85.44	56	64	98.81
11	RBL Bank	27	0.26	0.96	64	0	0
12	South Indian Bank	4	2.01	50.99	32	3	74.88
13	Yes Bank	98	153.05	155.64	4	108	90.49

- Top 3 banks are: Axis Bank (149.53%), HDFC Bank (107.87%) and Kotak Mahindra Bank (98.81%).
- Bottom 3 banks are: RBL Bank (0), Bandhan Bank (5.02) and CSB Limited (13.93%).

3.7.3) OTHERS ACHIEVEMENT UNDER ACP UP TO 30.09.2024							
(Amt. in Crores)							
Sl.	Name of the Bank	Target 2023-24	Ach. Sept, 2023	% Ach. Sept, 2023	Target 2024-25	Ach. Sept, 2024	% Ach. Sept, 2024
1	HP Gramin Bank	2942	934.35	31.75	3501	1660	47.41
2	HP ARDB	483	40.87	8.47	536	28	5.21
3	HP State Coop. Bank	3141	1872.25	59.60	3917	1027	26.21
4	Jogindra Central Coop.	211	93.99	44.61	235	71	30.05
5	Kangra Central Coop.	2809	1022.99	36.41	2824	1363	48.25
6	Bhagat Urban Coop.	15	0	0	5	0	0
7	Chamba Urban Coop	9	1.23	13.69	12	3	24.08
8	Mandi Urban Coop	3	0.46	14.09	7	0	0
9	Parwanoo Urban Coop	27	10.80	40.70	79	4	5.40
10	Shimla Urban Coop	2	0.63	29.62	2	1	64.06
11	AU Small Fin. Bank	100	57.97	87.80	154	89	58.20
12	Ujjivan Small Fin.	19	15.33	80.81	19	12	65.77
13	Utkarsh Small Fin.	16	4.39	26.71	12	4	32.10

- Top 3 banks are: Ujjivan Small Finance Bank (65.77), Shimla Urban Cooperative Bank (64.06%) and AU Small Finance Bank (58.20%).

- Bottom 3 banks are: Bhagat Urban Cooperative Bank (0), Mandi Urban Cooperative Bank (0) and HP ARDB (5.21).

3.8) DISTRICTWISE ACHIEVEMENT:

Sl.	Name of the District	Target 2023-24	Ach. Sept, 2023	% Ach. Sept, 2023	Target 2024-25	Ach. Sept, 2024	% Ach. Sept, 2024
1	BILASPUR	1292	506	39.18	1243	645	51.91
2	CHAMBA	677	383	56.50	988	577	58.46
3	HAMIRPUR	1703	765	44.93	1909	898	47.01
4	KANGRA	6139	2073	33.77	6523	2943	45.11
5	KINNAUR	442	158	35.84	472	176	37.31
6	KULLU	1643	880	53.56	2176	1179	54.17
7	LAHAUL & SPITI	108	61	56.97	144	82	57.34
8	MANDI	3390	1187	35.03	3859	1733	44.90
9	SHIMLA	7578	3019	39.85	8209	2449	29.84
10	SIRMAUR	2504	1594	63.64	3154	1822	57.76
11	SOLAN	3705	3473	93.75	5361	4048	75.52
12	UNA	2217	994	44.81	2208	1126	50.99

- Top 3 Districts are: Solan (75.52%), Chamba (58.46) and Sirmaur (57.76).
- Bottom 3 Districts: Shimla (29.84), Kinnaur (37.31) and Mandi (44.90%).

3.9) TARGET AND ACHIEVEMENT UNDER KCC FISHERIES:

DISTRICT	2022-23		2023-24		2024-25	
	TARGET	ACH.	TARGET	ACH.	TARGET	ACH. (up to Sept 2024)
Bilaspur	327	119.97	350	191.15	368	137.16
Chamba	0	0	0	0	0	0
Hamirpur	285.95	9.22	304.01	49.65	317.87	13.69
Kangra	5232	51.45	5448	404.39	5448	155.64
kinnaur	0	0	0	0	0	0
Kullu	251.5	1.08	266.8	87	266.8	85
Lahaul & Spiti	0	0	0	0	0	0
Mandi	208.23	14.28	216.46	50.79	216.46	36.36
Shimla	169.44	40.04	169.44	97.42	176.16	39.74
Simaur	0	0	0	0	0	0
Solan	0	114.05	0	264.47	0	33.41
Una	119.25	105.31	122.88	150.61	155.19	5.43
Total	6593.37	455.4	6877.59	1295.48	6948.48	506.43

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AGENDA ITEM NO – 4

PROGRESS UNDER GOVERNMENT SPONSORED SCHEMES.

4.1) KCC SATURATION SCHEME:

The Government of India, Ministry of Agriculture and Farmers Welfare, vide their letter dated 06.02.2020, launched a drive to saturate all eligible farmers of the country under KCC and launched The PM Kisan, an income scheme for all land holder farmers families in the Country. There are 9.45 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 September 2024 is shared for information of the House.

Sl.	Name of Bank	Appl. Received up to			Sanctioned up to			Pending		Rejec ted
		June, 2024	Sept, 2024	Grw	June, 2024	Sept, 2024	Grw	June, 2024	Sept, 2024	
1	Bank of Baroda	1451	1602	151	1138	1289	151	0	0	313
2	Bank of India	1904	2087	183	1886	2069	183	0	0	18
3	Bank of Mah.	25	27	2	20	22	2	0	0	5
4	Canara Bank	3716	3922	206	3701	3907	206	0	0	15
5	CBI	3265	3392	127	3074	3189	115	2	5	198
6	HPSCB	62095	66139	4044	61832	65836	4004	0	0	303
7	HPGB	53291	56940	3649	53291	56940	3649	0	0	0
8	Indian Bank	419	430	11	302	313	11	0	0	117
9	IOB	69	75	6	69	75	6	0	0	0
10	P & SB	228	228	0	225	225	0	0	0	3
11	PNB	90075	94386	4311	87515	91826	4311	6	6	2554
12	SBI	67910	72463	4553	65260	69513	4253	17	42	2908
13	UCO Bank	23149	24533	1384	22628	24011	1383	17	9	513
14	UBI	958	958	0	820	820	0	0	0	138
	Total	308555	327182	18627	301761	320035	18274	42	62	7085

4.1.2) FINANCING UNDER KISAN CREDIT CARD (KCC)

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

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

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

The district-wise position under KCC scheme up to the quarter ended September, 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 Sept, 2024 (01.04.2024-30.09.2024)		KCCs issued (Fresh + Renewed) during the quarter Sept, 2024 (01.04.2024-30.09.2024)		Position of KCCs outstanding with bank Branches as of 30.09.2024		Farmers covered %
			No	Amt.	No	Amt.	No	Amt.	
1	Bilaspur	58528	1676	34.74	6934	101.83	37227	391.74	64
2	Chamba	72120	2830	86.33	6973	136.77	38631	410.52	54
3	Hamirpur	60654	1452	37.47	11129	116.01	43313	373.66	71
4	Kangra	213513	3084	106.95	27278	318.66	96133	1066.96	45
5	Kinnaur	9690	435	13.55	1476	42.34	13479	354.47	139
6	Kullu	65898	1520	96.99	10643	389.15	42360	1070.78	64
7	Lahaul&Spiti	2950	63	5.06	1945	61.75	5019	124.25	170
8	Mandi	166004	4528	191.96	14716	404.50	89155	1419.60	54
9	Shimla	93738	4023	182.01	15918	684.17	97569	3034.92	104
10	Sirmaur	52903	1571	274.85	7125	180.38	37207	678.15	70
11	Solan	68771	1778	52.94	6785	177.31	41096	762.32	60
12	Una	80387	1366	38.50	9445	138.28	38110	517.02	47
	Total	945156	24326	1121.35	120367	2751.15	579299	10204.39	61

Comment:

- 1) Banks have issued total 120367 KCCs as new KCCs as well as renewal of the existing KCC amounting to total disbursements of Rs.2751 Crore during the quarter ended September, 2024.
- 2) The cumulative position indicates that banks have issued total 579299 KCC and having cumulative outstanding of Rs.10204 Crore as of 30.09.2024.
- 3) On comparing the information related to KCC Outstanding (No. of A/Cs and corresponding amount) for June 2024 and September 2024, it was observed that the KCC accounts has increased however, outstanding amount has decreased from the last quarter.

4.1.3 Farmers coverage under KCC as of September, 2024:

In Himachal Pradesh there are total 945156 farmers as reported by DLR. As of 30.09.2024, banks have covered total 570056 farmers under KCC Scheme in Himachal Pradesh and thus the **average farmers' coverage under KCC Scheme reached to 61% in the State.**

In district **Chamba (54%), Kangra (45%), Mandi (54%), Solan (60%) and Una (47%)** 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 30.09.2024						
District Name	Applications Received	Applications Sanctioned	Rejected	Pending	Pendency more than 15 days	Pending as on 08.11.2024
Bilaspur	1111	912	165	34	6	44
Chamba	436	380	56	0	0	0
Hamirpur	3992	3160	798	34	0	40
Kangra	4479	3132	1328	19	0	9
Kinnaur	562	285	210	67	63	4
Kullu	489	418	71	0	0	0
Lahul&Spiti	114	76	38	0	0	0
Mandi	2255	2252	3	0	0	0
Shimla	620	569	51	0	0	0
Sirmaur	2681	2583	98	0	0	0
Solan	3841	3553	260	28	0	34
Una	897	812	85	0	0	0
Grand Total	21477	18132	3163	182	69	131

FISHERIES PROGRESS FROM 01.04.2021 TO 30.09.2024

District Name	Received	Sanctioned	Rejected	Pendency	Pendency more than 15 days	Pending as on 08.11.2024
Bilaspur	648	455	174	19	4	6
Chamba	31	17	14	0	0	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	50	49	1	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	970	703	248	19	4	6

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

ANIMAL HUSBANDRY PROGRESS FROM 01.04.2021 TO 30.09.2024

Bank Name	Received	Sanctioned	Rejected	Pending	Pendency > 15 days	Pending as on 08.11.2024
Bank of Baroda	50	37	13	0	0	0
Bank of India	152	132	18	2	1	0
Bank of Maharashtra	9	8	1	0	0	0
Canara Bank	251	219	31	1	0	0
Central Bank of India	285	192	88	5	0	3
Cooperative Bank	3796	2960	772	64	35	35
IDBI Bank Ltd.	27	22	5	0	0	0
Indian Bank	42	37	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	191	154	31	6	0	3
Punjab National Bank	9173	7938	1191	44	7	42
State Bank of India	5075	4381	647	47	23	31
UCO Bank	2232	1949	274	9	0	17
Union Bank of India	188	98	86	4	3	0
Grand Total	21477	18132	3163	182	69	131

FISHERIES PROGRESS FROM 01.04.2021 TO 30.09.2024						
Bank Name	Received	Sanctioned	Rejected	Pending	Pendency > 15 days	Pending as on 08.11.2024
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	6	1	3	2	0	0
Central Bank of India	7	3	4	0	0	0
Cooperative Bank	279	208	62	9	4	0
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	401	329	66	6	0	2
State Bank of India	211	126	83	2	0	3
UCO Bank	54	27	27	0	0	1
Union Bank of India	9	8	1	0	0	0
Grand Total	970	703	248	19	4	6

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.

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

Total 166 cases were sponsored under the Scheme during the financial year 2024-25. Out of the sponsored cases, 78 cases have been sanctioned, 7 cases have been rejected and 81 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	130	56	43	69	53	5	4
2	Private Sector Banks	1	0	0	1	100	0	0
3	RRB	13	9	69	4	31	0	0
4	Coop. Sector banks	22	13	59	7	32	2	9
	Total	166	78	47	81	49	7	4

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- 30.09.2024 (Amount in Lakhs)

S No	Bank	Sponsored		Sanctioned			Pending			Rejected		
		No.	Amt	No.	Amt	%age	No.	Amt	%age	No.	Amt	%age
1	Bank of Baroda	1	15	1	15	100	0	0	0	0	0	0
2	Bank of India	1	10	0	0	0	1	10	100	0	0	0
3	Bank Of Maharashtra	3	72	1	36	33	2	36	67	0	0	0
4	Canara Bank	3	87	1	25	33	2	63	67	0	0	0
5	Central Bank of India	3	18	1	10	33	2	8	67	0	0	0
6	Indian Bank	1	4	0	0	0	1	4	100	0	0	0
7	Punjab & Sind Bank	4	136	1	100	25	3	36	75	0	0	0
8	Punjab National Bank	36	1188	16	434	44	17	676	47	3	77	8
9	State Bank of India	40	1481	19	692	48	20	779	50	1	10	3
10	UCO Bank	32	974	13	314	41	18	642	56	1	18	3
11	Union Bank of India	6	69	3	16	50	3	53	50	0	0	0
12	AU Small Fin. Bank	1	10	0	0	0	1	10	100	0	0	0
13	Jogindra Central Coop.	1	54	0	0	0	1	54	100	0	0	0
14	Kangra Central Coop.	12	166	8	96	67	3	24	25	1	47	8
15	HP State Coop.	9	146	5	52	56	3	84	33	1	10	11
16	HP Gramin Bank	13	235	9	62	69	4	174	31	0	0	0
	Grand Total	166	4665	78	1852	47	81	2653	49	7	162	4

* 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 SEPTEMBER, 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 30.09.2024, Banks disbursed Rs.55.81 crores to 2647 new SHGs up to quarter ended September, 2024 during the FY 2024-25 and total outstanding is Rs.192.86 crores.

Scheme	Target 2024-25		Sanctioned up to Q1		Sanctioned up to Q2		% Growth Q2 over Q1	Outstanding up to 30.09.2024	
	Nos.	Amount (Lakhs)	Nos	Amount (Lakhs)	Nos.	Amount (Lakhs)	Accounts	Nos.	Amount (Lakhs)
DAY-NRLM	24700	30000	1917	3494.75	2647	5581.37	38.08	12180	19285.68

S. No.	Bank Name	Targets		Achievement		Pendency
		SHGs	Disb. Amount	SHGs	Disb. Amount	
1	Bank Of Baroda	1590	1200	1	3.00	0
2	Bank Of India	110	140	8	16.30	5
3	Bank Of Maharashtra	20	30	2	12.00	0
4	Canara Bank	150	250	26	76.10	12
5	Central Bank Of India	370	320	92	209.74	14
6	IDBI Bank Ltd	50	150	1	6.00	0
7	Indian Bank	90	100	9	18.09	6
8	Indian Overseas Bank	0	0	0	0.00	0
9	Punjab and Sind Bank	70	90	4	6.54	1
10	Punjab National Bank	9040	10190	656	1384.52	82
11	State Bank Of India	1710	2520	125	233.79	35
12	UCO Bank	2680	3030	337	230.76	46

13	Union Bank Of India	200	200	6	8.82	6
14	HP Gramin Bank	1760	2440	476	1160.67	47
15	HP State Coop Bank	3010	3060	546	1158.77	60
16	Jogindra Co-Op Bank	350	550	59	172.00	15
17	Kangra Co-Op Bank	3500	5730	299	884.27	58
	Grand Total	24700	30000	2647	5581.37	387

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

4.3.2) NATIONAL URBAN LIVELIHOOD MISSION (NULM):

PROGRESS UNDER DAY NULM : The progress under DAY NULM up to 30.09.2024 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 (Q2)		Cumulative FY 2024-25	
	No of Cases	No.	Amount	No.	Amount	
SEP-I	155	114	159.61	205	303.16	
Mudra						
SHG Bank Linkage	70	216	519.25	300	732.62	
Total	225	330	678.86	505	1035.78	

(Source: DAY-NULM HP)

4.3.3) POSITION REPORTED BY BANKS:

Scheme	Sanctioned up to Q1		Sanctioned up to Q2		% Growth Q2 over Q1	Outstanding up to 30.09.2024	
	Nos	Amount (Lakhs)	Nos.	Amount (Lakhs)	Accounts	Nos.	Amount (Lakhs)
DAY-NULM	169	149.57	251	406.63	48.52	1396	1736.68

4.3.4) DETAILS OF CASES PENDING WITH BANK BRANCHES AS ON 30.09.2024

S. No.	Bank	No. of cases pending
1	Bank Of Baroda	1
2	Bank Of India	1

3	Bank Of Maharashtra	0
4	Canara Bank	4
5	Central Bank Of India	4
6	HDFC Bank	1
7	HP State Coop. Bank	5
8	HP Gramin Bank	3
9	ICICI Bank	1
10	IDBI Bank	1
11	Indian Bank	0
12	Jogindra Central Coop. Bank	0
13	Kangra Central Coop. Bank	1
14	Punjab & Sind Bank	0
15	Punjab National Bank	10
16	State Bank of India	12
17	UCO Bank	7
18	Union Bank Of India	1
	Total	52

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

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

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

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

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

The vendors, availing loan under the scheme, are eligible to get an interest subsidy @7%. The interest subsidy is available up to March 31, 2022. The scheme will

incentivize digital transactions by vendors through cash back facility. The onboard vendors would be incentivized with monthly cashback in the range of Rs. 50 to Rs. 100. The transaction trail so created will build the credit score of vendors for enhancing their future credit needs.

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

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

1. Extension of the lending period from March, 2022 to December, 2024.
2. Provision of 3rd loan of up to Rs.50,000.00 with a term of 36 months; in addition to 1st and 2nd loans of Rs.20,000.00 and Rs.50,000.00 respectively.
3. Modification in Credit Guarantee cover for 1st, 2nd and 3rd loans: The effective credit guarantee on 1st loan is enhanced from 12.5% to 31.875% on 2nd loan it is reduced from 12.5% to 8.25% and on 3rd loan it is reduced from 12.5% to 6%.
4. Payment of Interest Subsidy and credit Guarantee claims on all loans till March, 2028.
5. To extend 'SVANidhi Se Samridhhi' component for all beneficiaries of PM SVANidhi Scheme across the country.

The above revised guidelines shall be effective from 01.06.2022.

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

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

S. No	Present Conditions of the Scheme	Modified conditions of the Scheme
1	Eligible Digital Transaction (EDT) of minimum Rs.25/-	Eligible Digital Transaction (EDT) to be a digital transaction of any value.
2	Rs.50/- cash back on conducting a minimum of 50 EDTs. No cash back is paid even if the SV conducts 49 EDTs in a month.	Rs.1/- cash back per EDT till the first 50 EDTs.
3	Rs.25/- cash back on conducting next 50 EDTs.	Rs.0.50 per EDT for the next 50 EDTs

4	Rs.25/- cash back on conducting next 100 EDTs.	Rs.0.25 per EDT for the next 100 EDTs
5	A maximum of 5 transactions on a day from/to the same Mobile Number were allowed. This was put in place to avoid Gaming of the system by street vendors.	This limit would be removed so as to encourage the SVs to get more acquainted with the conduct of Digital Transactions.

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

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

4.4.2) PMSVANidhi First Tranche Status as on 30.09.2024

Sl	Name of the Bank	Applications Received	Total Sanctioned up to (nos.)			Rejected	Pending Sanction for			Pending for Disb.
			June, 2024	Sept, 2024	Grw		<15	>15	Tot.	
1	Axis Bank	13	3	3	0	1	0	9	9	0
2	Bank of Baroda	354	333	336	3	15	0	3	3	3
3	Bank of India	99	94	95	1	2	0	2	2	0
4	Bank of Maharashtra	111	102	104	2	7	0	0	0	1
5	Canara Bank	303	289	291	2	12	0	0	0	3
6	Central Bank of India	301	294	294	0	7	0	0	0	0
7	HP State Co-operative	258	238	244	6	11	0	3	3	16
8	HP Gramin Bank	151	141	142	1	8	0	1	1	1
9	HDFC	115	64	64	0	50	0	1	1	2
10	ICICI Bank	7	1	1	0	6	0	0	0	1
11	IDBI Bank	78	70	70	0	5	0	3	3	0
12	Indian Bank	269	260	261	1	6	0	2	2	5
13	Indian Overseas Bank	83	75	77	2	5	1	0	1	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	91	84	84	0	5	0	2	2	2
18	Punjab National Bank	1265	1207	1214	7	46	1	4	5	0
19	State Bank of India	1248	1120	1138	18	104	5	1	6	21
20	South Indian Bank	1	0	0	0	1	0	0	0	0
21	The Kangra Central	81	69	69	0	12	0	0	0	1
22	UCO Bank	689	678	683	5	5	1	0	1	2
23	Union Bank of India	282	270	273	3	9	0	0	0	0
24	Yes bank	0	0	0	0	0	0	0	0	0
	Grand Total	5816	5402	5453	51	321	8	34	42	58

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

4.4.2) PMSVANidhi Second Tranche Status as on 30.09.2024

Sl.	Name of the Bank	Applications Received	Total Sanctioned up to (nos.)			Rejected	Pending Sanction for			Pending for Disb.
			June, 2024	Sept, 2024	Grw.		<15	>15	Tot.	
1	Bank of Baroda	187	143	161	18	23	1	2	3	0
2	Bank of India	53	47	47	0	6	0	0	0	0
3	Bank of Maharashtra	47	26	38	12	9	0	0	0	4
4	Canara Bank	221	181	181	0	40	0	0	0	4
5	Central Bank of India	212	178	188	10	24	0	0	0	0
6	HP State Co-operative	148	118	120	2	26	0	2	2	7
7	HP Gramin Bank	66	56	56	0	9	1	0	1	2
8	HDFC	44	20	20	0	24	0	0	0	11
9	IDBI Bank	52	41	43	2	7	0	2	2	3
10	Indian Bank	193	146	174	28	17	0	2	2	3
11	Indian Overseas Bank	60	27	32	5	21	0	7	7	2
12	J & K Bank	5	5	5	0	0	0	0	0	0
13	Punjab and Sind Bank	49	44	46	2	2	1	0	1	1
14	Punjab National Bank	860	673	697	24	130	5	28	33	1
15	State Bank of India	998	605	686	81	298	13	1	14	37
16	The Kangra Central	23	17	17	0	5	0	1	1	0
17	UCO Bank	421	328	369	41	49	3	0	3	2
18	Union Bank of India	182	153	165	12	17	0	0	0	2
	Grand Total	3821	2808	3045	237	707	24	45	69	79

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

4.4.2) PMSVANidhi Third Tranche Status as on 30.09.2024

Sl	Name of the Bank	Applications Received	Total Sanctioned up to (nos.)			Rejected	Pending Sanction for			Pending for Disb.
			June, 2024	Sept, 2024	Grw.		<15	>15	Tot.	
1	Bank of Baroda	59	48	55	7	3	0	1	1	2
2	Bank of India	26	23	25	2	0	0	1	1	1
3	Bank of Maharashtra	10	7	7	0	1	0	2	2	0
4	Canara Bank	129	85	91	6	35	0	3	3	3
5	Central Bank of India	90	64	76	12	14	0	0	0	0
6	HP State Co-operative	74	62	66	4	5	1	2	3	8
7	HP Gramin Bank	32	29	30	1	2	0	0	0	1
8	HDFC Bank	2	0	1	1	0	0	0	1	0
9	IDBI Bank	30	28	29	1	1	0	0	0	2
10	Indian Bank	79	70	74	4	3	2	0	2	5
11	Indian Overseas Bank	13	3	8	5	4	0	1	1	0
12	J & K Bank	4	3	4	1	0	0	0	0	0
13	Punjab and Sind Bank	27	21	21	0	5	0	1	1	0
14	Punjab National Bank	421	337	364	27	24	2	31	33	2
15	State Bank of India	384	250	343	93	32	7	2	9	16
16	The Kangra Central	7	4	7	3	0	0	0	0	0
17	UCO Bank	175	153	166	13	6	3	0	3	1
18	Union Bank of India	75	66	73	7	2	0	0	0	4
	Grand Total	1637	1253	1440	187	137	15	44	60	45

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

4.4.5) Resubmitted Applications as on 30.09.2024:

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	0	0	0
4	Bank of Maharashtra	0	0	0
5	Canara Bank	0	0	0
6	Central Bank of India	0	1	2
7	HP State Co-operative	7	2	2
8	HP Gramin Bank	7	8	0
9	HDFC	0	0	0
10	IDBI Bank	0	1	0

11	Indian Bank	1	0	0
12	Indian Oversea Bank	0	1	0
13	J & K Bank	0	0	0
14	Punjab and Sind Bank	0	0	0
15	Punjab National Bank	0	1	1
16	State Bank of India	4	7	6
17	The Kangra Central	5	7	1
18	UCO Bank	0	2	1
19	Union Bank of India	0	2	0
20	Yes Bank	1	0	0
	Grand Total	26	33	13

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		Achievement during Q2		Actual Growth Q2 over Q1		% Growth Q2 over Q1	
	No. of Project	Margin Money	No. of Project	Margin Money	No. of Project	Margin Money	No. of Project	Margin Money	No. of Project	Margin Money
KVIB	352	964.48	41	134.98	127	469.99	86	335.01	209.76	248.19
KVIC	352	964.48	27	151.40	102	482.12	75	330.72	277.78	218.44
DIC	470	1287.36	60	256.59	266	919.60	206	663.01	343.33	258.39
Total	1174	3216.32	128	542.97	495	1871.71	367	1328.74	286.72	244.72

4.5.3) CREDIT MOBILIZATION DURING FY 2024-25 UP TO 30.09.2024:

(Amount in Lakhs)

Sl.	Name of the Bank	Received	Sanctioned	Rejected	Pending	Margin Money pending for	
						Claim	Disb.
1	Bank Of Baroda	20	6	1	13	55	58
2	Bank Of India	3	2	0	2	4	19
3	Bank of Maharashtra	1	2	0	1	5	11
4	Canara Bank	26	24	8	1	27	137
5	Central Bank of India	21	10	3	11	35	56
6	HDFC Bank	3	1	0	2	10	0
7	HP Gramin Bank	107	59	16	42	124	530
8	HP State Cooperative Bank	76	31	19	34	78	119
9	IDBI Bank	4	3	0	3	14	10
10	Indian Bank	8	3	2	4	7	26
11	Indian Overseas Bank	1	1	0	0	2	0

12	Indusind Bank	1	0	0	1	1	0
13	J & K Bank Ltd	2	2	0	0	5	0
14	Jogindra Central Coop.	3	1	1	1	29	11
15	Kangra Central Coop.	33	18	3	14	30	86
16	Punjab And Sind Bank	10	9	0	6	137	46
17	Punjab National Bank	246	144	50	92	364	614
18	State Bank Of India	219	101	18	153	266	271
19	UCO Bank	116	65	26	34	187	346
20	Union Bank Of India	22	13	4	13	36	44
	Total	922	495	151	427	1416	2384

(Source: 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)s

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 30.09.2024 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	0	1
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	34	18	15	1	1	0	0
5	Central Bank of India	51	37	13	1	1	0	0
6	HDFC Bank	96	23	61	12	2	9	1
7	HP Gramin Bank	109	66	35	8	1	6	1
8	HP State Coop. Bank	264	81	160	23	13	10	0
9	ICICI Bank	6	0	6	0	0	0	0
10	IDBI Bank	4	2	2	0	0	0	0
11	Indian Bank	6	4	1	1	1	0	0
12	Indian Overseas Bank	1	0	1	0	0	0	0
13	J&K Bank	2	1	0	1	1	0	0
14	Jogindra Central Coop	5	0	5	0	0	0	0
15	Punjab & Sind Bank	4	2	2	0	0	0	0
16	Punjab National Bank	760	401	319	40	21	19	0
17	State Bank of India	1140	658	443	39	30	9	0
18	Kangra Central Coop.	12	4	6	2	1	0	1
19	UCO Bank	550	305	231	14	14	0	0
20	Union Bank of India	10	7	2	1	0	0	1
Total		3069	1614	1311	144	86	53	5

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 30.09.2024:

4.7.1) Cumulative Progress up to 30.09.2024:

(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 Sept. 2024)	90	23.25	470	167.59

4.7.2) District wise Progress as on 30.09.2024, under AIF

(Amount in Crores)

District Wise AIF Progress 08.07.2020 to 30.09.2024								
S No	District	Total Amount Achieved as on 31.03.2024	Cumulative up to 30.09.2024		During Financial Year 2024-25			Pending
			No.	Amount	Target Amount	Achievement Amount	% Achievement	
1	Bilaspur	4.57	18	5.16	20	0.59	2.96	0
12	Chamba	1.39	6	1.42	10	0.03	0.33	1
3	Hamirpur	1.74	7	2.36	10	0.62	6.19	2
4	Kangra	11.78	26	12.27	50	0.49	0.98	6
5	Kinnaur	1.63	9	1.63	10	0.00	0	2
6	Kullu	4.99	86	6.44	20	1.45	7.26	7
7	Lahaul Spiti	0.00	0	0.00	2	0.00	0	2
8	Mandi	10.84	82	13.22	40	2.38	5.95	4
9	Shimla	63.14	181	70.00	100	6.86	6.86	4
10	Sirmour	20.97	16	22.17	40	1.20	2.99	1
11	Solan	16.10	21	23.88	70	7.78	11.12	1
12	Una	7.19	18	9.04	38	1.85	4.86	4
	Total	144.34	470	167.59	410	23.25	5.67	34

4.7.3) Bank wise Progress as on 30.09.2024, under AIF

(Amount in Crores)

Bank Wise AIF Progress 08.07.2020 to 30.09.2024								
S No	BANK	Total Amount Achieved as on 31.03.2024	Cumulative up to 30.09.2024		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	0
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	5	6.15	20	6.00	30.00	0
6	Central Bank of India	11.28	9	11.28	20	0.00	0	0
7	HDFC	8.20	21	9.67	20	1.47	7.35	1
8	HP Gramin Bank	1.75	20	2.43	20	0.68	3.40	2
9	HP State Coop. Bank	5.05	19	5.43	30	0.38	1.27	0
10	ICICI	0.00	0	0.00	10	0.00	0	0
11	IDBI	0.35	2	0.35	10	0.00	0	2
12	Indian Bank	2.00	1	2.00	10	0.00	0	2
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	2	0.91	20	0.91	4.55	0
16	Kotak Mahindra Bank	0.00	0	0.00	10	0.00	0	0
17	Punjab National Bank	63.02	91	67.17	50	4.15	8.30	7
18	Punjab and Sind Bank	0.00	0	0.00	10	0.00	0	0
19	State Bank of India	31.72	222	39.18	50	7.46	14.92	18
20	UCO Bank	10.39	62	12.30	30	1.91	6.37	1
21	Union Bank of India	0.23	3	0.23	10	0.00	0	1
22	Yes Bank	0.00	0	0.00	10	0.00	0	0
	Total	144.34	470	167.59	410	23.25	5.67	34

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.

Bank wise progress under PM Vishwakarma as on 30.09.2024

S No.	Bank Name	Received	Sanctioned	Rejected	Pending Cases
1	Bank of Baroda	8	1	6	1
2	Bank of India	5	1	0	4
3	Bank of Maharashtra	1	0	1	0
4	Canara Bank	6	1	5	0
5	Central Bank of India	54	17	28	9

6	HDFC Bank	15	0	0	15
7	HP Gramin Bank	7	4	3	0
8	HP State Cooperative Bank	122	2	17	103
9	Indian Bank	5	1	2	2
10	Kangra Cooperative Bank	14	0	0	14
11	Punjab & Sind	5	2	1	2
12	Punjab National Bank	654	197	263	194
13	State Bank of India	522	130	182	210
14	UCO Bank	183	43	68	72
15	Union Bank	4	0	0	4
	Total	1605	399	576	630

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 30.09.2024, 53.74 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 30TH SEPTEMBER, 2024

(Figures in crores)

Bank Name	RURAL/ SU	URBAN	TOTAL	NO OF RUPAY CARDS	BALANCE IN ACCOUNTS
Public Sector Bank	26.27	15.59	41.86	31.71	187583
Regional Rural Bank	8.59	1.44	10.03	3.55	46660
Private Banks	0.74	0.92	1.66	1.37	6943
Rural Cooperative Banks	0.19	0.00	0.19	0.00	0
Total	35.79	17.95	53.74	36.63	241186

(Source: pmjdy.gov.in)

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

Scheme	Total Number of Accounts- Cumulative position			No. in lacs	
	30.09.2021	30.09.2022	30.09.2023	30.09.2024	
PMJDY	17.53	17.33	18.76	19.02	
PMJJBY	4.32	6.25	10.34	12.67	
PMSBY	15.72	19.35	30.95	35.22	
APY	2.03	3.45	4.41	5.30	

Q-O-Q POSITION DURING FY 2024-25

Scheme	No. of accounts opened during Q1	No. of accounts opened during Q2	Total no. of accounts opened during FY 2024-25
PMJDY	0.02	0.03	0.05
PMJJBY	0.43	0.61	1.04
PMSBY	0.73	1.41	2.14
APY	0.24	0.16	0.40

(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 30.09.2024 for HP State is given below:

Name of Scheme	No. of enrollments (in lakhs)
A) PRADHAN MANTRI SURAKSHA BIMA YOJANA- (PMSBY)	35.22
B) PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA- (PMJJBY)	12.67

(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 35.22 lakh account holders** under Accidental Insurance Scheme i.e. PMSBY as of 30.09.2024.

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 **12.67 lakh enrollments** under PMJJBY in the State as of period ended 30.09.2024.

5.2.3) MICRO PENSION SCHEME – ATAL PENSION YOJANA:

The Bank-wise (Agency) achievements under Atal Pension Yojana (APY) in Himachal Pradesh as of 30.09.2024 mentioned as below:

S No	Category	Target per branch (p.a.)	No of Branches Regd. In HP	Targets 2024-25	Achievement up to 30.09.2024	Cumulative up to 30.09.2024
1	PSBs	90	1173	105570	26986	391891
2	RRBs	90	274	24660	9325	100534
3	Major Pvt. Banks (Axis, HDFC, ICICI & IDBI)	70	165	11550	2816	28758
4	Pvt Banks (Excluding those mentioned above)	35	22	770	184	579
5	Small Finance Banks	65	7	455	102	923
6	Coop Banks (including Urban Coop. Banks)	20	490	9800	540	10394
	Total	XXXX	2131	152805	39953	530079

**** Excluding HPARDB and IPPB**

Top Performers under APY: Central Bank of India (61%), Bank of India (50%) and Canara Bank (49%).

Top Performers under APY (abs. numbers): State Bank of India (9425), HP Gramin Bank (9325), Punjab National Bank (4171) and UCO Bank (3037).

Dismal Performance under APY: J&K Bank (0%), Bandhan Bank (0%) & Utkarsh Small Fin. 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 September, 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 September, 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	23	1095	18	3	0	20	1	0	11
CHAMBA	47201	0	0	0	0	0	0	0	0	0
HAMIRPUR	48201	10	564	8	0	0	10	0	0	10
KANGRA	47001	15	288	15	0	0	15	0	0	0
KINNAUR	47601	NIL								
KULLU	46801	12	313	7	6	4	5	1	0	12
LAHAUL & SPITI	47401	NIL								
MANDI	46401	6	191	2	0	0	3	2	2	6
SHIMLA	46001	NIL								
SIRMAUR	48001	NIL								
SOLAN	46801	NIL								
UNA	48401	8	820	6	1	1	6	1	0	8
Total		74	3271	56	10	5	59	5	2	47

(Position as per reporting to RBI on quarterly basis- September, 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 September, 2024 (Target groups: 1.Farmers 2.Small Entrepreneurs 3.School students 4.SHGs 5.Senior citizens 6.Others)

District	FLC Code	No of camp	No of participants	Stakeholders present (Indicate Y/N)						
				LDM	DDM	LDO	Local Govt	NGO	BC	Others
BILASPUR	46201	45	1707	14	4	0	38	1	0	22
CHAMBA	47201	12	412	6	0	0	2	0	5	4
HAMIRPUR	48201	10	564	8	0	0	10	0	0	10
KANGRA	47001	15	288	15	0	0	15	0	0	0
KINNAUR	47601	NIL								
KULLU	46801	15	403	7	5	0	4	0	0	15
LAHAUL & SPITI	47401	NIL								
MANDI	46401	15	426	3	1	0	1	4	12	15
SHIMLA		NIL								
SIRMAUR		NIL								
SOLAN		NIL								
UNA	48401	23	980	12	7	0	21	2	0	10
Total		135	4780	65	17	0	91	7	17	76

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

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

District	No of rural branches in district	No of camps conducted during the quarter- September, 2024	Target Group Addressed
Bilaspur	108	200	Farmers, Small entrepreneurs, School students, SHGs
Chamba	105	315	Farmers, Small entrepreneurs, School students, SHGs
Hamirpur	137	294	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Kangra	374	774	Farmers, Small entrepreneurs, School students, SHGs
Kinnaur	55	106	Jan Sampark Abhiyan
Kullu	102	308	Farmers, Small entrepreneurs, School students, SHGs
Lahaul Spiti	26	60	Farmers, Small entrepreneurs, Senior citizens
Mandi	211	633	Farmers, SHGs
Shimla	266	712	School students, SHGs,
Sirmaur	112	337	Farmers, SHGs
Solan	180	540	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Una	117	139	Farmers, Small entrepreneurs, School students
Total	1793	4418	

(Position as per reporting to RBI on quarterly basis- September, 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 **11340 Bank Mitras** as of 30th September, 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 **40280** new entrepreneurs with fresh disbursement to the tune of **Rs.990 Crores** during the quarter ended September, 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.3409 crores** with coverage of **176606 Micro and Small entrepreneurs**.
- ◆ **Mudra Cards:** The preloaded approved Mudra card is one of the major benefits a borrower can avail under the scheme. This pre-loaded card would enable them to buy raw material and light machinery for their business on an online platform. Borrowers can easily withdraw money whenever they require cash in

hand for the business units. The design of the card is being approved by DFS. All eligible beneficiaries can get this Rupay Mudra Card.

- ◆ Mudra cards facilitate hassle-free funds for meeting the working capital needs of micro entrepreneurs and these Cards needs to be issued to large extent. Member Banks are requested to pay special attention to increase the numbers of Mudra Cards.

5.7.2) CUMULATIVE PROGRESS UNDER PMMY UP TO PERIOD ENDED SEPTEMBER, 2024

(Amt. in Crores)

S. No.	Category	Disb. up to 30.09.2024		O/s as on 30.09.2024	
		No.	Amt.	No.	Amt.
1	Shishu (Loan up to Rs.50000)	6170	28.87	41352	124.61
2	Kishor (Loan above Rs.50000-Rs.5 lakh)	26140	426.95	105724	1569.90
3	Tarun (Loan above Rs.5 Lakh-Rs. 10 Lakh)	7970	534.49	29530	1714.76
4	Total	40280	990.31	176606	3409.27

(Bank wise position of disbursement of loans under PMMY up to period ended September, 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 SEPTEMBER, 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	313	52.57	68	7.27	381	59.85
2	H. P. Gramin Bank (RRB)	10	1.69	5	0.91	15	2.59
3	Private Sector Banks	18	3.52	2	0.18	20	3.69
4	Coop sector banks	0	0	0	0	0	0
	Total	341	57.78	75	8.36	416	66.13

(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 30.09.2024

(Amount in Crores)

S. No.	Banks	Total Achievement	
		A/c	Amt.
1	Public sector Banks	1387	193.30
2	H.P. Gramin Bank (RRB)	224	33.47
3	Private Sector banks	80	10.93
4	Coop sector banks (incl. Urban Coop. Banks)	0	0
	Total	1691	237.70

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

Points for deliberations:

- 1) Banks have sanctioned loans to 341 new women entrepreneurs amounting to Rs.51 crores up to the quarter ended September, 2024.
- 2) Banks have sanctioned 75 new SC/ST entrepreneurs amounting to Rs.8.36 Crores up to the quarter ended September, 2024.
- 3) The cumulative position reveals that Banks have outstanding loans amounting to **Rs.238 crores to total 1691 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 84,00,097 UIDs (113.76%) have been generated in the State. Aadhaar saturation level in the State for the population above 5 years is more than 100%.

Also, age-wise classification of AADHAAR coverage as on 30.09.2024 in the State is appended below:

Himachal Pradesh- Dashboard 30.09.2024

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	21590	68.71%	79044	84553	106.97%	303290	366718	120.91%	413758	472861	114.28%
2	Chamba	50380	31802	63.12%	131542	137342	104.41%	374856	467126	124.61%	556778	636270	114.28%
3	Hamirpur	36216	26049	71.93%	98675	95464	96.75%	357589	476383	133.22%	492480	597896	121.41%
4	Kangra	121443	84431	69.52%	314013	323745	103.10%	1195745	1505724	125.92%	1631200	1913900	117.33%
5	Kinnaur	5572	2687	48.22%	15059	15929	105.78%	68116	72172	105.95%	88747	90788	102.30%
6	Kullu	36748	23807	64.78%	99762	99540	99.78%	335476	408671	121.82%	471986	532018	112.72%
7	L&S	2099	1250	59.55%	6111	5800	94.91%	24087	28725	119.26%	32296	35775	110.77%
8	Mandi	81553	54476	66.80%	219116	215238	98.23%	779806	965690	123.84%	1080476	1235404	114.34%
9	Shimla	57445	30264	52.68%	189085	160518	84.89%	620334	728375	117.42%	866863	919157	106.03%
10	Sirmaur	50174	35951	71.65%	129675	143504	110.66%	389990	469408	120.36%	569840	648863	113.87%
11	Solan	50032	28010	55.98%	139181	125000	89.81%	426877	506241	118.59%	616090	659251	107.01%
12	Una	43629	30887	70.79%	118151	115113	97.43%	401728	511914	127.43%	563508	657914	116.75%
G.Total		566715	371204	65.50%	1539414	1521746	98.85%	5277894	6507147	123.29%	7384022	8400097	113.76%

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)
246441	152924	58268	399365	38%

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AGENDA ITEM NO. 7

REVIEW OF RECOVERY PERFORMANCE OF BANKS IN HIMACHAL PRADESH.

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

(Amount in Crores)

S. No	Agency	Outstanding	NPAs	NPA-%age
1	Public Sector Banks	42697.64	1570.30	3.68
2	RRBs	3874.47	167.69	4.33
3	Cooperative Banks	16199.99	2104.26	12.99
4	Private Banks	13003.13	204.42	1.57
	TOTAL	75775.23	4046.67	5.34

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

7.2) BROAD SECTOR WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 30.09.2024

(Amount in Crores)

S. No	Sector	Outstanding	NPAs	NPA %age
1	Agriculture	12680.37	846.20	6.67
2	MSME	20719.48	1688.92	8.15
3	Other Priority Sector	11399.32	431.98	3.79
A	Total Priority Sector Advances (1 to 3)	44799.17	2967.10	6.62
B	Total Non-Priority Sector Advances.	30976.07	1079.57	3.49
C	Grand Total (A+B)	75775.25	4046.67	5.34

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

7.3) SECTOR-WISE NPA COMPARISON AS OF 30.09.2024 IN HIMACHAL PRADESH.

(Amount in Crores)

SI	Sector	NPA as on Sept, 2023	NPA as on June, 2024	NPA as on Sept, 2024	Variation over Sept, 2023	Variation over June, 2024	% Variation Y-o-Y	% Variation Q-o-Q
1	AGRI	943.44	888.27	846.20	-97.24	-42.07	-10.31	-4.74
2	MSME	1869.03	1721.65	1688.92	-180.11	-32.73	-9.64	-1.90
3	Other PS	511.25	473.11	431.98	-97.27	-41.13	-15.51	-8.69
4	NPS	1018.94	1010.54	1079.57	60.63	69.03	5.95	6.83
Total		4342.66	4093.57	4046.67	-295.99	-46.90	-6.82	-1.15

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

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

(Amount in Crores)

S. No.	Sector	Outstanding	NPAs	NPA-%age
1	SGSY/NRLM	209.73	7.71	3.68
2	PMEGP	300.43	39.29	13.08
3	SJSRY/NULM	17.37	1.27	7.31
4	STAND UP INDIA	237.70	15.24	6.41
5	MUDRA	3409.27	299.53	8.79

(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 5.34%** and in absolute term, NPAs have reached to **Rs.4046.67 Crore** in the quarter ended September, 2024. The NPAs in the State has decreased by Rs. **46.90 Crores** in comparison to that in quarter ended June, 2024 (Rs.4093.57 Crore in June, 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 8.15%**. In agriculture sector NPA Ratio has reduced to **6.67%**.
- ◆ In agency-wise position of NPAs, Co-op Banks have the highest level of NPAs of **12.99%**. Among the Coop sector Banks, HP State Coop. Bank has NPA ratio of

6.14%, Kangra Central Coop Bank (24.32%), HPARDB (38.12%) and Bhagat Urban Coop. Bank (44.92%) in September Quarter. Cooperative Banks have to strengthen the recovery drives to prevent further slippage in the NPAs.

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

- ◆ The NPA in PSBs decreased from 3.90% to 3.68% and in absolute terms it decreased from Rs.1617.65 to 1570.30 (Rs.47.05Cr.)
- ◆ NPA in RRB increased from 3.94% to 4.33% and in absolute terms it increased from Rs.151.01 Cr to Rs.167.69 (Net Rs.16.68 Cr.) in September, 2024.
- ◆ NPA in Cooperative Sector Banks increased from 12.74% to 12.99% and in absolute terms increased from Rs.2104.03 Cr to Rs.2104.26 (Net Rs.0.23 Cr.) The Bhaghat Urban Cooperative Bank has highest NPA 44.92%, followed by HP ARDB Bank 38.12% and Kangra Central Cooperative Bank at 24.32%.
- ◆ NPA in Private Sector Banks decreased from 1.78% to 1.57% and in absolute terms decreased from Rs.220.88 Cr to Rs.204.42 (Net Rs.16.46 Cr.).
- ◆ Total NPA has decreased from 5.52% to 5.34% and in absolute terms it decreased from Rs.4093.57 Cr to Rs.4046.67 (Net Rs.46.90 Cr).

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AGENDA ITEM NO.8

8) Review of Progress under Non Sponsored Programmes (NSP) –Quarter ended September, 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) Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

In order to address the infrastructure requirement for fisheries sector, the union Government during 2018-19 created the Fisheries and Aquaculture Infrastructure Development Fund (FIDF) with a total funds size of Rs 7522.48 crore. Recently, the Union Cabinet chaired by Hon'ble Prime Minister Shri Narendra Modi approved extension of Fisheries Infrastructure Development Fund (FIDF) for another 3 years upto 2025-26 within the already approved fund size of Rs 7522.48 crore and budgetary support of Rs 939.48 crore.

FIDF will continue provides concessional finance to the Eligible Entities (EEs), including State Governments/Union Territories for development of identified fisheries infrastructure facilities through Nodal Loaning Entities (NLEs) namely National Bank for Agriculture and Rural Development (NABARD), National Cooperatives Development Corporation (NCDC) and All scheduled Banks. The Government of India provides interest subvention up to 3% per annum for the repayment period of 12 years inclusive of moratorium of 2 years for providing the concessional finance by the NLEs at the interest rate not lower than 5% per annum.

The eligible entities under FIDF are State Governments / Union Territories, State Owned Corporations, State Government Undertakings, Government Sponsored, Supported Organizations, Fisheries Cooperative Federations, Cooperatives, Collective Groups of fish farmers & fish produces, Panchayat Raj Institutions, Self Help Groups (SHGs), Non-Governmental Organisations (NGOs), Women & their entrepreneurs, Private Companies and Entrepreneurs.

8.3) FINANCING UNDER SELF HELP GROUPS (SHGs)

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

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

Self Help Groups (SHGs)- Bank Linkage Programme is gaining importance especially on implementation of NRLM scheme and NULM Scheme which is entirely group centric, group driven poverty alleviation programme in rural as

well as in urban areas. All member banks are requested to pay preferred attention to Credit linkages of the SHGs.

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

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

The summary position under the SHG scheme mentioned as below:

Achievement during the quarter ended – September, 2024		Outstanding as on 30.09.2024	
No.	Amount in Lakh	No.	Amount in Lakh
1394	4008.27	9306	14565.61

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

Comments:

- The cumulative position of credit linked SHGs showing total 9306 SHGs which indicate the active status of SHGs with banks as of 30.09.2024.
- 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 SEPTEMBER, 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 SEPTEMBER, 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 (01.04.2024-30.09.2024)		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	13	417	256	6861	1971	2217	158
2	SBI RSETI Chamba	34	1000	17	589	302	7433	2682	3204	17
3	PNB RSETI Hamirpur	34	1000	17	530	342	8932	2200	3579	345
4	PNB RSETI Kangra	36	1000	16	493	330	8804	2198	2925	961
5	PNB RSETI Kullu	36	1000	15	494	262	6854	1772	2246	756
6	PNB RSETI Mandi	30	1000	16	512	270	6787	1993	2729	30
7	UCO RSETI Shimla	32	1000	14	467	293	7172	1984	2363	213
8	UCO RSETI Sirmaur	33	1000	15	453	258	6118	1861	3340	54
9	UCO RSETI Solan	33	1000	16	478	282	7062	2111	1833	784
10	PNB RSETI Una	29	1000	17	559	345	9003	2284	3279	565
	Total	328	10000	156	4992	2940	75026	21056	27715	3883

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 30.09.2024.

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	128.81	0	3.30
4	PNB RSETI Kangra	120.00	0	0
5	PNB RSETI Kullu	116.0	0	0
6	PNB RSETI Mandi	103.20	0	0
7	UCO RSETI Shimla	179.69	0	0
8	UCO RSETI Sirmaur	151.44	0.00	18.00
9	UCO RSETI Solan	162.24	0	0
10	PNB RSETI Una	196.14	0	0
	Total	1509.14	0.0	21.30

The claim of an amount of ₹ 15.09 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 10000 entrepreneurs in rural areas in total 328 training programs.
- 156 programs have been conducted by RSETIs during FY 2024-25 in which 4992 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 September, 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 submitted documents to RO Masrund on 28.08.2024. New Range Forest Officer has visited the site on 30.08.2024 and advised to clear the thorns and bushes in the land to reaccount the trees again.
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	Construction on RSETI premises has been allotted to CPWD and they have visited the site. Construction will start shortly.
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.