

राज्य स्तरीय बैंकर्स समिति STATE LEVEL BANKERS' COMMITTEE

उत्तराखण्ड / UTTARAKHAND



प्रधानमंत्री
मूव रैव
योजना पूंजी, रकमका नी कुंजी

SPECIAL SLBC MEETING TO REVIEW FINANCIAL INCLUSION
AND FINANCIAL LITERACY INITIATIVES IN UTTARAKHAND
STATE
MEETING DATE: 29.10.2021



संयोजक



भारतीय स्टेट बैंक

राज्य स्तरीय बैंकर्स समिति

प्रशासनिक कार्यालय

1, न्यू कॅण्ट रोड, देहरादून

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होशियार बनें!

अधिकृत संस्थाओं से ही ऋण लें.



अधिकृत संस्थाओं से ही ऋण क्यों लेना चाहिए:

- 1 बैंक और रजिस्टर्ड फाइनेन्स कंपनियाँ आरबीआई द्वारा विनियमित होती हैं
- 2 सही कार्यप्रणाली का पालन न करने पर शिकायतों के निवारण का प्रावधान है



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उत्तराखण्ड राज्य की एक झलक (Uttarakhand State - At a glance)



राज्य	— देश का सत्ताईसवां राज्य
राज्य का गठन	— 9 नवम्बर, 2000
कुल क्षेत्रफल	— 53,484 वर्ग कि.मी.
कुल वन क्षेत्रफल	— 34,651 वर्ग कि.मी.
राजधानी	— देहरादून (अस्थाई)
सीमाएं	— अन्तर्राष्ट्रीय — चीन, नेपाल राष्ट्रीय — उत्तर प्रदेश, हिमाचल प्रदेश
कुल जिले	— 13
उच्च न्यायालय	— नैनीताल
प्रति व्यक्ति आय	— ₹2.02 लाख /- से अधिक /राष्ट्रीय औसत (₹1.34 लाख /-)
आय के प्रमुख स्रोत	— वन संपदा, जल संसाधन, जड़ी-बूटी, पर्यटन, तीर्थाटन, खनिज संपदा आदि।
प्रमुख खनिज	— चूना, पत्थर, मैग्नेसाइट, जिप्सम आदि।
प्रमुख फसलें	— धान, गेहूं, जौ, मंडुआ, झंगोरा, मक्का आदि।
प्रमुख फल	— सेब, लीची, पुलम, नाशपाती, माल्टा आदि।
प्रमुख नदियां	— भागीरथी, अलकनन्दा (गंगा), मन्दाकिनी, पिंडारी, टोन्स, यमुना, काली, नयार, भिलंगना, सरयू, रामगंगा आदि।

प्रमुख पर्यटक एवं ऐतिहासिक स्थल – नैनीताल, मसूरी, पौड़ी, अल्मोड़ा, रानीखेत, खिर्सू, चम्पावत, दयारा, औली, खतलिंग ग्लेशियर, वेदिनी बुग्याल, फूलों की घाटी, लैंसडॉउन, लाखामण्डल, पातालभुवनेश्वर, गंगोलीहाट, जौलजीवी, पूर्णागिरी, चितई, कटारमल, कौसानी, जागेश्वर, द्वाराहाट, सोमेश्वर, बैजनाथ, पिण्डारी ग्लेशियर, नानकमत्ता साहिब, टिहरी आदि।

प्रमुख धार्मिक तीर्थस्थल – बदरीनाथ, केदारनाथ, गंगोत्री, यमुनोत्री, पंचकेदार, पंचबदरी, पंचप्रयाग, हरिद्वार, ऋषिकेश, हेमकुण्ड साहिब, पूर्णागिरी, चितई, कलियर शरीफ, नानकमत्ता साहिब, रीठा साहिब आदि।

प्रमुख लोकगीत एवं लोकनृत्य – झुमैला, थड़या, चौफला, रासौ, पण्डवाणा, तांदी, भडगीत, जागर, चांचरी, छपेली, पांडव, झोडा, छोलिया आदि।

त्योहार – विश्व प्रसिद्ध कुंभ मेला/अर्द्ध कुंभ मेला हरिद्वार में क्रमशः 12 वर्ष तथा 6 वर्ष के अन्तराल पर लगता है। इसके अतिरिक्त पिरान कलियर (रूड़की), देवीधुरी (चम्पावत), पूर्णागिरी मेला (चम्पावत), नन्दादेवी मेला (अल्मोड़ा), गौचर मेला (चमोली), बैसाखी (उत्तरकाशी), झण्डा मेला (देहरादून), उत्तराणी मेला (बागेश्वर), विशु मेला (जौनसार भाबर), माघ मेला, उत्तरकाशी, प्रति 12 वर्ष में आयोजित होने वाली नन्दा राज जात यात्रा।

मौसम – ग्रीष्म काल – मार्च से जून मध्य
वर्षा काल – मध्य जून से मध्य सितम्बर
शीत काल – मध्य सितम्बर से फरवरी तक।

किसान (केसीसी ऋणों की संख्या) - 573624

कुल किसानों की संख्या - 856250 (PMKISSANSAMMANNIDHI)

मतस्य पालन में ऋणों की संख्या - 219 (FI –PLAN PORTAL)

डेयरी में ऋणों की संख्या - 5048 (PMFBYPORAL)

उत्तराखण्ड की जनसंख्या (2011 की जनगणनानुसार)

कुल जनसंख्या	—	1,00,86,292
ग्रामीण जनसंख्या	-	70,36,954 (70%)
नगरीय जनसंख्या	-	30,49,338 (30%)
पुरुष	—	51,37,773 (51%)
महिलाएं	—	49,48,519 (49 %)
लिंग अनुपात	—	964:1000(महिला : पुरुष)
अनुसूचित जाति	-	18,92,516
अनुसूचित जनजाति	-	2,91,903
कुल परिवारों की संख्या	-	20,56,975
ग्रामीण परिवारों की संख्या	-	14,25,086 (69%)
नगरीय परिवारों की संख्या	-	6,31,889 (31%)
जनसंख्या घनत्व	—	189 प्रति वर्ग किमी.
साक्षरता प्रतिशत	—	78.80%

प्रशासनिक इकाई

मण्डल	02
जिले	13
तहसील	110
विकासखण्ड	95
न्याय पंचायत	670
ग्राम पंचायत	7791
नगर	116
राजस्व ग्राम	16,793
आबाद ग्राम	15,745
कृषि भूमि	6.90 लाख हेक्टेयर
सड़क मार्ग	44177 कि०मी०
स्कूल	23,991
साक्षरता दर	78.82 %
अस्पताल	4518
रेलवे स्टेशन/ हाल्ट	41

हिमाचल प्रदेश से तुलनात्मक आंकड़े :

क्र. सं.	मद	यूनिट	हिमाचल प्रदेश	उत्तराखण्ड
			विवरण	विवरण
1	क्षेत्रफल	वर्ग कि.मी.	55673	53484
2	जिला	संख्या	12	13
4	तहसील	संख्या	85	110
6	ब्लाक	संख्या	81	95
7	ग्राम पंचायत	संख्या	3226	7791
8	ग्राम	संख्या	20690	16793
9	जनसंख्या	लाख	68.65	100.86
10	ग्रामीण जनसंख्या	लाख	61.76	70.37
11	नगरीय जनसंख्या	लाख	6.89	30.49
12	पुरुष	लाख	34.82	51.37
13	महिलाएं	लाख	33.83	49.49
14	साक्षरता	प्रतिशत	82.80	78.80
15	कुल परिवार	संख्या	1476581	2056975
16	ग्रामीण परिवार	संख्या	1310538	1425086
17	नगरीय परिवार	संख्या	166043	631889
18	एस.एस.ए.	संख्या	3226	2149

Number of Bank Branches in Uttarakhand :

PSB	Pvt. Bank	UGB (RRB)	Small Finance Bank	Payment Bank	All Co-operative Bank	Total
1439	356	287	28*	15 ^{\$}	562	2687

*3 banks are having 28 branches

\$ 2 banks are having 15 branches

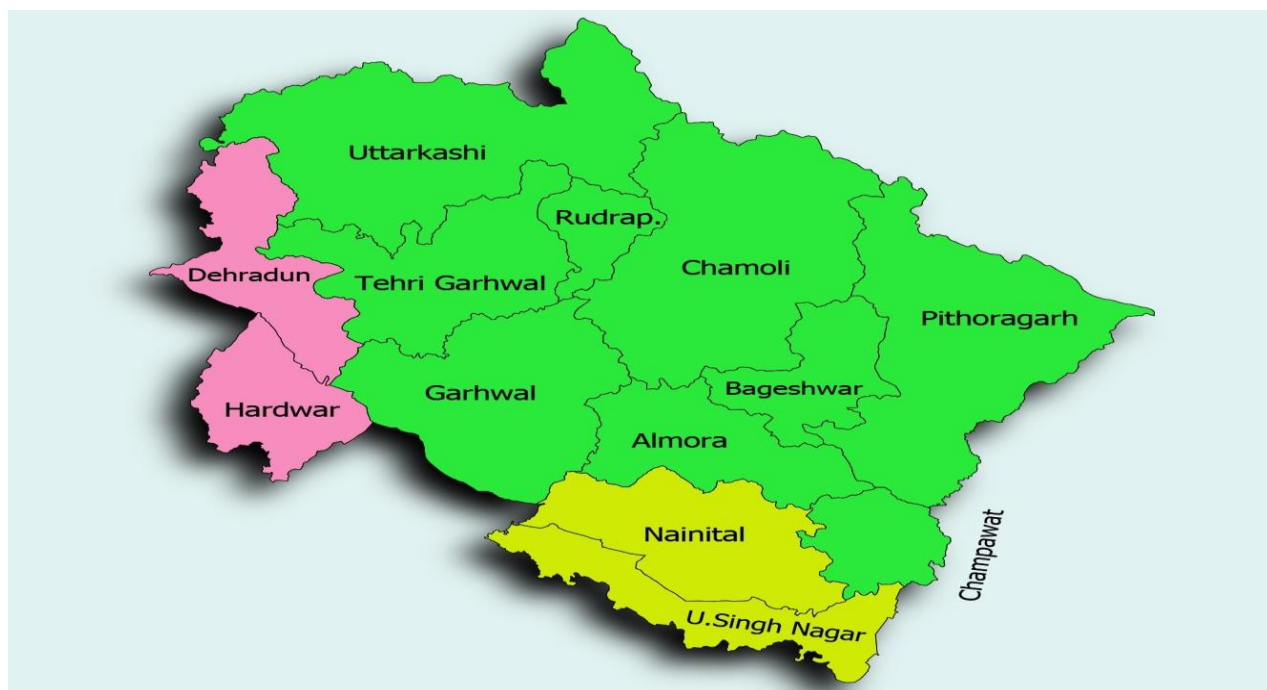
Number of Bank Branches in Himachal Pradesh :

PSB	Pvt. Bank	(RRB)	Small Finance Bank	Payment Bank	All Co-operative Bank	Total
1160	181	265	06	12	571	2195

STATUS OF BANKING NETWORK IN UTTARAKHAND

LEAD BANK:

	STATE BANK OF INDIA	- 09 DISTRICTS
	PUNJAB NATIONAL BANK	- 02 DISTRICTS
	BANK OF BARODA	- 02 DISTRICTS



Population	: 1.01 cr (2011 Census)	Bank Branches	: 2414
Area	: 53,484 sq. km	Rural Co-operative Banks	: 273
District	: 13	Total	: 2687
Aspirational Dist.	: 2 (Haridwar & US Nagar)	RSETIs	: 13
Lead Bank	:	FLCs	:16
SBI	: 9 District	No. of Villages	:16919
PNB	: 2 District	No. of Blocks	: 95
BOB	: 2 District	No. of SSAs	: 2149
Deposit	: 164195 cr	No. of BCs (Banks)	: 2822
Advance	: 84681 cr	No. of BCs (Payment Bank)	: 2724
CD Ratio	: 52 %	Total BCs	: 5546
(As on 30.06.2021)			

MEETING OBJECTIVES :

- Review the progress of State in Financial Inclusion/ Financial Literacy at granular level especially in Aspirational Districts.
- Identify road blocks/impediments and draw up an actionable framework to achieve greater Financial Inclusion /Financial Literacy in the State.

Convenor : STATE BANK OF INDIA



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New Dehli. 110001

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Highlights of Performance of Banks/SLBC in Uttarakhand

1. All 2149 Sub Service Area are covered by Banking outlets. The status of Banking touch-point record is updated in DFS Jan Dhan Darshak Application. Accordingly, the Banks have ensured presence of Banking touch points within 5 km radius of every village / hamlets with 500 households in hilly areas (NSFI Milestone).
2. In the State of Uttarakhand, the process of digitization of land record is fully completed. Accordingly, for noting of the charge on Agriculture land, the banks apply through portal <http://loanentry.uk.gov.in>. Further, as per details of Agriculture land forwarded by banks for noting of charge, the Tehsildar after due diligence notes the charge in Khatoni in the portal <http://loanentry.uk.gov.in>. This will help in efficient disposal of loan applications pertaining to agricultural loans in the State.
3. Uttarakhand became the first State in the country to implement agriculture land leasing policy. According to which any institution, Company, Firm or NGO can take farmland on lease in villages, leasing a maximum 30 acres of land for 30 years.
4. In Expanding and Deepening of Digital Payments Ecosystem, the Almora district has achieved digital coverage of 98% for individuals (savings accounts) and 96% for business (Current Account) as on July 31, 2021.
5. Uttarakhand Govt. Order No. XVIII (1)/ 2018-07(37)/2015 dated 23.05.2018 has permitted Banks to file/ cancel RC online.
6. SLBC along with PNB, Canara Bank and Central Bank of India were awarded with "Certificate of Excellence" by PFRDA for the performance under APY enrollment under APY Citizen Choice 2020 campaign.
7. Against the Annual target of 3000 application disbursement under State Govt. Scheme - Mukhya Mantri Swarojgar Scheme (MSY), Banks disbursed 3155 loan applications in F.Y. 20-21 (105% of Budget)
8. Against the Annual target of Rs 39.77 cr (Margin Money Subsidy) under Pradhan Mantri Employment Generation Programme (PMEGP), Banks have achieved Rs 45.19 cr. (Margin Money Subsidy) in F.Y. 20-21 (114% of Budget)
9. Loans under Mukhya Mantri Swarojgar Scheme (MSY) and Pradhan Mantri Employment Generation Programme (PMEGP) were mainly targeted at migrants coming back to Uttarakhand during Covid Pandemic.
10. In ECLGS Phase I - Rs 1716.92 cr. was sanctioned to MSME units and disbursement of Rs. 1484.34 Crores done. The coverage percentage (number of sanctioned accounts vis-à-vis number of eligible accounts) under this scheme in the State is about 68%.
11. In ECLGS Phase II – Rs. 142.30 cr. was Sanctioned and Rs. 81.53 cr. disbursed by Banks to MSME Units in F.Y. 20-21. The coverage percentage (number of sanctioned accounts vis-à-vis number of eligible accounts) under this scheme in the State is about 10.23%.
12. Under PM SVANidhi Scheme for Street Vendors, Banks sanctioned loan to 9848 Street Vendors under the scheme in F.Y. 20-21.
13. In F.Y. 20-21, 1,91,061 Mudra loan accounts aggregating to Rs 2474.38 cr was disbursed.
14. In F.Y. 20-21, 9644 SHGs were sanctioned with limits aggregating to Rs 154.76 cr. against the target of 9740 SHGs (99% of the Budget achieved).
15. In F.Y. 2020-21 1084 loan applications sanctioned under DAY NULM Scheme against the target of 772 (140% of the Budget).
16. The percentage Share of Priority Sector Advances (PSA) in Uttarakhand State has gone up to 51.93 in F.Y. 2020-21 from 51.08 in F.Y. 2019-20.

**KEY INDICATORS
ALL SCHEDULED COMMERCIAL BANK
INCLUDING RRBs IN UTTARAKHAND STATE**

(Rs. In crores)

Sr. No.	PARTICULARS	As on March 2019	As on March 2020	As on March 2021	H.P.
					As on March 2021
1	Deposits @	129251	141234	159856	141379
	*Growth during the year	12794	11983	18622	13885
	**% Growth during the year	10.99	9.27	13.19	4.99
2	Advances including investment	75465	75813	82314	57243
3	Credit + Investment to Deposit Ratio	58.39	53.68	51.49	42.49
4	Advances (within State) (CS)	59694	62397	66466	49014
	Advances (from outside State) (CU)	10818	10501	10758	8229
	RIDF	6729	7393	7920	2965
	Total advances (CS + CU + RIDF)	77242	80291	85143	60208
	*Growth during the year	10502	3049	4852	2238
	**% Growth during the year	15.74	3.95	6.04	4.06
5	CD Ratio (%) : Whole State	59.76	56.85	53.26	42.59
6	Priority Sector Advances (PSA)	35168	31874	34514	31806
7	Share of PSA in total advances (%)	58.91	51.08	51.93	64.89
8	Agriculture Advances	11316	10686	11063	9590
9	Share of Agriculture Advances in total Advances (%)	18.96	17.13	16.64	19.57
10	Micro and Small Enterprises (MSE) Advances	16304	14675	16707	13697
11	Share of MSE Advances in total advances (%)	27.31	23.52	25.14	27.95
12	Advances to weaker section	9077	7767	9947	10877
13	Share of weaker section advances in total advances (%)	15.21	12.45	14.97	22.19
14	DIR Advances	18.19	6.63	6.77	3.33
15	Share of DIR advances in total advances (%)	0.03	0.01	0.01	.006
16	Advances to women	4421	4810	8014	6453
17	Share of women advances in total advances (%)	7.41	7.71	12.06	13.17
18	Advances to minorities	5635	6734	6055	646
19	Share of minorities advances in total advances (%)	9.44	10.79	9.11	1.32
20	Branch network (in number)				
	A. Rural	1133	1144	1148	1695
	B. Semi urban	609	593	577	396
	C. Urban / Metro	609	629	676	104
	Total number of branches	2351	2366	2401	2195

*Excluding Rural Cooperative Bank

Agenda I :

Quantitative Parameters:

A. Access: -

Major Highlights on Physical and Digital Access Indicators in the State of Uttarakhand: -

- ❖ 27 Bank Branches are available per one lakh population in the State.
- ❖ 51 Business Correspondent (BC) outlets are available per one lakh population in the State.
- ❖ 28 ATMs are available per one lakh population in the State.
- ❖ In the State, total 76.75% of PMJDY Accounts are having Aadhar Linkage.

(a) **Physical Access Indicators :**

District	No. of Bank Branches per One Lakh Population				No. of BC/CSP Outlets per One Lakh Population				No. of ATMs per One Lakh Population			
	(I)				(II)				(III)			
	March, 2019	March, 2020	March, 2021	June, 2021	March, 2019	March, 2020	March, 2021	June, 2021	March, 2019	March, 2020	March, 2021	June, 2021
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Dehradun	32	34	35	35	20	22	24	24	48	52	54	54
Uttarkashi	20	20	21	21	28	30	34	34	20	25	26	26
Hardwar (A)	15	15	15	15	18	21	22	22	45	51	52	52
Tehri	21	21	22	22	17	19	21	21	20	24	24	24
Pauri	28	29	29	29	18	20	22	22	20	21	22	22
Chamoli	23	23	25	25	22	24	27	27	19	20	20	20
Rudra Prayag	23	23	24	24	21	22	24	24	8	10	10	10
Almora	22	24	24	24	28	26	32	32	20	23	25	25
Bageshwar	21	20	20	20	22	25	26	26	13	14	14	14
Pithoragarh	22	22	22	22	22	20	24	24	13	14	15	15
Champawat	22	23	23	23	26	28	26	26	19	21	22	22
Nainital	28	27	27	27	22	29	32	32	30	33	35	35
U.S. Nagar (A)	20	20	20	20	21	23	24	24	34	37	40	40
State average	23	23	*27	*27	23	24	26	*55	24	24	26	26
Himachal				32				*64				30
India				15				21				18

* Number of Bank Branches per lac population is calculated by including total branches of Regional Co-operative Banks present in the State.

* Number of BC per lac population is calculated by including BCs of all Payment Banks present in the State.

- In Uttarakhand State Number of Bank Branches per One Lakh Population, No. of BC Outlets per One Lakh Population and Number of ATMs per One Lakh Population is better than All India average.
- The State's average of 27 for number of bank branches per one lakh population (as on June, 2021) is higher than national average of 15 (as on March, 2020)
- The State's average of 28 for number of ATMs per one lakh population (as on June, 2021) is higher than the national average of 18 ATMs per one lakh population (as on March, 2020)

राज्य में कार्यरत बैंक शाखाओं एवं ए.टी.एम. की संख्या निम्नवत है :

(Annex. – 1)

बैंक	शाखाओं की संख्या			ए.टी.एम. की संख्या		
	As on 30.06.2020	As on 30.06.2021	Increase / Decrease	As on 30.06.2020	As on 30.06.2021	Increase / Decrease
सरकारी बैंक	1463	1439	---24	1821	1946	+125
ग्रामीण बैंक	287	287	...	01	02	+01
सहकारी बैंक	289	289	...	101	82	-19
निजी बैंक	310	356	+46	501	523	+22
स्माल फाईनेन्स बैंक	23	28	+05	06	13	+07
पेमेंट बैंक	15	15	...	02	04	+02
योग	2387	2414	+27	2432	2570	+138

(Source: Jan Dhan Portal)

- सरकारी बैंकों की शाखाओं की संख्या कम होने का कारण कुछ बैंकों का आपस में बिलय होना है।
- पेमेंट बैंक में इंडिया पोस्ट पेमेंट बैंक की 12 तथा फिनो पेमेंट बैंक की 03 शाखायें शामिल हैं।
- ग्रामीण सहकारी बैंक की 273 शाखाओं को मिलाकर राज्य में कुल 2687 बैंक शाखायें कार्यरत हैं।

Population (as per 2011 Census):

Sr. No.	District	Population	Population Density
1	Dehradun	16,96,694	549
2	Uttarkashi	3,30,086	41
3	Haridwar (A)	18,90,422	801
4	Tehri	6,18,506	170
5	Pauri	6,87,271	129
6	Chamoli	3,91,605	49
7	Rudraprayag	2,42,285	122
8	Almora	6,22,506	198
9	Bageshwar	2,59,898	116
10	Pithoragarh	4,83,439	68
11	Champawat	2,59,648	147
12	Nainital	9,54,605	225
13	US Nagar (A)	16,48,902	649
Uttarakhand		1,00,85,867	189
India			382

Number of BCs/ CSPs:

Himachal Pradesh	Uttarakhand
4391	5546

- The Business Correspondent Model has been introduced to address the issues of Awareness, Adequacy, Affordability, Accessibility and Availability to the millions of hitherto financially excluded people.
- The Financial Inclusion Plans of the Banks include an increase in the number of Banking Outlets that comprise branches and BCs, the opening of Basic Savings Bank Deposit Accounts (BSBDA), OverDraft facilities, transaction in Rupay cards and AEPS transactions through Business Correspondents.
- All eligible adults to be covered under financial inclusion by opening their PMJDY accounts. The number of Sub Service Area (SSA) in the State is 2149. All the SSAs are covered by Banking Outlets (Bank Branches / CSPs) as shown in Jan Dhan Darshk GIS App. of DFS (updated from time to time).
- CSPs Outlets are providing liability product as well as assets product to under privileged customers.
- BCs are providing Social Securities Scheme like PMSBY, PMJJBY and APY to PMJDY customers.
- The number of BC deployed by Payments Bank is 2724 which is 49% of total BCs deployed in State.
- India Post Payment Bank has 2285 Gramin Dak Mitra and FINO has 439 Bank Mitra working in Uttarakhand

Business Correspondents (BCs) / CSPs – IIBF Certification विषयक दिनांक 30.06.2021 तक की प्रगति निम्नवत् है : **(Annex. – 2)**

Total No. of B.C.	No. of B.C. completed B.C. Certification Course	No. of remaining B.C. for completion of B.C. Certification Course
2822	1494	1328

बी.सी., जिन्होंने अभी तक IIBF से B.C. Certification Course पूर्ण नहीं किया है, उन्हें अतिषीघ्र कोर्स करवाने के लिए प्रोत्साहित करें।

As per the IBA (Indian Banks Association) Letter No. SB/CIR./FI-BC/2019-20/7482 (enclosed) dated July 05, 2019, on the subject BC Certification – Graded Certification process, all banks including RRBs were advised to complete the BC certification process within the stipulated timelines.

In our State, as per the latest status report as on June 30, 2021, out of the total 2,822 BCs of banks present in the State, 1494 BCs have completed the BC certification exam conducted by IIBF. Banks have been advised to ensure that remaining 1494 BCs complete BC Certification at the earliest. In our State, the banks which have maximum number of remaining BCs to complete aforementioned certification are UGB, IDFC, SBI, HDFC and Bank of Baroda.

(b) Digital Access Indicators:**(No. in laacs)**

District	No. of ATM cum Debit Cards				No. of Internet Banking Subscribers				No. of Mobile Banking Subscribers				No. of AEPS Subscribers			
	(I)				(II)				(III)				(IV)			
	Mar. 19	Mar. 20	Mar. 21	June. 21	Mar. 19	Mar. 20	Mar. 21	June .21	Mar 19	Mar. 20	Mar. 21	June .21	Mar. 19	Mar. 20	Mar. 21	June. 21
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Dehradun	14.26	15.07	17.12	17.97	1.86	2.9	3.84	3.9	1.96	2.35	2.42	2.49	8.92	9.25	10.5	10.9
Uttarkashi	3.18	3.34	3.57	3.68	0.32	0.44	0.52	0.5	0.46	0.65	0.76	0.77	2.52	2.75	2.91	2.96
Hardwar (A)	14.42	15.6	16.26	17.07	1.87	2.9	3.84	3.9	1.81	2.2	2.26	2.31	7.25	7.95	9.25	9.62
Tehri	4.55	4.68	4.75	4.89	1.21	1.42	1.57	1.6	0.45	0.55	0.75	0.76	3.42	3.76	4.1	4.16
Pauri	3.96	4.05	4.15	4.27	1.42	1.5	1.72	1.7	0.98	1.21	1.32	1.34	2.77	2.82	2.9	2.95
Chamoli	3.72	3.83	3.95	4.03	1.22	1.32	1.44	1.4	1.02	1.08	1.14	1.15	4.92	5.26	5.53	5.56
Rudra Prayag	1.89	1.96	2.23	2.28	0.09	0.13	0.16	0.2	0.25	0.32	0.4	0.4	0.65	0.75	0.91	0.93
Almora	2.32	4.39	5.08	5.25	0.9	1.01	1.79	1.8	0.79	1.11	2.07	2.09	3.47	4.05	4.3	4.34
Bageshwar	1.99	2.15	2.27	2.31	1.15	1.2	1.26	1.3	0.75	0.8	0.85	0.86	0.55	0.65	0.75	0.77
Pithoragarh	2.44	2.79	3.2	3.26	0.57	0.66	1.05	1.1	0.39	0.44	0.62	0.63	0.75	0.8	0.88	0.9
Champawat	2.05	2.11	2.15	2.18	0.45	0.47	0.49	0.5	0.76	0.81	0.84	0.85	0.46	0.51	0.56	0.57
Nainital	5.95	6.53	6.55	6.81	1.8	2.16	2.86	2.9	0.85	1.01	1.46	1.49	12	12.9	14.3	14.9
U.S. Nagar (A)	10.25	12.75	15.24	15.48	3.89	5.12	5.79	5.9	0.76	1.25	2.14	2.18	14.3	15.2	16.2	17
Total	70.98	79.25	86.52	89.48	16.8	21.23	26.3	27	11.2	13.8	17	17.3	61.9	66.7	73.2	75.6
State average	5.46	6.09	6.65	6.88	1.29	1.63	2.02	2.1	0.86	1.06	1.31	1.33	4.76	5.13	5.63	5.81

- JAM trinity (Jan Dhan, Aadhar and Mobile) has enabled State to make substantial progress in Financial Inclusion.
- Increased usage of Digital products by Banks/Branches/BC/CSP/Customers is prime requirement for increasing outreach and Financial Inclusion.
- Usage of digital product increases the accessibility, affordability and availability of financial inclusion products to financially excluded customers.
- Percentage increase in ATM Cum Debit Card till June 2021 is 26% Vis-à-vis over Number of ATM Card in March, 2019.
- Percentage increase in Internet Banking Subscribers till June 2021 is 62% Vis-à-vis over Number of Internet Banking Subscribers in March 2019.
- Percentage increase in Mobile Banking till June 2021 is 54% Vis-à-vis over Number of Mobile Banking in March 2019
- Percentage increase in AEPS till June 2021 is 22% Vis-à-vis over Number of AEPS in March 2019.
- In the State, total 76.75% of PMJDY Accounts are having Aadhar Linkage.
- To increase Digitalization percentage usage in State it is imperative that IT Infrastructure in Hilly Districts is improved. In hilly districts, the bulk of the transactions are remittances and Direct Benefit Transfer (DBT). In order to effectively provide banking services in these regions the IT connectivity and speed needs to be upgraded.

(c) Provision of Banking Services in every village within a radius of 5 Km. / Hamlets of 500 Households – Status

Presently, under the aforementioned milestone/objective (Universal Access to Financial Services) of NSFI to provide banking facilities to the last mile, all villages in the State are covered through a network of bank branches, Business Correspondents (BCs), and banking network of Indian Post Payment Bank.

All banks present in the State need to continuously monitor the functioning of BCs present in the State in order to provide safe and affordable financial services to the last mile in true sense.

Observations:

- ❖ The number of Sub Service Areas (SSA) in the State are 2149. All the SSAs are covered by Banking Outlets (Bank Branches / CSPs) as shown in Jan Dhan Darshk GIS App. of DFS (updated from time to time).
- ❖ Business Correspondents in the State of Uttarakhand are equipped with Micro ATMs and Pin Pad devices.
- ❖ The number of BC deployed by Payment Banks in the State is approx. 49 % of total BCs deployed in the State.
- ❖ State Bank of India (17.4%), Uttarakhand Gramin Bank (11.2%) and Punjab National Bank (5%) are the top three banks in terms of BC deployment in the State.

B. Usage :-

Major Highlights on Usage of Banking Services in Uttarakhand:-

- ❖ 27,777 BSBDA accounts have been opened per one lakh population in the State.
- ❖ 19,750 BSBDA accounts of women are operational in the State per one lakh population in the State.
- ❖ 28,681 PMJDY accounts are in operation for one lakh population in the state.
- ❖ 15,061 women PMJDY accounts are opened per lakh population in the State.

(a) Savings Account Indicators:												
District	No. of BSBDA per One Lakh Population				No. of PMJDY A/c per One Lakh Population				No. of Women BSBDA per One Lakh Population			
	(I)				(II)				(III)			
	March, 2019	March, 2020	March, 2021	June, 2021	March, 2019	March, 2020	March, 2021	June, 2021	March, 2019	March, 2020	March, 2021	June, 2021
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Dehradun	18690	18950	19825	19850	26037	26390	27667	27948	9985	10120	10313	10325
Uttarkashi	15155	16080	17120	17135	24732	26244	27581	27634	9010	9215	9416	9425
Hardwar (A)	33980	35465	37580	37677	30973	33147	35549	36371	18153	19650	20980	21020
Tehri	11450	11479	11821	11845	19026	18970	19533	19609	5820	5985	6105	6115
Pauri	10620	10770	10850	10890	17351	17184	17231	17287	5385	5520	5760	5770
Chamoli	10885	10980	11020	11045	17650	18778	18833	18981	6020	6170	6390	6415
Rudra Prayag	9940	10060	10238	10245	15264	16919	17219	17367	5060	5185	5336	5350
Almora	10585	10625	10668	10688	18048	18628	18691	18759	5136	5285	5478	5482
Bageshwar	9975	10120	10220	10235	15645	16593	16751	16753	5185	5352	5519	5527
Pithoragarh	8570	8690	8820	8835	12791	13536	13739	13813	4920	5080	5205	5215
Champawat	11430	11520	11670	11695	18689	19411	19367	19602	6385	6520	6768	6778
Nainital	19050	19590	20630	20710	23946	24789	26108	26199	9580	9750	9975	9990
U.S. Nagar (A)	42580	44250	46780	47620	37483	40952	45247	45802	22740	24150	25780	27640
State average	24873	27022	27683	27777	25400	26748	28347	28681	17185	18738	19747	19750
Himachal Average								24355				
District	No. of Women PMJDY A/c per One Lakh Population				No. of SHGs having Saving Bank A/c				Out of (V), No. of women-SHGs with Saving Bank A/c (out of SHGs)			
	(IV)				(V)				(VI)			
	March, 2019	March, 2020	March, 2021	June, 2021	March, 2019	March, 2020	March, 2021	June, 2021	March, 2019	March, 2020	March, 2021	June, 2021
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Dehradun	13375	13728	14393	14540	1113	3119	3419	3450	1013	2807	3096	3127
Uttarkashi	13111	13913	14621	14649	2425	2514	2747	2770	2212	2312	2530	2550
Hardwar (A)	16106	17240	18490	18926	2078	2933	3020	3035	1862	2639	2725	2737
Tehri	10084	10062	10361	10402	3433	4210	5233	5265	3142	3875	4815	4845
Pauri	9199	9111	9136	9166	2155	4519	5705	5740	1990	4115	5163	5193
Chamoli	9369	9968	9998	10016	2845	3192	3604	3630	2565	2920	3315	3338
Rudra Prayag	8099	8978	9137	9216	745	875	985	995	680	798	885	894
Almora	9573	9881	9914	9960	1255	3369	4427	4467	1142	2985	3895	3930
Bageshwar	8289	8825	8906	8910	2296	2950	3000	3030	2092	2685	2748	2776
Pithoragarh	6785	7181	7288	7327	3041	3331	3543	3565	2765	3045	3245	3265
Champawat	9892	10313	10292	10417	1750	1975	2550	2575	1605	1795	2285	2301
Nainital	12699	13146	13584	13640	973	1018	1182	1205	882	930	1085	1105
U.S. Nagar (A)	19490	21307	23541	23830	2012	2402	2862	2885	1035	2185	2580	2601
Total	----	----	----	----	26121	36407	42277	42612	22985	33091	38367	38662
State average	13270	14002	14812	15061	2009	2800	3252	3278	1768	2545	2951	2974

- The number of PMJDY accounts per one lakh population in the State is 28,681 which is lower than 33, 884 accounts per one lakh population at the national level.
- The number of women PMJDY accounts constitutes about 52.34% of all the PMJDY accounts present at the State which is slightly lower than 53.31% women PMJDY account holders at the national level.

(b) Providing a Basic Bouquet of Financial Services (Micro Insurance and Micro Pension) :

As on March 2021

District	No. of PMJDY Accounts		Out of total PMJDY Enrolment of PMJJBY		Out of total PMJDY Enrolment of PMSBY		Out of total PMJDY Enrolment of APY		Out of total PMJDY Enrolment of NPS	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Dehradun	225324	244103	49636	53773	196495	212869	34613	28320		
Uttarkashi	42788	48251	5450	6146	26834	30170	2403	2218		
Hardwar (A)	322574	349457	33718	36528	170173	184355	30483	24940		
Tehri	56782	64031	8575	9670	51280	57827	6006	5545		
Pauri	55657	62764	12112	13660	56013	60681	9267	8554		
Chamoli	34660	39091	6583	7424	24229	27322	4115	3802		
Rudra Prayag	19608	22112	3493	3939	16018	18063	2015	2183		
Almora	54686	61669	11428	12887	47402	53453	7951	7340		
Bageshwar	20459	23076	4337	4891	21642	24406	2813	2596		
Pithoragarh	31217	35203	9981	11256	42540	47970	5782	5337		
Champawat	23630	26657	4971	5604	23359	26341	2905	2681		
Nainital	119630	129600	22837	24741	122562	132777	16908	13833		
U.S. Nagar (A)	358116	387959	45938	49768	176988	191736	27047	22129		
Total	1365131	1493973	219059	240287	975535	1067970	152308	129478	Not Available	Not Available
State average	105010	114921	16851	18484	75041	82152	11716	9960		

As on June 2021

District	No. of PMJDY Accounts		Out of total PMJDY Enrolment of PMJJBY		Out of total PMJDY Enrolment of PMSBY		Out of total PMJDY Enrolment of APY		Out of total PMJDY Enrolment of NPS	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Dehradun	227613	246501	41990	45492	176280	191073	34784	28460		
Uttarkashi	42872	48345	4730	5334	24620	27440	2460	2278		
Hardwar (A)	330035	357538	28360	30724	138870	151697	31650	25956		
Tehri	57018	64273	7990	9020	48850	54978	6065	5614		
Pauri	55840	62971	11644	13132	55920	60688	9480	8778		
Chamoli	34935	39396	6395	7214	22690	25685	4190	3887		
Rudra Prayag	19776	22301	3293	3715	15620	17916	2075	2263		
Almora	54885	61893	10540	11896	43650	48721	8170	7620		
Bageshwar	20464	23076	3827	4315	17350	19704	2895	2676		
Pithoragarh	31385	35393	8810	9965	39060	44154	5870	5449		
Champawat	23920	26976	4274	4819	20320	22822	3016	2784		
Nainital	120050	130056	19680	21404	90650	99501	16865	13966		
U.S. Nagar (A)	359960	395276	37406	40525	187530	200499	29650	24404		
Total	1378753	1513995	188939	207555	881410	964878	157170	134135	Not Available	Not Available
State average	106058	116461	14534	15966	67801	74221	12090	10318		

Growth: March, 2019 to June, 2021:

	March, 2019	March, 2020	March, 2021	June, 2021	Increase March 2019 to June, 2021
PMJDY A/Cs	2561859	2697781	2859104	2892748	330889
PMJDY MALE A/Cs	1223404	1285451	1365131	1378753	155349
PMJDY FEMALE A/Cs	1338455	1412330	1493973	1513995	175540
APY A/Cs	135320	206556	281786	291305	155985

Comparison Chart: As on 31.03.2021:

State	No. of PMJDY Accounts	Zero Balance Accounts	% Zero Balance A/c
Himanchal Pradesh	16,72,000	1,09,394	6.54
Uttarakhand	28,59,104	1,53,885	5.38
India	42.89 Cr.	6.93 Cr.	16.16

- एस.एल.बी.सी. द्वारा समस्त बैंकों को निर्देशित किया गया है कि वे शून्य शेष खाताधारकों से सम्पर्क कर इन खातों को operative खाता बनाये।
- Zero Balance Accounts have a carry cost for the Banks.
- PMJDY खाता खोलते समय यदि ग्राहक डी.बी.टी. का लाभ प्राप्त करने के लिए खाता खोलता है, उस खाते में आधार सीडिंग कर दी जाय।
- Department of Financial Services has advised vide their Letter No. F.no.21(23)/2014-FI(Mission) dated 27.09.2021 that saturation drive for Jan Suraksha Scheme will be implemented from 2nd October, 2021 to 30th September, 2022 as under:
 1. a) The Corporate Office of the Banks shall arrange to download the electoral rolls for the respective State for which it is the SLBC Convenor and arrange to prepare list in excel format of all such adult who have attained maturity in the last three years i.e. 2019, 2020 & 2021. This should be arranged by District, Assembly, Constituency and polling station as specified in the electoral rolls.
 - b) Banks Corporate Centre will communicate the list prepared above to their respective SLBC Convenor for allocating among the addressee Bank latest by 31.10.2021 the responsibility for reaching out directly or through their sponsored RRBs to all such adults, with a view to ascertaining whether they already have a Bank Account and, if not to facilitate their account opening within Q3 F.Y. 2021-22.
- 2. Towards saturation cover of eligible person under the Prime Minister's Jan Suraksha Scheme viz. PMJJBY, PMSBY and APY, Lead Banks and the banks are advised to take immediate necessary steps for initiating a campaign for enrolment of person eligible for PMJSS.

➤ Atal Pension Yojna (APY):**(Annex. – 3)**

- PFRDA is conducting regular review meetings with Banks and Department of Post from time to time to promote subscribers under the APY scheme.
- Review meeting was held on 08.09.2021 by PFRDA in which they advised about campaign "Citizens Choice" running from 01.08.2021 to 30.09.2021 for increasing number of subscribers under the APY scheme.
- Revised annual budget was advised by PFRDA, which was circulated to all Banks by SLBC.
- All stakeholders were advised to put aggressive campaign through print ads, Radio Ads and Television Ads highlighting the feature of the scheme, display of banners at public places/Bank branches, Government offices/ Departments, dissemination of information in RSETIs, Bank training institutes etc. on the scheme.
- Till August 2021 against Annual Target of 137330 given, 32552 APY accounts were opened by Banks thus 24% of Annual Target has been achieved.
- APY Bankwise performance is shown in the **Annexure**.

Observations on Social Security Schemes in the State:

- ❖ In the State there are total number of 28.92 lakhs PMJDY accounts, whereas at national level the number of these accounts stand at 43.14 crores.
- ❖ In the State, as per status on June 30, 2021, out of the total 28.92 lakh PMJDY accounts, around 63.83% (18.46 lakhs) are enrolled under the PMSBY, around 13.70% (3.96 lakhs) are enrolled under the PMJJBY and about 10.07% (2.91 lakhs) are enrolled under the APY.
- ❖ Hence, there is a need to focus on increasing coverage under these social security schemes in the State by the Banks through regular awareness and sensitization campaigns for the public.

(c) Credit Indicators:

i. No. of Credit Accounts per One Lakh Population:

District	March, 2019	March, 2020	March, 2021	June, 2021
Dehradun	21355	25813	28321	28745
Uttarkashi	13221	17489	19134	19285
Hardwar (A)	24550	19840	20679	20980
Tehri	10309	12045	14264	14365
Pauri	9560	12663	13234	13310
Chamoli	9076	13983	14334	14450
Rudra Prayag	12344	11697	12864	12960
Almora	9285	11005	13066	13165
Bageshwar	7513	9460	11016	11150
Pithoragarh	14206	14335	14916	15165
Champawat	13410	11589	14333	14560
Nainital	16611	19137	22745	23105
U.S. Nagar (A)	23066	26048	28341	29745
State average	17694	19037	20869	20805

Per Capita credit in Uttarakhand is Rs. 50814.00

Per Capita credit in India is Rs. 79318.00

- हरिद्वार एवं उधम सिंह नगर जिलों में अन्य जिलों की अपेक्षा अधिक खाते खोले गये हैं।
- जिन जिलों का ऋण जमा अनुपात 40 प्रतिशत से कम है, उन जिलों में अग्रिम बढ़ाये जाने हेतु जिले में योग्य एवं इच्छुक वयस्क को पी.एम.जे.डी.वाई. खाता खोलने के उपरांत उपलब्ध ऋण योजनाओं की जानकारी प्रदान करें एवं ऋण सुविधा प्रदान करें।

ii. No. of active/operative PMJDY Accounts out of which accounts availing OD facility:

District	March, 2019		March, 2020		March, 2021		June, 2021	
	No. of Active PMJDY A/c	Out of (I), Availing OD facility	No. of Active PMJDY A/c	Out of (I), Availing OD facility	No. of Active PMJDY A/c	Out of (I), Availing OD facility	No. of Active PMJDY A/c	Out of (I), Availing OD facility
	(I)	(II)	(I)	(II)	(I)	(II)	(I)	(II)
Dehradun	375505	17520	380590	18162	399013	18570	402125	18620
Uttarkashi	65309	965	69302	1254	72831	1354	73019	1390
Hardwar (A)	497592	21645	532633	22120	571226	22724	581155	23165
Tehri	94142	504	93862	650	96650	935	96850	1010
Pauri	93982	1015	94480	1045	94737	1065	94980	1120
Chamoli	55294	739	58827	943	59002	1134	59215	1159
Rudra Prayag	29586	578	32794	599	33376	603	33610	650
Almora	89881	7353	92450	11139	93084	14792	93580	15080
Bageshwar	32530	145	34502	155	34828	179	34830	181
Pithoragarh	49470	466	52350	456	53136	470	53360	490
Champawat	38820	110	39825	118	40230	135	40665	137
Nainital	194301	4250	201141	4850	211845	5200	212060	5360
U.S. Nagar (A)	525348	22120	573970	25412	634163	27542	640860	28165
Total	2141760	59890	2256726	68741	2394121	76133	2416309	77907

- The number of PMJDY customers availing OD limit is increasing year on year.
- The percentage of OD out of active PMJDY account is only 3.22%.

iii. Kisan Credit Card (KCC): (Amt.inCr.)

District	As on March 2021				As on June 2021			
	Total No. of KCC issued		Total No. of KCC issued to SF/MF		Total No. of KCC issued		Total No. of KCC issued to SF/MF	
	No.	Amt. O/S	No.	Amt. O/S	No.	Amt. O/S	No.	Amt. O/S
Dehradun	43569	536	39342	386	36740	452	33175	409
Uttarkashi	35506	218	35506	218	33976	233	33976	233
Hardwar (A)	115787	1566	96103	1405	109209	1741	90680	1445
Tehri	42329	176	42329	176	38743	166	38743	166
Pauri	31912	88	31912	88	30395	98	30395	98
Chamoli	20978	61	20978	61	20342	68	20342	68
Rudra Prayag	13383	53	13383	53	12861	37	13861	37
Almora	33381	110	33381	110	33661	156	33661	156
Bageshwar	12193	42	12193	42	12049	41	12049	41
Pithoragarh	33796	198	33796	198	32371	254	32371	254
Champawat	13136	80	13136	80	13188	95	13188	95
Nainital	57339	590	50890	524	56866	637	50470	565
U.S. Nagar (A)	159938	3448	133752	2883	143223	3926	118459	3253
Total	613247	7166	556701	6224	573624	7904	521370	6752
State average	47173	551	42823	479	44125	608	40105	519

Summary :**(Amt. in Cr.)**

F. Y.	Total No. of KCC issued		Total No. of KCC issued to SF/MF	
	No.	Amt. O/S	No.	Amt. O/S
2018-19	524599	8128	475234	7260
2019-20	593715	6837	538488	5948
2020-21	613247	7166	556701	6224
June, 2021	573624	7904	521370	6752

Distribution of Land Holding :

Classification of Holding	Holding		Area	
	Nos. ('000)	% to Total	('000 Ha.)	% to Total
<= 1 Ha	659	74.80	283	37.88
>1 to <=2 Ha	149	16.91	206	27.57
>2 Ha <=10	58	6.59	156	20.88
>10 Ha	15	1.70	102	13.65
Total	881	100	747	100

- In the State, number of small and marginal farmers having KCC facility constitutes about 90.89% of the total KCCs issued by all banks.
- The decline in number of KCC accounts from 613247 (March 2021 Quarter) to 573624 (June 2021 Quarter) is on account of rationalization of data pertaining to active number of KCC accounts done by few banks present in the State.
- In order to increase Agriculture Portfolio in the State, some initiatives / activities which may be undertaken by banks and other stakeholders are as follows:
 - All the farmers covered under PM-KISAN may be provided with KCC.
 - Extending the benefits of Interest Subvention under KCC-Animal Husbandry (AH)& Fisheries would help the banks to increase their GLC under Agriculture-Allied sector. A Tripartite arrangement/mechanism of Farmers, Milk Union and Banks may also be explored to boost credit under AH KCC in the State.

Observations:

- ❖ Small & Marginal Farmers having KCC facility constitute around 90.89% of total KCC issued by all the banks in Uttarakhand.
- ❖ Status of Kissan Credit Card issued district wise in the State over the years.

(Amt. in Cr.)

District	As on March 2019				As on March 2020			
	Total No. of KCC issued		Total No. of KCC issued to SF/MF		Total No. of KCC issued		Total No. of KCC issued to SF/MF	
	No.	Amt. O/S	No.	Amt. O/S	No.	Amt. O/S	No.	Amt. O/S
Dehradun	26746	348	24065	314	35551	345	31986	311
Uttarkashi	16143	184	16143	184	34150	175	34150	175
Hardwar (A)	135356	1983	116046	1705	112465	1521	96842	1306
Tehri	30520	155	30520	155	37768	131	37768	131
Pauri	12790	109	12790	109	29508	45	29508	45
Chamoli	5435	105	5435	105	19567	53	19567	53
Rudra Prayag	10815	210	10815	210	13168	36	13168	36
Almora	15391	270	15391	270	24575	100	24575	100
Bageshwar	4946	74	4946	74	9863	34	9863	34
Pithoragarh	35906	171	35906	171	30265	159	30265	159
Champawat	21480	210	21480	210	15470	80	15470	80
Nainital	47617	499	42425	441	54615	629	46306	542
U.S. Nagar (A)	161454	3810	139272	3312	176750	3529	149020	2976
Total	524599	8128	475234	7260	593715	6837	538488	5948
State average	40354	625	36556	558	45670	526	41422	457

iv. Micro Credit (Self Help Groups (SHGs) & Joint Liability Groups (JLG):**SHG:**

District	As on March, 2021			As on June, 2021		
	Total No. of SHG	Out of (I), No. of SHGs Credit Linked	Average Ticket Size of SHG Loan O/S (Total Credit O/S to SHG/No. of Credit Linked SHGs) (Amt. in Rs.)	Total No. of SHG	Out of (I), No. of SHGs Credit Linked	Average Ticket Size of SHG Loan O/S (Total Credit O/S to SHG/No. of Credit Linked SHGs) (Amt. in Rs.)
Dehradun	3419	2132	120000	3472	2164	120000
Uttarkashi	2747	1880	115000	2788	1902	115000
Hardwar (A)	3020	1985	125000	3065	2010	125000
Tehri	5233	3185	85,000	5298	3210	85,000
Pauri	5705	3480	90,000	5767	3515	90,000
Chamoli	3604	2385	120000	3655	2415	120000
Rudra Prayag	985	652	95,000	995	660	95,000
Almora	4427	2608	110,000	4495	2630	110,000
Bageshwar	3000	1725	110000	3045	1751	110000
Pithoragarh	3543	2130	90,000	3589	2161	90,000
Champawat	2550	1470	95,000	2588	1481	95,000
Nainital	1182	738	115000	1205	750	115000
U.S. Nagar (A)	2862	1945	105,000	2905	1965	105,000
Total	42277	26315	1,375,000	42867	26614	1,375,000
State average	3252	2024	105,769	3297	2047	105,769

- Data of SHGs consist of SHG – BLP project of NABARD and women SHG scheme of NRLM.
- Nabard has sanctioned various projects to various NGOs/IAs. The projects are relating to SHG-BLP, JLG financing, Micro Enterprise Development Programme (MEDPs), Livelihood and Enterprise Development Programme (LEDPs), FPOs, Watershed Development Fund (WDF), Co-operative Development Fund (CDF) etc.

- To enhance ground level credit flow in the State, NABARD Regional Office, Dehradun organized Senior Bankers meeting on Sep 02, 2021 and also organized a meeting with NGOs on Sep 03, 2021.
- A Meeting in RBI, Dehradun was also organized on September 03, 2021 with SRLM officials of Uttarakhand State Government to examine and discuss the issues pertaining to the implementation of National Rural Livelihood Mission (NRLM) program and capacity building of Self-Help Groups (SHGs) in the State of Uttarakhand.
- The average Ticket Size of SHGs loan in the State of Uttarakhand is Rs. 1.05 lakh.
- In the State, the percentage of SHGs which are linked to bank credit is about 62.08% as on June 2021. There is a need to ensure credit requirements of the SHGs are actively met and financing of SHGs is hassle free. Banks and the concerned Government Departments needs to coordinate proactively in order to improve bank credit linkage of existent SHGs in the State.
- SHGs are availing revolving fund followed by community investment support fund (CIF) routed through cluster level federation. Banks and the concerned Government Departments needs to coordinate proactively in order to improve bank credit linkage of existent SHGs in the State.
- Banks may enter in agreement with FINTECH and NBFCs for co-lending as FINTECH have a strong technology platforms and robust collection system.

Recent Regulatory Instructions pertaining to Security and Margin in loans to SHGs:

The Reserve Bank of India has increased the limit of mortgage or guarantee-free loans to Self Help Groups (SHGs) under the Deendayal Antyodaya Yojana (Day) – National Rural Livelihoods Mission (NRLM) from Rs. 10 Lakh to Rs. 20 lakhs vide their Circular No. RBI/2021-22/83 FIDD.GSSD.CO.BC. No. 09/09.01.003/2021-22 dated 09 August 2021.

1. For loans to SHGs up to Rs. 20.00 lakh, no collateral and no margin will be charged. No lien should be marked against saving bank account of SHGs and no deposits should be insisted upon while sanctioning loans.

2. For loans to SHGs above Rs. 10.00 lakh and up to Rs. 20.00 lakh, no collateral should be charged, and no lien should be marked against saving bank account of SHGs. However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below Rs. 10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).

JLGs: -

District	As on March, 2021			As on June, 2021		
	Total No. of JLG	Loan O/S to JLGs	Average Ticket Size of JLG Loan O/S (Total Credit O/S to JLG/No. of JLGs)	Total No. of JLG	Loan O/S to JLGs	Average Ticket Size of JLG Loan O/S (Total Credit O/S to JLG/No. of JLGs)
		(Amt. in Cr.)	(Amt. in Rs.)		(Amt. in Cr.)	(Amt. in Rs.)
Dehradun	24353	82.88	34,033	22543	131.34	58,262
Uttarkashi	337	3.09	91,691	306	2.23	72,876
Hardwar (A)	45234	162.39	35,900	42402	182.59	43,062
Tehri	257	3.13	121,790	239	3.09	129,289
Pauri	1226	9.26	75,530	1212	8.92	73,597
Chamoli	69	0.59	85,507	69	0.58	84,058
Rudra Prayag	50	4.09	818,000	48	4.09	852,083
Almora	923	6.54	70,856	435	4.00	91,954
Bageshwar	101	0.87	86,139	87	0.81	93,103
Pithoragarh	369	3.9	105,691	359	3.83	106,685
Champawat	151	0.84	55,629	150	0.83	55,333
Nainital	7418	41.17	55,500	7387	39.65	53,675
U.S. Nagar (A)	16130	82.15	50,930	15300	74.35	48,595
Total	96618	400.9		90537	456.31	
State average			41493			50400

- Banks are advised by SLBC to form and finance Joint Liability Groups particularly of Tenant Farmers and Oral Leases.
- SLBC has allotted targets to LDMs for onward allocation to Bank / Branches in the Districts.
- In order to Scale up the JLGs performance in the State, Banks need to enter into an agreement / MOU with NABARD.

JLGs Summary:

	<u>Total No. of JLG</u>	<u>Loan O/S to JLGs</u>	<u>Average Ticket Size of JLG Loan O/S (Total Credit O/S to JLG/No. of JLGs)</u>
		<u>(Amt. in Cr.)</u>	<u>(Amt. in Rs.)</u>
F.Y 2018-19	81731	271.37	33,157
F.Y. 2019-20	92948	323.54	34,808
F.Y. 2020-21	96618	400.90	41,493
June, 2021	90537	456.31	50,400

- Joint Liability Group (JLG) is a leading model that enables a group of individuals usually four to ten to take loans for income generating activity by forming a group, wherein group members guarantee each others' loans.
- Maximum amount of loan may be restricted to Rs. 1 lac per individual without margin/security for Agriculture loan and upto Rs. 50,000 per borrower for composite loans.
- The decline in number of JLGs is mainly due to reduction of 4702 JLGs in numbers reported by Utkarsh Bank in June 2021 quarter. Similarly, Ujjivan Bank has reported reduction of 736 in number of JLGs in June 2021 quarter.

Observations:

- ❖ There are about 42,867 Self Help Groups (SHGs) are present in the State of Uttarakhand as on June 2021.
- ❖ In the State, the percentage of SHGs which are linked to bank credit is about 62.08% as on June 2021. There is a need to ensure credit requirements of the SHGs are actively met and financing of SHGs is hassle free.
- ❖ The average Ticket Size of SHGs loan in the State of Uttarakhand is Rs. 1.05 lakh.
- ❖ The number of JLGs and their loan amount O/S in the State is showing steady increase from FY 2018-19 onwards.
- ❖ The Average Loan Ticket Size to JLGs is around Rs. 50 thousand in the State.

(d) CD Ratio:

District	March, 2019	March, 2020	March, 2021	June,2021
Dehradun	43	41	38	35
Uttarkashi	42	42	44	47
Hardwar (A)	81	79	75	75
Tehri	38	26	31	30
Pauri	25	24	24	24
Chamoli	73	75	71	69
Rudra Prayag	26	23	25	25
Almora	25	23	24	23
Bageshwar	30	27	26	24
Pithoragarh	44	43	42	42
Champawat	30	27	29	31
Nainital	46	43	42	37
U.S. Nagar (A)	121	113	98	102
Total	624	586	569	564
State average	48	45	44	43

- 08 District are having CD Ratio less than 40 % . LDMs of these Districts are advised to take up the matter for review in the position of low CD Ratio in Special Sub-Committee (SSC) of DCC. Actionable and monitorable action plan to be submitted to SLBC for necessary monitoring.
- The core CD Ratio of the State is 43%. However overall CD Ratio of the State after taking into account outside finance and RIDF is 52% as on June 2021.
- Both the Aspirational Districts (US Nagar and Haridwar) are having CD Ratio above 40%, in Haridwar District CD Ratio is around 75% and in US Nagar the CD Ratio is around 102%.
- This is mainly due to Industrial Parks being located in both the Districts giving boost to SME advances and the resultant growth in CD Ratio.

Uttarakhand: CD Ratio reported by SLBC:

(Rs. in Crore)						
As on Data	Deposit	Within State Advances (A)	RIDF (B)	Outside Finance (C)	Total Advance(A+B+C)	CD RATIO %
March, 2019	129251	59695	6729	10818	77242	60
March, 2020	141234	62397	10501	7393	80291	57
March, 2021	159856	66465	7920	10758	85143	53
June, 2021	164195	66113	7958	10610	84681	52

Himachal Pradesh:CD Ratio reported by SLBC:

(Rs. in Crore)						
As on Data	Deposit	Within State Advances (A)	RIDF (B)	Outside Finance (C)	Total Advance(A+B+C)	CD RATIO %
March 2021	141379	49014	2965	8229	60208	43

Observations:

- ❖ 08 Districts in the State have less than 40% CD Ratio, as on June 2021.
- ❖ The core CD Ratio of the State is 43%. However overall CD Ratio of the State after taking into account outside finance and RIDF is 52% as on June 2021.
- ❖ LDMs in the districts having below 40% are preparing Monitorable Action Plan (MAP) for improvement of the CD Ratio in the district.
- ❖ Both the Aspirational Districts (US Nagar and Haridwar) are having CD Ratio above 40%, in Haridwar District CD Ratio is around 75% and in US Nagar the CD Ratio is around 102%.
- ❖ Almora district has lowest CD ratio among all the districts i.e. only 23% as on June 2021.
- ❖ Udham Singh Nagar (U S Nagar) has the highest CD ratio i.e. 102% as on June 2021 among all the districts in the State.

e) **Annual Credit Plan over the years**

(क) वार्षिक ऋण योजना प्राथमिकता क्षेत्र में ऋण उपलब्धि :

(Annex. – 4)
(राशि करोड़ में)

मद	दिनांक 01.04.2019 से 31.03.2020			दिनांक 01.04.2020 से 31.03.2021		
	वार्षिक लक्ष्य	उपलब्धि	उपलब्धि प्रतिशत	वार्षिक लक्ष्य	उपलब्धि	उपलब्धि प्रतिशत
फसली ऋण	6806.40	4920.14	72	7951.63	4097.57	52
सावधि ऋण	3578.65	3173.42	89	5270.68	2395.91	45
फार्म सेक्टर (कुल योग)	10385.05	8093.56	78	13222.32	6493.07	49
नॉन फार्म सेक्टर (MSME)	8031.49	8372.50	104	8850.51	8623.97	97
अन्य प्राथमिक क्षेत्र	3594.74	1827.50	51	3721.07	1176.54	32
कुल योग	22011.28	18293.56	83	25793.90	16293.58	63

Observations:

- ❖ On account of COVID pandemic during the FY 2020-21, the overall achievement of ACP in FY 2020-21 came down to 63% of the ACP target as compared to 83% target achievement of ACP in FY 2019-20.
- ❖ The achievement under MSME sector in the State is consistent with the ACP target allotted.

For improving ground level credit (GLC) the Banks could adopt the following strategies:

- SLBC advised all Banks and LDMS that all the farmers covered under under PM-KISAN may be provided KCC and KCC may be provided for Animal Husbandry (AH) and Fisheries.
- Tripartite arrangement of farmers, milk unions and banks may be made to boost credit for AH-KCC.
- With Agriculture Infrastructure Fund (AIF) and AHIDF providing credit guarantee and NABARD refinance under SRS for Micro Food Processing, PACS as MSC and GoI interest subvention of 3% under AIF, Banks may expand their loan portfolio under this sector by providing cheaper loans. The incentive will also attract private investment in agriculture. This will ultimately help in increasing GLC of Banks.
- Credit for increase in agriculture export, growth in food processing and investment in modern market, infrastructure, value chains and logistics, FPOs and PACS as Multi Service Centres can bridge the gap between the required infrastructure and present amenities. This will help the banks to increase GLC.

(f) Status of performance of MSME sector in the State:

In order to improve employment generation activities in the State, Banks should ensure that the credit needs of the MSME sector are timely met.

2. The various schemes both Central and State Government focusing on the MSME sector are Stand up India (SUI), Prime Minister Employment Generation Programme (PMEGP), Mukhyamantri Swarojgar Yojna (MSY), Mudra Yojana, Start up India, GECL, PM SVANIDHI etc.

Observations:

- ❖ Total number of accounts under MSME is increasing over the years.
- ❖ Total outstanding amount in MSME in FY 2020-21 has increased by Rs. 2031.85 crores over the MSME outstanding in FY 2019-20.
- ❖ The achievement under MSME sector in the State is consistent with the ACP target allotted.
- ❖ During the Covid-19 pandemic banks have extended credit facilities under Pradhan Mantri Self Employment Programmme, Mukhya Mantri Swarojgar Yojana, PM SVAnidhi Scheme and under GECL-1 and GECL-2.

31 मार्च, 2021 तक योजनांतर्गत इकाईयों को वितरित ऋणों की सेक्टरवार outstanding निम्नवत है :

(कुल प्रदत्त राशि करोड़

में)

प्रगति	सूक्ष्म इकाई		लघु इकाई		मध्यम इकाई		कुल ऋण राशि		योग एम.एस.एम.ई.
	विनिर्माण क्षेत्र	सेवा क्षेत्र	विनिर्माण क्षेत्र	सेवा क्षेत्र	विनिर्माण क्षेत्र	सेवा क्षेत्र	विनिर्माण क्षेत्र	सेवा क्षेत्र	
31.03.21	1626.31	4295.49	2439.46	6443.24	900.10	1002.29	4965.87	11741.02	16706.89
31.03.20	1472.43	3978.58	2208.65	5967.87	485.73	561.78	4166.81	10508.23	14675.04

- सूक्ष्म इकाई / कुल एम.एस.एम.ई. 35.44% (Investment < 1 Cr. & Turnover < 5 Cr.)
- लघु इकाई / कुल एम.एस.एम.ई. 53.16% (Investment < 10 Cr. & Turnover < 50 Cr.)
- मध्यम इकाई / कुल एम.एस.एम.ई. 11.38% (Investment < 50 Cr. & Turnover < 250 Cr.)

(i) Status of performance under PM SVANIDHI :

वित्तीय वर्ष 2021-22 में योजनांतर्गत बैंकों द्वारा दर्ज की गयी प्रगति निम्नवत है :

Source of data – PM SVANidhi Portal:

Progress	No. of Applications uploaded in portal	No. of Applications Picked by Banks	No. of Applications Sanctioned	No. of Applications Disbursed	Applications Returned / Ineligible / Closed	% Achievement Disbursed VS Total Application
As on 30.06.21	16589	1641	10052	9291	4896	56%
As on 31.08.21	16959	802	10568	9729	5589	57%

- पी.एम. स्वनिधि में जिन खाताधारकों द्वारा नियमित रूप से ऋण का पुर्नभुगतान करके ऋण खाता बन्द कर दिया है, उनको पुनः रु. 20,000 / – (2nd Tranche) तक का ऋण प्रदान किया जा रहा है।
- वित्तीय सेवायें विभाग, वित्त मंत्रालय द्वारा पी.एम. स्वनिधि अंतर्गत निम्नवत कैम्पेन प्रारम्भ किये गये हैं :
 - संकल्प से समृद्धि दिनांक 05.07.2021 से 15.08.2021 तक।
 - स्वनिधि से समृद्धि दिनांक 02.08.2021 से 15.09.2021 तक।
 - मैं भी डिजीटल – 3, दिनांक 10.09.2021 से 31.10.2021 तक।

मैं भी डिजीटल – 3 कैम्पेन में five Payment Aggregators identified Bharat Pe, Aceware, Paytm, Phone Pe & MSwipe which will help ULB in onboarding maximum vendors to digital payment platform. Henceforth as advised by DFS all digital transaction will be incentivized for cash back. For first 50 transaction cash incentive @ Rs. 1/- per transaction will be given.

Next 50 transaction Rs. 0.50 per transaction.

Next 50 transaction Rs. 0.25 per transaction.

(ii) Emergency Credit Line Guarantee Scheme (GECL) for MSME :

उक्त योजना रु. 4.5 लाख करोड़ (वित्तीय सेवायें विभाग, वित्त मंत्रालय, भारत सरकार द्वारा उक्त योजना में रु. 1.5 लाख करोड़ का अतिरिक्त आवंटन किया गया है) ऋण स्वीकृत होने तक जारी रहेगी अथवा 31 मार्च, 2022 तक, दोनों में से जो भी पूर्व में हो। अभी तक देश में उक्त योजना अंतर्गत रु. 2.86 लाख करोड़ स्वीकृत किये जा चुके हैं। ऋण वितरण की तिथि बढ़ाकर 30.06.2022 कर दी गयी है।

GECL - 1.0:

योजना में निम्नवत बदलाव किया गया है :-

	Earlier	Now
Scheme Validity	June 30 th 2021	March 31st, 2022
Additional Credit	Additional credit up to 20% of outstanding as on Feb 29 th , 2020	Additional credit assistance of up to 10% of outstanding as on Feb 29 th , 2020. (with respect to restructuring as per RBI guidelines)
Repayment	For all borrowers	For borrowers who are eligible for restructuring as per RBI guidelines – May 05, 2021
	Overall tenure of 4 years (comprising repayment of interest only during first year and interest and principal in 3 years thereafter)	Overall tenure of 5 years (comprising repayment of interest only during first 2 year and interest and principal in 3 years thereafter)

Guaranteed Emergency Credit Line (GECL) के अंतर्गत राज्य की योग्य इकाईयों से संबंधित प्रगति :

Progress as on 31/08/2021, O/S (FB+NFB) upto Rs. 50 Crores:

(Annex. – 5)

(Rs. In Crores)

	Eligible loan A/Cs		No. of A/Cs whom information sent	No. of Accounts		Amount		Coverage %
	No. of A/Cs	Amt.		Cum. Sanctioned	Cum. Disbursement	Cum. Sanctioned	Cum. Disbursement	
Upto Rs. 25 Crores	99140	2479.60	99140	67455	41574	1865.09	1640.94	68.04
Above Rs. 25 to 50 Crores	1071	205.29	1071	85	81	145.71	108.37	7.94
Total	100211	2684.89	100211	67540	41655	2010.80	1947.31	67.40

एस.एल.बी.सी., उत्तराखण्ड द्वारा समस्त बैंकों को निर्देशित किया गया है कि पात्र ऋणियों से सम्पर्क करें तथा योजना के अंतर्गत सुविधा का लाभ प्राप्त करें।

GECL – 2.0:

वर्तमान में ईमरजेन्सी क्रेडिट लाइन गारंटी योजना में रु. 50 करोड़ से रु. 500 करोड़ तक की outstanding (As on 29/02/2020 or 31/03/2021, whichever is higher) वाली इकाइयां भी इस योजना का लाभ लेने हेतु पात्र होंगी। Annual Turnover की सीमा निर्धारित नहीं की गयी है।

उक्त विषय में बैंकों द्वारा योग्य खाताधारकों से वार्तालाप करने पर उद्यमियों द्वारा अवगत कराया गया है कि ऋण की आवश्यकता पड़ने पर ही, उनके द्वारा योजना का लाभ प्राप्त किया जायेगा।

Existing borrowers under ECLGS 1.0 & 2.0 would be eligible for additional credit support of upto 10% of total credit outstanding as on 29.02.2020 or 31.03.2021, whichever is higher.

Businesses in sectors specified under ECLGS 3.0, who have previously not availed ECLGS, can avail credit support up to 40% of their credit outstanding as on 31.03.2021, to the maximum of Rs. 200 crore per borrower.

Incremental credit can be availed within these limits by existing ECLGS borrowers whose eligibility increased because of change in cut off date to 31.03.2021 from 29.02.2020.

GECL – 3.0:

	Earlier	Now
Entities / Sector eligible	Hospitality, Travel & Tourism, Leisure & Sporting sectors	Civil aviation sector also made eligible
Scheme validity	June 30 th , 2021	March 31st, 2022
Ceiling	Rs. 500 crore of loan outstanding	No limit (assistance to each borrower limited to 40% of total credit outstanding or Rs. 200 crore whichever is lower)

GECL – 4.0:

- 100% guarantee cover to loans up to Rs. 2 crore to Hospitals / Nursing Homes/ Clinics/ Medical Colleges having credit facility with banks for setting up low cost technologies like pressure swing absorption etc. for on side oxygen generation.
- The current ceiling of Rs. 500 Cr. of loan outstanding for eligibility under ECLGS 3.0 to be removed, subject to maximum additional ECLGS assistance to each borrower has limited to 40% or Rs. 200 crore, whichever is lower.

(iii) Distressed Assets Fund – Subordinate Debt for Stressed MSMEs Credit Guarantee Scheme for Subordinate Debt (CGSSD):

वित्तीय सेवायें विभाग, वित्त मंत्रालय, भारत सरकार द्वारा आत्मनिर्भर भारत कैम्पेन के तहत रु. 20,000 करोड़ का पैकेज उन खातों के लिए घोषित किया गया है, जो खाते दिनांक 30.04.2020 को SMA-2 अथवा एन.पी.ए. थ एवं भारतीय रिजर्व बैंक के दिशानिर्देशानुसार **Restructuring** के लिए योग्य हैं।

योजना अंतर्गत राज्य की योग्य इकाईयों से संबंधित प्रगति निम्नवत है :

(Annex. – 6)

Progress upto 31/08/2021

(Amt. In lacs)

No. of MSME Borrowers which are Stressed (i.e. SMA-2 and NPA) as on 30.04.2020	No. of Eligible Borrowers under CGSSD	Sanctioned under CGSSD	
		No.	Amt.
5509	321	20	65.73

उक्त योजना निम्न कारणों से सफल नहीं हो पायी है, बैंक तथा उद्यमी इस प्रक्रिया को काफी जटिल पा रहे हैं।

- योजना अनुसार दिनांक 31.03.2018 को स्टैन्डर्ड खाता होना चाहिए तथा वित्तीय वर्ष 2018-19 एवं 2019-20 में खाते में नियमित संचालन होना चाहिए (चाहे स्टैन्डर्ड खाते अथवा एन.पी.ए. खाते के रूप में)।
- खाताधारक को subordinate debt का 10 प्रतिशत collateral के रूप में लाना है।
- बैंकों द्वारा सुनिश्चित किया जाय कि उक्त योजना अंतर्गत स्वीकृत ऋण सुविधा का पूर्णतः अथवा अंशतः उपयोग पूर्व में लिये गये ऋण, वित्तीय संस्थाओं की अतिदेय राशि के भुगतान, deemed bad debts अथवा doubtful ऋण खातों की वसूली के समायोजन में न किया जाय।
- उद्यमी से फण्ड के उपयोग का प्रमाण पत्र बैंक को उपलब्ध कराना।
- चार्टर्ड एकाउन्टेंट से प्रमाण पत्र प्राप्त करना होगा कि औपचारिकतायें पूर्ण करने के उपरांत ऋण राशि को अंश पूंजी में शामिल किया गया है।
- निजी/सार्वजनिक कम्पनी के केस में ROC/MCA site से यह प्रमाणित किया जाय कि स्वीकृत सावधि ऋण को व्यवसाय की अंश पूंजी में लगा दी गयी है।
- जहां पर audited financials उपलब्ध न हो, वहां पर ऋणी से undertaking ली जाय कि सावधि ऋण का उपयोग व्यवसाय की अंश पूंजी के रूप में किया जायेगा।
- ऋणी की आयकर विवरणी, बचत एवं चालू खाते से फण्ड के स्रोत का सत्यापन किया जाय।

आगामी वित्तीय वर्ष की बैलेन्स शीट प्राप्त की जाय तथा स्वीकृत सावधि ऋण का अंश पूंजी में उपयोग को सत्यापित किया जाय।

(iv) प्रधानमंत्री मुद्रा योजना:

वित्तीय वर्ष 2021-22 में 31.08.2021 तक योजनांतर्गत बैंकों द्वारा दर्ज की गयी प्रगति निम्नवत है :

(Annex. – 7)

(राशि करोड़ में)

श्रेणी	विवरण	प्रगति 31.08..2021	
		खातों की संख्या	स्वीकृत ऋण राशि
षिषु	रु. 50000 तक के ऋण	28340	81.40
किषोर	रु. 50000 से रु. 5.00 लाख	13465	245.77
तरुण	रु. 5.00 लाख से रु. 10.00 लाख	2634	221.98
योग		44439	549.18

(Source of Data: MUDRA Portal)

वित्तीय वर्ष 2021-22 में 31.08.2021 तक योजना अंतर्गत निर्धारित वार्षिक लक्ष्य **₹. 2500.00 करोड़** के सापेक्ष **44439** लाभार्थियों को बैंकों द्वारा **₹. 549.18 करोड़** के ऋण वितरित किये गये हैं तथा अनुमानतः **60478** व्यक्तियों को रोजगार प्राप्त हुआ है।

बैंक एम.एस.एम.ई. के अतिरिक्त कृषि क्षेत्र (Allied Activity) में ₹. 10 लाख तक के ऋण स्वीकृत करें, जिससे मुद्रा ऋण के लक्ष्यों व वार्षिक ऋण योजना अन्तर्गत कृषि क्षेत्र में लक्ष्य प्राप्त हो सकें।

(v) स्टैंड अप इण्डिया :

योजनांतर्गत प्रत्येक बैंक शाखा को कम से कम एक महिला एवं एक अनुसूचित जाति अथवा अनुसूचित जनजाति वर्ग के व्यक्ति को स्वयं का नया उद्यम स्थापित करने हेतु न्यूनतम **₹.10.00 लाख** से अधिक व अधिकतम **₹.1.00 करोड़** के ऋण उपलब्ध कराए जाने का प्रावधान है।

वित्तीय सेवायें विभाग, वित्त मंत्रालय, भारत सरकार द्वारा अनुसूचित जाति/जनजाति एवं महिलाओं के जीवन स्तर में सुधार हेतु यूनियन बजट 2021 में योजना अंतर्गत निम्न प्रावधान किये हैं :

- मार्जिन मनी प्रोजेक्ट लागत का 25 प्रतिशत से घटाकर 15 प्रतिशत कर दिया गया है।
- कृषि अनुषंगी गतिविधियों के अंतर्गत डेयरी, पशुपालन, मछली पालन, मधुमक्खी पालन, मुर्गी पालन, एग्री क्लीनिक एवं एग्री बिजनेस केन्द्र, ग्रेडिंग, खाद्य एवं खाद्य प्रसंस्करण के लिए भी ऋण दिया जायेगा।

National Credit Guarantee Trustee Co. (NCGTC) द्वारा गारन्टी कवर Credit Guarantee Scheme for Stand-up India (CGSSI) से उपलब्ध कराया जाता है।

वित्तीय वर्ष 2021-22 में 31.08.2021 तक बैंकों द्वारा निम्नवत प्रगति दर्ज की गयी है :

(Annex. – 8)
(₹. करोड़ में)

मद	लक्ष्य	वित्तीय वर्ष 2021-22 31 अगस्त, 2021 तक की प्रगति			योजना के आरम्भ (05.04.2016) से वर्तमान त्रैमास तक की प्रगति	
		प्राप्त आवेदन पत्र	स्वीकृत आवेदन पत्र	स्वीकृत राशि	कुल वितरित ऋण आवेदन पत्र	कुल वितरित ऋण राशि
महिला	1133	29	29	5.77	1794	383.99
अनुसूचित जाति/जनजाति	1133	17	17	3.29	595	92.80
योग	2266	46	46	9.06	2389	476.79

(Source of Data: Banks)

समस्त बैंकों को ई-मेल के माध्यम से निर्दिष्ट किया गया है कि वे जिला उद्योग केन्द्र, एस. सी. एस. टी. इन्डस्ट्रीज एसोसियेशन एवं इन्डस्ट्रीज एसोसियेशन ऑफ उत्तराखण्ड से उक्त योजना अन्तर्गत ऋण आवेदन पत्र प्राप्त करने हेतु सम्पर्क करें, ताकि लक्ष्य के सापेक्ष प्रगति दर्ज की जा सके।

Recent initiatives by GOI for MSMEs:

Ministry of MSME has launched an extensive e-book on schemes for MSMEs & banks in Uttarakhand and encouraged to make use of the e-book to educate their staff as well as customers about all schemes for MSMEs.

- Udhyaam Registration
- Re-classification of MSME based on investment in Plan & Machinery and Turnover.

To provide support to MSME unit impacted by Covid Govt. of India has launched schemes under Atmanirbhar Bharat Package for providing necessary relief to units under stress.

- Collateral free loan for bussiness, GECL-1. GECL-II, GECL-III and GECL-IV.
- Subordinate debt Scheme.

Recent Instructions of RBI;

With the objective of alleviating the potential stress to individual borrowers and small businesses, the following set of measures has been announced for exposures upto Rs. 50.00 Cr.

The IRAC Classification upon Restructuring will be protected and account classified as Standard.

- Resolution Framework – 1, RBI Circular No. DOR.No. BPBC/3/21.04.048/2021-22 dated 06.08.2020
- Resolution Framework – 2, RBI Circular No. DOR.STR.REC.11/21.04.048/2021-22 dated 05.05.2021

Agenda II: Qualitative Parameters :

(a) Financial Literacy Indicators:

District	No. of Financial Literacy Centres (FLCs)				No. of Financial Literacy Camps conducted by FLCs & No. of Beneficiaries								Implementation of Centre for Financial Literacy (CFL) at Block Level			
	(I)				(II)								(III)			
	Mar. 2019	Mar. 2020	Mar. 2021	June.20 21	Mar. 2019		Mar., 2020		Mar., 2021		June. 2021		Mar. 2019	Mar. 2020	Mar. 2021	June. 2021
	No.	No.	No.	No.	No.		No.		No.		No.		No.	No.	No.	No.
				No. of FLC	No. of Beneficiaries	No. of FLC	No. of Beneficiaries	No. of FLC	No. of Beneficiaries	No. of FLC	No. of Beneficiaries					
Dehradun	2	2	1	1	227	6980	216	9315	222	6439	12	264	0	0	0	0
Uttarkashi	1	1	1	1	49	874	81	1569	21	474	0	0	0	0	0	0
Hardwar (A)	1	1	1	1	73	2454	86	3264	52	1402	3	51	0	0	0	0
Tehri	2	2	2	2	67	2020	51	1213	42	812	6	48	0	0	0	0
Pauri	1	1	1	1	44	1004	45	991	34	355	0	0	0	0	0	0
Chamoli	1	1	1	1	62	2370	83	2845	52	1260	2	66	0	0	0	0
Rudra Prayag	1	1	1	1	66	2339	101	3497	54	1268	0	0	0	0	0	0
Almora	1	1	1	1	62	1969	152	4844	48	1029	0	0	0	0	0	0
Bageshwar	1	1	1	1	54	1836	49	1702	29	706	0	0	0	0	0	0
Pithoragarh	1	1	1	1	37	889	47	1175	29	769	2	65	0	0	0	0
Champawat	1	1	1	1	59	1552	62	1593	31	865	2	63	0	0	0	0
Nainital	2	2	2	2	80	2453	115	4595	75	2232	4	208	0	0	0	0
U.S. Nagar (A)	2	2	2	2	66	3071	76	2647	0	0	0	0	0	0	0	0
Total	17	17	16	16	946	29811	1164	39250	689	17611	31	765	0	0	0	0

वित्तीय वर्ष 2021-22 के प्रथम त्रैमास में कोविड महामारी में लॉकडाउन एवं षासन के निर्देधानुसार सीमित बैंकिंग कार्य अवधि होने के कारण अपेक्षित वित्तीय साक्षरता कैम्पों का आयोजन नहीं किया जा सका।

- ❖ Presently, there are 16 Financial Literacy Centres (FLCs) operating in all 13 districts of the State.
- ❖ The banks which are operating these FLCs in the State are three Lead Banks namely SBI, PNB, Bank of Baroda and Uttarakhand Gramin Bank (UGB).
- ❖ The progress in number of FL Camps organized by these FLCs for the June, 2021 quarter is particularly low due to various restrictions imposed by the State Govt. on account of COVID-19 situation in the State.

Scaling up of Centre for Financial Literacy (CFL) Project in the State of Uttarakhand :

(Annex. – 9)

One of the milestones of the National Strategy for Financial Inclusion (NSFI : 2019-2024) is to be expand the reach of CFLs to every block in the country. Accordingly, it has been decided to scale up the outreach of CFLs to every block in the country, in a phased manner with one CFL serving three blocks. As part of the scaled up CLF Project under the first phase in our State, a total of 16 blocks have been identified to set up the CFLs, covering all 13 Districts present in the State of Uttarakhand. In our State, three sponsor banks namely SBI, PNB and BOB have been given responsibility to set up the CFLs in coordination with CRISIL Foundation (implementing NGO) which have been identified for setting up these CFLs across the State. In this regard, the implementing NGO, CRISIL Foundation have completed the process of signing of MoUs with all three sponsor

banks namely Punjab National Bank on 30th June, 2021, Bank of Baroda on 15th July, 2021 and State Bank of India on 24th August, 2021 respectively for the State of Uttarakhand.

RBI, Dehradun organized a meeting on Scaling up of Centre for Financial Literacy (CFL) Project with representatives of implementing NGO, CRISIL Foundation, nodal officers of Sponsor Banks (State Bank of India, Punjab National Bank and Bank of Baroda) and SLBC, Uttarakhand to review the position and progress of Project in the State of Uttarakhand on August 24, 2021. In this meeting implementing NGO (CRISIL Foundation) and sponsor banks were advised to ensure setting up of CFLs in the identified blocks in the State within the stipulated timelines i.e. by December 01, 2021. In this regard, the implementing NGO had shared the Roll out plan for CFL project in the State with the concerned stakeholders on September 02, 2021.

As per the status submitted by implementing NGO, CRISIL Foundation as on September 30, 2021, the recruitment of Area Managers, Centre Managers is under process and identification of offices in Uttarkashi and Almora has been completed and the identification of remaining office space are under progress.

All sponsor banks namely SBI, PNB and Bank of Baroda are advised to constantly follow up with the implementing NGO in order to set up CFLs in the identified blocks of the State within the aforementioned timelines.

Major Highlights of the CFL Project in the State:

- ❖ As part of the Scaled Up CFL Project under the Phase I of the project in our State, a total of 16 blocks have been identified to set up the CFLs covering all thirteen districts present in the State.
- ❖ In our State, three Sponsor Banks namely State Bank of India (SBI), Punjab National Bank (PNB) and Bank of Baroda (BoB) have been given the responsibility to set up CFLs in the State.
- ❖ CRISIL Foundation (Implementing NGO) has been given the responsibility to set up CFLs in all the 16 blocks in the State in coordination with Sponsor Banks within the stipulated timelines i.e. December 01, 2021.

(b) Skill development initiatives :R-SETI

	March, 2019				March, 2020				March, 2021				June, 2021			
	No. of Beneficiaries		Out of (I), No. of Bank / Credit Linked		No. of Beneficiaries		Out of (I), No. of Bank / Credit Linked		No. of Beneficiaries		Out of (I), No. of Bank / Credit Linked		No. of Beneficiaries		Out of (I), No. of Bank / Credit Linked	
	(I)	(II)	(I)	(II)	(I)	(II)	(I)	(II)	(I)	(II)	(I)	(II)	(I)	(II)	(I)	(II)
District	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Dehradun	104	502	23	227	69	382	15	164	9	253	0	4	0	0	0	0
Uttarkashi	129	382	36	28	55	294	31	176	64	508	17	331	0	1	16	16
Hardwar (A)	235	366	32	131	145	358	17	112	74	388	21	141	0	0	18	18
Tehri	189	275	49	147	66	202	51	128	106	446	78	335	0	0	0	0
Pauri	35	402	1	200	49	287	11	212	1	526	13	433	0	0	0	0
Chamoli	77	365	36	319	133	294	90	127	77	448	44	232	0	0	3	3
Rudra Prayag	123	392	43	153	83	179	38	127	198	182	106	68	27	5	2	2
Almora	152	392	48	121	170	198	23	64	396	244	82	172	1	11	8	8
Bageshwar	169	394	44	52	112	353	42	64	166	340	215	266	48	14	5	5
Pithoragarh	165	372	48	230	118	324	63	118	147	398	72	129	0	0	0	0
Champawat	141	388	47	138	110	318	58	77	83	475	31	211	0	0	7	7
Nainital	172	367	60	229	176	155	60	143	42	348	42	119	11	0	4	4
U.S. Nagar (A)	111	434	22	282	97	493	36	393	84	380	22	162	3	6	13	13
Total	1802	5031	489	2257	1383	3837	535	1905	1447	4936	743	2603	90	37	76	76
State average	138.62	387	38	174	106	295	41	147	111	380	57	200	7	3	6	6

- RSETIs are engaged in imparting quality training, skill development and post-training support for the unemployed youth in rural areas and are well-positioned to play an important role in empowerment of

rural youth. Over the years, RSETIs have emerged as vibrant institutions in the field of entrepreneurship with an excellent record of settlement of trained candidates.

- Ministry of Rural Development has mandated substantial changes in functioning of R-SETI.
- R-SETI activity are aligned with those of common norms notification (CNN) from Ministry of Skill Development and Entrepreneurship of Govt. of India.
- Through CNN assessment and certification of Trainees is done.

Observations:

- ❖ Presently, total number of 13 RSETIs are operating covering all the districts present in the State.
- ❖ In the State, 09 RSETIs are being run by State Bank of India, 02 RSETIs are being run by Punjab National Bank and 02 RSETIs by Bank of Baroda.
- ❖ In Uttarakhand, it is observed as per the NACER data, that the average settlement of RSETI trained candidates for the financial year 2019-2020 is 80% which is well above the desired level of atleast 70%, as envisaged in the RSETI guidelines dated Nov 08, 2017 issued by MoRD, Government of India.
- ❖ In the State, as per the above NACER data, the overall/cumulative settlement of RSETI trained candidates in the State since their inception in the State till March 2020 is nearly 71%.
- ❖ Due to COVID 19 pandemic in FY 20-21, the number of training programmes conducted by RSETIs in the State are lower than the previous years.

(c) Skill development initiatives : SRLM

District	March, 2019				March, 2020				March, 2021				June, 2021			
	No. of Beneficiaries		Out of (I), No. of Bank / Credit Linked		No. of Beneficiaries		Out of (I), No. of Bank / Credit Linked		No. of Beneficiaries		Out of (I), No. of Bank / Credit Linked		No. of Beneficiaries		Out of (I), No. of Bank / Credit Linked	
	(I)		(II)		(I)		(II)		(I)		(II)		(I)		(II)	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Dehradun		1846		738		2346		1486		2514		2407		2600		2486
Uttarkashi		878		139		1384		401		1604		981		1640		999
Hardwar (A)		2062		186		2917		608		3138		1451		3180		1481
Tehri		1275		352		2038		786		2308		1690		2402		1717
Pauri		2970		913		3742		1803		4083		2943		4279		3003
Chamoli		1764		375		2536		1048		2875		1838		2955		1892
Rudra Prayag		714		232		993		538		1057		847		1064		861
Almora		1030		385		1749		643		1932		1288		1949		1313
Bageshwar		317		16		674		365		734		524		969		546
Pithoragarh		1261		314		1787		849		1927		1469		1955		1537
Champawat		630		84		980		488		1115		901		1150		923
Nainital		2399		537		3089		1144		3277		2246		3320		2407
U.S. Nagar (A)		3597		646		4463		1837		4706		2947		4751		3067
Total		20743		4917		28698		11996		31270		21532	0	32214	0	22232
State average		1596	NIL	378	NIL	2208	NIL	923	NIL	2405	NIL	1656	NIL	2478	NIL	1710

Observations:

- ❖ Uttarakhand State Rural Livelihood Mission (USRLM) is the NRLM and SRLM Implementing Agency in the state which is conducting Skill Development Programs for the Self-Help Group members in the State of Uttarakhand.
- ❖ Under SRLM, in all 13 districts of the State covering 95 blocks, the intensive implementation program has started which until now mobilised around 2,54,535 households into SHGs and promoted about 32,214 SHGs all over the State as on June 2021.
- ❖ In the State, the percentage of SHGs promoted by SRLM which are linked to bank credit is about 69% as on June, 2021. There is a need to ensure credit requirements of the SHGs are actively met and financing of SHGs is hassle free.

(d) Skill development initiatives :PMKVY: -

District	March, 2019				March, 2020				March, 2021				June, 2021			
	No. of Beneficiaries		Out of (I), No. of Bank / Credit Linked		No. of Beneficiaries		Out of (I), No. of Bank / Credit Linked		No. of Beneficiaries		Out of (I), No. of Bank / Credit Linked		No. of Beneficiaries		Out of (I), No. of Bank / Credit Linked	
	(I)		(II)		(I)		(II)		(I)		(II)		(I)		(II)	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Dehradun	5483	7767	0	0	8665	10798	0	0	6960	8295	0	0				
Uttarkashi	35	165	3	6	30	154	6	8	6	67	1	4				
Hardwar (A)	72	60	0	0	184	180	0	0	240	240	0	0				
Tehri	70	60	12	15	250	150	30	16	130	70	10	8				
Pauri	60	66	4	6	110	85	5	7	118	92	6	7				
Chamoli	26	142	4	7	38	118	6	5	22	96	3	5				
Rudra Prayag	22	128	4	7	32	103	6	5	20	78	3	5				
Almora	258	423	0	0	275	476	0	0	136	229	0	0				
Bageshwar	442	816	0	0	491	648	0	0	291	559	0	0				
Pithoragarh	222	378	0	0	318	452	0	0	0	0	0	0				
Champawat	520	790	0	0	480	630	0	0	0	0	0	0				
Nainital	0	0	0	0	0	0	0	0	0	0	0	0				
U.S. Nagar (A)	3712	3212	226	174	4125	3752	201	195	2525	2125	153	121				
Total	10922	14007	253	215	14998	17546	254	236	10448	11851	176	150	0		0	0
	840	1077	19	17	1154	1350	20	18	804	911	14	17				

- Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is the flagship scheme of the Ministry of Skill Development (MSDE) and implemented by National Skill Development Corporation. The objective of this skill certification scheme is to enable a large number of Indian youth to take up industry relevant skill training that will help them in securing a better livelihood.
- Skill Training is conducted under the National Skill Qualification Framework (NSFQ).
- The PMKVY Scheme is aligned with other schemes like Digital India, Make in India, Swachh Bharat Mission.
- The training imparted under this scheme includes the Soft Skills Training, Work Ethics and Grooming etc.
- Courses offered under the Pradhan Mantri Kaushal Vikas Yojana are as under : Agriculture, Automotive, Beauty & Wellness, Electronics, Furniture and Fitting, Tourism and Hospitality, Textiles, Handicrafts and Carpet etc.

Observation:

- ❖ As per the PMKVY portal of Ministry of Skill Development and Entrepreneurship, Govt. of India, the overall placement percentage for the candidates which are trained under this scheme for the State of Uttarakhand is 54.73% which is slightly better than the national average under this scheme which is 52.82%.

Agenda III : Enabling Infrastructure for furthering Financial Inclusion and Digital Payments Ecosystem :

Major Highlights of Digital Infrastructure in the State:

- ❖ Presently there are around 13.25 million telephone subscriptions in the State of Uttarakhand.
- ❖ The overall tele density of the State is 116.12% which is better than national average of 88.17% as on March, 2021.
- ❖ The rural teledensity in the State is 89.83% which is also significantly better than the national rural teledensity of 60.27% as on March, 2021.
- ❖ Under the BharatNet Project Phase-II program in the state, 5991 Gram Panchayats covering 65 blocks will be provided Optical Fibre connectivity which will help to improve internet connectivity in the State.

(a) Digital infrastructure (State Data as on March 2019, March 2020, March 2021 and June 2021) :

	Tele Density – Number of Telephone Subscribers per 100 inhabitants				Internet Density – Number of Internet Subscribers per 100 inhabitants				Point of Sales / QR Codes Density – Number of PoS / QR codes per 100 Merchants			
	(i)				(ii)				(iii)			
	March 2019	March 2020	March 2021	June 2021	March 2019	March 2020	March 2021	June 2021	March 2019	March 2020	March 2021	June 2021
	115.71	118.84	116.12	NA	32.17*	38.58*	42.67*	NA	NA	NA	NA	NA

*The internet density figures represents combined figures of Uttar Pradesh and Uttarakhand as provided in the TRAI report dated August 27, 2021.

As per TRAI Report as on March 31, 2021 :

Particulars	Uttarakhand	Himachal
Telephone Subscription (In Millions)	13.25	11.28
Teledensity %	116.12	152.50
Wireless Subscriber (In Millions)	13.13	11.19
Wireless Teledensity %	115.13	151.30
Wireline Subscribers (In Millions)	0.11	0.09
Wireline Teledensity %	0.99	1.20

- With low internet bandwidth available in some hilly regions of the State, the data transfer and the download speeds are slow in these regions. Due to slow internet speed and poor connectivity in some hilly regions in the State, banks are not able to provide full range of banking services and bank product to the customers.
- Customers are not able to use internet banking and mobile banking facility in these regions. To ensure 100% digitization in hill districts in the State, it is required that the internet infrastructure is revamped by installing more mobile towers.
- Under the BharatNet Project phase II programme in the State, 5991 Gram Panchayats in 65 Blocks of the State will be provided optical fibre connectivity.
- This will facilitate e-governance, e-education, e-office, e-banking in the State.
- In Border areas/difficult terrain areas, State Government is also providing subsidy to mobile service providers for installation of Mobile Towers in these areas.

(b) Physical Infrastructure Inadequacies - Road / Power / Telecom Connectivity

Major Highlights of Physical Infrastructure in the State:

- ❖ The overall road network length in the State is 52848 km. The road network is administered by the PWD and comprises of 2949 km of national highways (NH), 4,387 km of State Highways (SH), 4,906 km of District Roads and 29809 km of Rural Roads.
- ❖ The road density per 1000 sq km area is 988.12 km which is less than the national average of 1616.99 kms.
- ❖ As on December 2020 Uttarakhand State had installed capacity (MW) of 1296.10 and total electricity generation of 4191.21 million units against total electricity demand (MU) of 9663. With on going Hydro Electric Project, Solar Energy Project the gap between electricity demand and supply will be reduced.
- ❖ According to the Internet and Mobile Association of India (IAMAI) report, titled 'India Internet 2019', Uttarakhand's Internet penetration rate (defined as number of individuals aged above 12 per 100 population who accessed the Internet in the last month) was 34% at end of November 2019 which is lower than national average of 40%.

(i) Road Connectivity in the State :

An efficient road network system is a pre-requisite for sustained economic development and also road networks are a necessary compliment to railways. Increasingly roads are not looked at in isolation, but as part of an integrated multi-modal system of transport. Roads establish ease of contact between farms, fields, factories and markets and facilitate door to door service. Thus, most economic activities are possible only if road connectivity is available for their facilitation.

Present Status: The overall road network length in the State is 52848 km. The road network is administered by the PWD and comprises of 2949 km of national highways (NH), 4,387 km of State Highways (SH), 4,906 km of District Roads and 29809 km of Rural Roads.

The total road length in the State is less than its neighbouring hilly State of Himachal Pradesh which has a total road length of 61, 899 km. The road density per 1000 sq km area is 988.12 km which is less than the national average of 1616.99 kms and it is also less than road density per 1000 sq.km of Himachal Pradesh which is 1111.83 km. The road length per 1000 population in the State is 5.23 km which is less than Himachal Pradesh for which it is 9.02 km.

(Source- Annual Report 2020-2021 of Ministry of Road Transport and Highways, Govt. of India)

According to the Public Works Department (PWD), Uttarakhand data, there are 15,745 revenue villages (*tok*) in Uttarakhand. Of these, 13,149 have road connectivity which means 2,596 villages (16.5%) don't have any road connectivity at present.

There is a need to improve rural connectivity in the State through building of surfaced roads which can withstand various challenges of flash floods, landslides etc which occurs frequently in villages located in hilly regions in the State.

B. Power Infrastructure in the State :

Presently, as on December, 2020 Uttarakhand State had installed capacity (MW) of 1296.10 and total electricity generation of 4191.21 million units against total electricity demand (MU) of 9663. With on going Hydro Electric Project, Solar Energy Project, the gap between the electricity demand and supply will be reduced in the State in near future, which will help the State to become self sufficient.

The State also aims to increase the power production through solar, pirul and biomass resources abundantly available in the state. These measures are being taken up to ensure supply of quality power to the domestic and industrial units in the State.

C. Telecom Connectivity :

Communications Sector has assumed the position of an essential infrastructure for socio-economic development in an increasingly knowledge-intensive world. The reach of telecom services to all regions of the country has become an integral part of an innovative and technologically driven society. India is currently the world's second-largest telecommunications market with a subscriber base of 1201.20 million (of which mobile telephone connections are 1180.96 million and landline telephone connections are 20.24 million). The overall tele-density in the country is 88.17%. While the rural tele-density is currently 60.27%, the urban tele-density stands at 141.03% at the end of March, 2021.

Internet and broadband penetration in the country is increasing steadily, boosting the Government's Digital India campaign. The number of Internet subscribers (both broadband and narrowband) now stands at 825.30 million by the end of March, 2021. The number of subscribers accessing internet via wireless phones etc. was 799.30 million and there were 25.99 million wired internet subscribers at the end of March, 2021. **(Source- TRAI, Department of Telecom Report dated August 27, 2021)**

Present Connectivity Status and Challenges in Uttarakhand: The overall tele-density of the State was 116.12% which is better when compared to national average of 88.17% (as on March, 2021). Further the rural tele-density in the State is 89.83% which is also significantly better than the rural national average of 60.27% (as on March, 2021).

The number of Internet subscribers per 100 population at the end of March,2021 for the State is 42.67 which is lower than the national average of 60.73. Further, according to the Internet and Mobile Association of India (IAMAI) report, titled 'India Internet 2019', Uttarakhand's Internet penetration rate (defined as number of individuals aged above 12 per 100 population who accessed the Internet in the last month) was 34% at end of November 2019 which is also lower than national average of 40%. Hence, there is a need to focus on improving internet infrastructure in the State for furthering overall financial inclusion in the State.

Agenda IV :

Progress in Pilot Project on Expanding and Deepening of Digital Payments undertaking the identified District (Distt. Almora)

As per the RBI letter dated October 07, 2019, with a view to expanding and deepening the digital payments ecosystem, it was decided that all the State/UT Level Bankers Committees (SLBCs/UTLBCs) shall identify one district in their respective States/UTs on a pilot basis. The identified district shall be allotted to a bank having significant footprint which will endeavour to make the district 100% digitally enabled within one year i.e. October 2020. In the State of Uttarakhand, district Almora was chosen on the pilot basis by SLBC, Uttarakhand. While the original timeline for completion of the program was October 2020, keeping in view disruptions brought about by challenges on the account of COVID-19 pandemic, the timeline was extended till March 31, 2021. A brief summary of the progress made on achievement of digitalisation in the district Almora as on July 31, 2021 is provided below:

- **Digital Coverage for Individuals (Savings Accounts):**

% of Eligible Operative Saving accounts in the district covered with at least one of the facilities - Debit/RuPay cards, net banking, mobile banking, UPI, USSD, and AEPS - 98%

- **Digital Coverage for Business (Current Accounts):**

% of Eligible Operative Current/ Business Accounts covered with at least one of facilities – Net Banking/ POS/ QR/ Mobile Banking – 96%

Progress in Pilot Project on Expanding and Deepening of Digital Payments undertaken in the identified District(s) for the State / UT (as per enclosed format – Annex – III) and way forward for scaling up the same in other Districts of the State / UT :

Annex - III																			
Name of the identified district(s)	Nodal Bank	For Banks' own customers																	
		Digital coverage of individuals (Eligible Operative Savings Accounts)										Digital coverage of businesses (Eligible operative Current/ Business Accounts)							
		% Debit/ RuPay cards coverage		% Net banking coverage		% of Mobile Banking/ UPI/ USSD coverage		% AEPS coverage		% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total eligible Operative Savings Accounts		% Net banking coverage		% of POS/ QR coverage		% of Mobile Banking		% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Eligible Operative Current/ Business Accounts	
		Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21
Almora	S.B.I	71	78	25	28	29	32	66	66	93	98	42	54	50	51	14	26	74	95

Annex - III													
Name of the identified district(s)	Nodal Bank	For non-customers										4. Digital Financial Literacy	
		3. Provision of Digital infrastructure								No. of FLC camps on Digital FL			
		A. POS/ QR issued to shopkeepers (other than Current Account holders)		B. POS/ QR issued to Govt/ Public Service providers		C. POS/ QR issued to others		Total POS/ QR (A+B+C) other than Current Account holders					
		Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21
Almora	S.B.I	109	130	2	2	1	1	112	133	267	414	7859	12385

- Aadhar Enabled Payment Service (AEPS) transactions taken as digital transactions and increased use of Rupay Card has led to digitization percentage in eligible operative Saving Bank going up to 98 as on July, 2021.
 - Similarly in eligible operative current account the digitization percentage is 96 as on July, 2021.
 - Due to slow speed and poor connectivity of internet in some hilly areas in the district, the customers are not able to use mobile banking, internet banking and App based banking.
- Reserve Bank of India vide their Letter No. FIDD.CO.LBS. No.71339/02.01.001/2021-22 dated 14th July 2021 has advised SLBC to extend the programme in one or two other Districts in the State.

Presently, for the extension of aforementioned digitalization programme in the State, SLBC, Uttarakhand in consultation with other stakeholders is in process to select one new district where 100% Digitalization programme will be implemented from this financial year onwards in the State.

Agenda– V:

NABARD - Support for Financial Inclusion & Banking Technology – Standard Schemes on Tap:

Sr. No.	Scheme for Support towards	Activities	Eligible Banks	Support (Maximum Amt. and Unit)
I. Financial Literacy Programmes				
1.	Financial and Digital Literacy Camps by branches of banks	Conduct of literacy programmes on various topics and target groups in Rural areas	i. Branches of SCB (including SFB & PB) ii. RRB iii. RCB	SFD : Rs. 6,000/- per camp Unit : Number of camp
II. Banking Technology Adoption Schemes				
1.	Micro ATM Deployment	Deployment locations of Micro ATMs : SCBs : Schools and Colleges in SFDs. Milk Societies in all Districts.	i. SCB (including SFB & PB) ii. RRB iii. RCB	SFD : Rs. 22,500/- per device
2.	POS / mPOS Deployment	Deployment of POS / mPOS terminals in Tier 3 to Tier 6 centres	i. SCB (including SFB & PB) ii. RRB iii. RCB	SFD : Districts alike : Rs. 6,000/- per device
III. Support for Connectivity and Power Infrastructure				
1.	VSAT Deployment	Installation of VSAT in Sub Service Area (SSA) of the Bank for : i. Kiosk/Fixed CSP ii. New branches opened	i. SCB (including SFB & PB) ii. RRB iii. RCB	Only in SFD : Rs. 3 lakh per unit. Unit : No. of VSAT
2.	Mobile Signal Booster Deployment	Installation of Mobile Signal Booster in SSA of the Bank for : i. Kiosk/Fixed CSP ii. New branches opened	i. SCB (including SFB & PB) ii. RRB iii. RCB	Only in SFD : Rs. 1 lakh per unit. Unit : No. of solar power / UPS units

Banks are requested to avail NABARD's support to improve Financial Inclusion / Financial Literacy, improve their Digital Connectivity Infrastructure in the State of Uttarakhand.

Agenda- VI :

Any other Specific issue relating to FI/FL/Digital Payments

a) Performance of Aspirational Districts in four KPIs under Targeted Financial Inclusion Intervention Programme :

नीति आयोग द्वारा राज्य में हरिद्वार एवं उधम सिंह नगर जिले को F.I. हेतु Aspirational District के तौर पर चिन्हित किया गया है। Targetted Financial Inclusion Intervention Programme (TFIIP) के अन्तर्गत हरिद्वार एवं उधम सिंह नगर जिले द्वारा KPI (Key Performance Indicator) में निम्नवत प्रगति दर्ज की गयी है :

जिला हरिद्वार की प्रगति 31 जुलाई, 2021 तक निम्नवत है :

Benchmark for Aspirational Districts	Operative Bank accounts (CASA)	PMJJBY enrollments	PMSBY enrollments	APY beneficiaries
Total No. of Accounts to be opened for achieving benchmark	24,52,917	1,84,732	5,72,855	54,558
Actual No. of Accounts as on 31.07.2021	24,55,961	82,687	3,90,240	59,340
Remaining No. of Accounts to be opened by 30/09/21	----	1,02,045	1,82,615	-----

जिला उधम सिंह नगर की प्रगति 31 जुलाई, 2021 तक निम्नवत है :

Benchmark for Aspirational Districts	Operative Bank accounts (CASA)	PMJJBY enrollments	PMSBY enrollments	APY beneficiaries
Total No. of Accounts to be opened for achieving benchmark	21,39,533	1,61,131	4,99,667	47,587
Actual No. of Accounts as on 31.07.2021	22,11,917	1,11,927	4,95,132	55,650
Remaining No. of Accounts to be opened by 30/09/21	----	49,204	4,535	----

(उक्त डाटा नीति आयोग के **Champions of Change Portal** से लिये गये हैं।)

- अग्रणी जिला प्रबन्धक, जिला हरिद्वार एवं उधम सिंह नगर द्वारा अवगत कराया गया है कि कोविड महामारी के कारण लॉकडाउन अवधि में माहवार लक्ष्य प्राप्त नहीं हो सके।
- राज्य में कोरोना महामारी की धीमी गति के दृष्टिगत मुख्य सचिव, उत्तराखण्ड शासन द्वारा जारी दिषानिर्देशानुसार एस.एल.बी.सी., उत्तराखण्ड द्वारा पत्रांक A.O./SLBC/51 दिनांक 15 जून, 2021 के माध्यम से समस्त बैंक नियंत्रकों को समस्त कार्यों में प्रगति हेतु निर्देशित कर दिया गया है।
- वित्तीय सेवायें विभाग, वित्त मंत्रालय, भारत सरकार द्वारा दोनो जिलों को माहवार लक्ष्य आवंटित किये गये हैं, जिसकी समीक्षा जिला स्तर पर DLIC तथा राज्य स्तर पर SLIC करेगी।

b) Status of NPA in Government Sponsored Scheme:

(Amt. in Crores)

NPA POSITION OF GOVT. SPONSORED SCHEME as on 31st MARCH, 2021						
S. No.	NAME OF SCHEME	Total Outstanding		Gross NPA		Gross NPA%
		No.	Amount	No.	Amount	
1	PMEGP	7150	250.71	1006	19.77	7.89
2	SCP	5333	53.14	571	4.30	8.11
3	VCSGSY	2539	174.70	471	25.27	14.46
4	NULM	2566	44.80	320	3.18	7.09
5	NRLM	11086	53.16	701	2.81	5.28
6	DRI	4993	5.53	1397	1.55	28.08
	Mudra - Shishu	88467	200.21	8719	23.59	11.78
	Mudra - Kishore	106525	1565.95	12692	187.76	11.99
	Mudra - Tarun	154423	1712.32	1858	108.90	6.36
7	Mudra	349415	3478.48	23269	320.25	9.21
8	DEDS – NABARD (Dairy Entrepreneurship Development Scheme)	8082	87.23	2361	28.64	32.84
9	Stand Up India	1545	231.36	130	20.37	8.80

NPA as on 31.03.2021		(Annex. – 10)		
		Outstanding Amt.	NPA Amt.	Gross NPA %
1	Agriculture	11062.65	1302.85	11.77
2	MSME	16706.89	1682.81	10.07

- बकायादारों से वसूली के लिए एक मुफ्त समाधान (OTS) योजना / बैंक अदालत / लोक अदालत का उपयोग भी किया जाय तथा इसकी जानकारी बकायादारों को दी जाय, जिससे एन.पी.ए. को कम किया जा सके। वित्तीय साक्षरता कैम्प में ग्राहकों को अपना ऋण तय समय सीमा में चुकाने के लिए जागरूक किया जाय, जिससे उनका सिबिल स्कोर ठीक रहे।
- एन.पी.ए. खातों में यदि सम्पत्तिक प्रतिभूति (Collateral Security) उपलब्ध है, तो बैंक ऋण वसूली की प्रक्रिया हेतु 13 (2) और 13 (4) के तहत कार्यवाही करें।

राज्य में बैंकवार (सर्वजनिक, क्षेत्रीय ग्रामीण बैंक, निजी बैंक एवं राज्य सहकारी बैंकों) एवं खण्डवार एन.पी.ए. निम्नवत है:
(Amt. in Crores)

Bank	NPA POSITION AS ON 31.03.2021												Total Advances		% of NPA To Total advances
	C&I		Agri.		MSE		MEDIUM ENTERPRISE		Per.		Total NPA				
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
Public Sector Banks	1742	29.61	52443	889.64	16929	917.33	4270	246.78	9927	313.40	85311	2396.76	915327	41233.07	5.81
Regional Rural Banks	0	0	9114	81.62	4609	82.17	0	0	1191	39.09	14914	202.88	111967	2606.39	7.78
Private Sector Banks	500	18.32	11184	241.21	18164	158.66	3421	150.72	2623	83.23	35892	652.15	648593	15743.04	4.14
Co-operative Banks	6650	58.44	10531	90.38	7590	47.23	7728	79.93	20114	249.75	52613	525.73	428225	6883.23	7.64
Total	8892	106.37	83272	1302.85	47292	1205.39	15419	477.43	33855	685.47	188730	3777.52	2104112	66465.73	5.68
NPA %		2.81		34.49		31.91		12.63		18.15					

वित्तीय वर्ष 2020-21 में राज्य में बैंकों का एन.पी.ए. 5.68 प्रतिशत है।

Position of Pending Recovery Certificates:

As on 30th June 2021

(Amt. in Crores)

Banks	Less than 1 Year		1 Year to 3 Year		3 Years to 5 Years		More than 5 Years		Total Pending RCs	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
Public Sector Banks	5106	90.85	11663	212.24	1904	21.73	1121	12.36	19794	337.18
Regional Rural Banks	496	11.57	1350	30.44	2103	21.68	1354	11.98	5303	75.67
Private Sector Banks	242	9.08	199	7.88	53	2.37	63	1.09	557	20.42
Co-operative Banks	999	12.16	2796	38.92	193	2.16	418	4.18	4406	57.42
Total	6843	123.66	16008	289.48	4253	47.94	2956	29.61	30060	490.70

- बैंकों में एन.पी.ए. की स्थिति चिन्ताजनक है, अतः बैंक स्थानीय स्तर पर प्रशासन से समन्वय स्थापित करते हुये बैंक के एन.पी.ए. कम करने का प्रयास करें। बैंक तहसील से आर.सी. का मिलान करें तथा ज्यादा वसूली करने के लिए अमीनों का सहयोग प्राप्त करें।
- एन.पी.ए. खातों की तहसील में ऑनलाईन आर.सी. फाईल करें और अनुवर्ती कार्यवाही करना सुनिश्चित करें।

c) Issues pending with State Government:

क्र.सं	विषय	वर्तमान स्थिति
1	पी.एम.स्वनिधि योजना: द्वितीय चरण की राषी रु. 20,000/- तक के ऋण की स्वीकृति हेतु निष्पादित विलेख पर स्टाम्प ड्यूटी समाप्त किये जाने हेतु षासन से स्वीकृति	पी.एम. स्वनिधि योजना अंतर्गत एसे फेरी व्यवसायियों को जिन्होंने प्रथम चरण के ऋण की धनराषी रु. 10,000/- बैंकों में जमा कर दी है, उन्हे बैंकों द्वारा द्वितीय चरण में रु. 20,000/- तक का ऋण प्रदान किया जायेगा। अतः द्वितीय चरण की राषी रु. 20,000/- तक के ऋण की स्वीकृति हेतु निष्पादित विलेख पर स्टाम्प ड्यूटी समाप्त किये जाने हेतु षासन से स्वीकृति प्रतीक्षित है।

d) Issues of SLBC pending with Banks:

क्र.सं	से लंबित	विषय	वर्तमान स्थिति
1	31.03.2021	SLBC Revamp Portal	निम्नांकित एक बैंक द्वारा Standardized System (Block wise mapping) का कार्य पूर्ण किया जाना अवषेष है : 1. राज्य सहकारी बैंक राज्य में कार्यरत 08 बैंकों (Punjab and Sindh Bank, Bank of India, Indian Bank, Bank of Maharashtra, Nainital Bank, Axis Bank, South Indian Bank and Prathma UP Gramin Bank) द्वारा जून, 2021 त्रैमास का डाटा RBI द्वारा उपलब्ध कराये गये प्रारुप SLBC India Portal पर Technical issues के कारण अपलोड नहीं किया गया है। राज्य स्तरीय बैंकर्स समिति, उत्तराखण्ड द्वारा उक्त बैंकों को समय-समय पर अवगत कराया जा रहा है कि वे उक्त कार्य को अतिषीघ्र पूर्ण करें।

e) SLBC Sub-Committees:

क्र. सं.	एस.एल.बी.सी. उप- समिति का नाम	उप-समिति के अध्यक्ष	उप-समिति के अन्य सदस्य
1	ग्राम्य विकास बैंकर्स स्थायी समिति	अपर मुख्य सचिव (ग्राम्य विकास)	राज्य में कार्यरत एस.एल.बी.सी. सदस्य बैंक एवं सम्बन्धित विभाग
2	अवस्थापना विकास बैंकर्स स्थायी समिति	अपर मुख्य सचिव अवस्थापना विकास आयुक्त	राज्य में कार्यरत एस.एल.बी.सी. सदस्य बैंक एवं सम्बन्धित विभाग
3	समाज कल्याण बैंकर्स स्थायी समिति	प्रमुख सचिव, समाज कल्याण	राज्य में कार्यरत एस.एल.बी.सी. सदस्य बैंक एवं सम्बन्धित विभाग
4	Deepening of Digital Payments / Financial Inclusion	सचिव (वित्त)	राज्य में कार्यरत एस.एल.बी.सी. सदस्य बैंक एवं सम्बन्धित विभाग

Annexure - 1

Agenda – I – B – b

Providing a Basic Bouquet of Financial Services (Micro Insurance and Micro Pension):

As on March 2019

District	No. of PMJDY Accounts		Out of total PMJDY Enrolment of PMJJBY		Out of total PMJDY Enrolment of PMSBY		Out of total PMJDY Enrolment of APY		Out of total PMJDY Enrolment of NPS	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Dehradun	214930	226841	47604	51571	147362	159642	19274	15771		
Uttarkashi	38369	43267	3366	3795	19137	21581	1099	1014		
Hardwar (A)	280993	304410	36704	39763	102232	110752	14221	11636		
Tehri	55308	62369	5091	5741	40380	45535	2451	2262		
Pauri	56048	63203	8345	9411	36540	41206	4702	4337		
Chamoli	32485	36632	3078	3472	12987	14646	1383	1276		
Rudra Prayag	17381	19601	1841	2077	12027	13563	838	774		
Almora	52805	59546	8068	9102	26481	29863	3193	2947		
Bageshwar	19111	21551	2694	3038	14178	15989	1027	948		
Pithoragarh	29063	32774	6394	7211	30753	34679	2613	2412		
Champawat	22807	25718	3993	4504	17614	19862	1192	1101		
Nainital	107437	121153	20973	22721	85580	96506	8321	6809		
U.S. Nagar (A)	296667	321390	39198	42465	139924	151585	13045	10674		
Total	1223404	1338455	187349	204871	685195	755409	73359	61961	Not Available	Not Available
State average	94108	102958	14411	15759	52707	58108	5643	4766		

PMJDY Beneficiaries per thousand adult population:

State	Number
Himanchal Pradesh	257
Uttarakhand	370
India	459
As on March, 2020	

- **Number of PMJDY accounts in State is 2561859**
- **Percentage of Male PMJDY accounts holders is 47.75.**
- **Percentage of Female PMJDY accounts holders is 52.25**

- **Number of PMJJBY account in State is 392220**
- **Percentage of Male PMJJBY accounts holders is 47.76.**
- **Percentage of Female PMJJBY accounts holders is 52.24.**

- **Number of PMSBY account in State is 1440604**
- **Percentage of Male PMSBY accounts holders is 47.56**
- **Percentage of Female PMSBY accounts holders is 52.44**

- **Number of APY account in State is 135320**
- **Percentage of Male APY accounts holders is 54.21**
- **Percentage of Female APYaccounts holders is 45.79**

As on March 2020

District	No. of PMJDY Accounts		Out of total PMJDY Enrolment of PMJJBY		Out of total PMJDY Enrolment of PMSBY		Out of total PMJDY Enrolment of APY		Out of total PMJDY Enrolment of NPS	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Dehradun	214921	232832	54068	58574	171524	185819	27886	22816		
Uttarkashi	40715	45913	3869	4364	21525	23319	1477	1363		
Hardwar (A)	300781	325846	40268	43623	142399	154266	22706	18579		
Tehri	55144	62184	6220	7015	40782	45989	4122	3805		
Pauri	55506	62593	10078	11365	39566	44617	6546	6043		
Chamoli	34561	38973	4710	5310	17775	20044	2613	2412		
Rudra Prayag	19266	21726	2377	2681	12108	13654	1296	1197		
Almora	54502	61460	9058	10215	34461	38862	5215	4813		
Bageshwar	20269	22857	3393	3827	15949	17986	1780	1643		
Pithoragarh	30756	34682	7010	7906	32994	37206	3778	3489		
Champawat	23687	26712	3846	4339	18261	20593	2131	1967		
Nainital	111219	125418	23012	24930	112834	104155	12275	10044		
U.S. Nagar (A)	324124	351134	40183	43532	149311	161755	20108	16452		
Total	1285451	1412330	208092	227681	809489	868265	111933	94623	Not Available	Not Available
State average	98880	108640	16007	17514	62268	66790	8610	7279		

- **Number of PMJDY accounts in State is 2697781**
- **Percentage of Male PMJDY accounts holders is 47.65**
- **Percentage of Female PMJDY accounts holders is 52.35**

- **Number of PMJJBY account in State is 435773**
- **Percentage of Male PMJJBY accounts holders is 47.75**
- **Percentage of Female PMJJBY accounts holders is 52.25**

- **Number of PMSBY account in State is 1677754**
- **Percentage of Male PMSBY accounts holders is 48.24**
- **Percentage of Female PMSBY accounts holders is 51.76**

- **Number of APY account in State is 206556**
- **Percentage of Male APY accounts holders is 54.19**
- **Percentage of Female APYaccounts holders is 45.81**

Annexure – 2

Agenda – I – B –c (iv)

IV. Micro Credit (Self Help Groups (SHGs) & Joint Liability Groups (JLG):

SHGs:

District	As on March, 2019			As on March, 2020		
	Total No. of SHG	Out of (I), No. of SHGs Credit Linked	Average Ticket Size of SHG Loan O/S (Total Credit O/S to SHG/No. of Credit Linked SHGs) (Amt. in Rs.)	Total No. of SHG	Out of (I), No. of SHGs Credit Linked	Average Ticket Size of SHG Loan O/S (Total Credit O/S to SHG/No. of Credit Linked SHGs) (Amt. in Rs.)
Dehradun	1113	648	110000	3119	1880	115000
Uttarkashi	2425	1652	100000	2514	1758	110000
Hardwar (A)	2078	1248	115000	2933	1785	120000
Tehri	3433	2120	70000	4210	2630	80,000
Pauri	2155	1382	75000	4519	2870	85,000
Chamoli	2845	1890	100000	3192	2145	110,000
Rudra Prayag	745	490	79000	875	575	85,000
Almora	1255	715	95000	3369	1825	105,000
Bageshwar	2296	1350	100000	2950	1705	105,000
Pithoragarh	3041	1760	77000	3331	1958	85,000
Champawat	1750	1060	80000	1975	1220	90,000
Nainital	973	595	100000	1018	630	110,000
U.S. Nagar (A)	2012	1288	90000	2402	1565	100,000
Total	26121	16198	1,191,000	36407	22546	1,300,000
State average	2009	1246	91,615	2801	1734	100,000

JLGs :

District	As on March, 2019			As on March, 2020		
	Total No. of JLG	Loan O/S to JLGs (Amt. in Cr.)	Average Ticket Size of JLG Loan O/S (Total Credit O/S to JLG/No. of JLGs) (Amt. in Rs.)	Total No. of JLG	Loan O/S to JLGs (Amt. in Cr.)	Average Ticket Size of JLG Loan O/S (Total Credit O/S to JLG/No. of JLGs) (Amt. in Rs.)
Dehradun	19669	59.19	30,093	25979	82.34	31,695
Uttarkashi	296	1.17	39,550	242	0.98	40,320
Hardwar (A)	38311	88.83	23,186	42801	113.81	26,590
Tehri	497	2.05	41,325	311	1.29	41,560
Pauri	1684	6.49	38,550	1355	5.32	39,250
Chamoli	112	1.47	43,565	111	0.48	43,620
Rudra Prayag	87	0.49	41,030	70	0.29	41,250
Almora	1039	4.52	43,500	988	4.32	43,700
Bageshwar	102	0.39	38,265	95	0.37	38,325
Pithoragarh	702	2.48	35,328	508	1.8	35,540
Champawat	202	0.9	44,554	167	0.75	44,650
Nainital	5723	20.44	35,715	6246	22.39	35,850
U.S. Nagar (A)	13307	82.95	62,335	14075	89.4	63,520
Total	81731	271.37	516,996	92948	323.54	525870
State average	6287	20.87	39769	7150	24.89	40452

राज्य स्तरीय बैंकर्स समिति, उत्तराखण्ड
78वीं एवं 79वीं बैठक दिनांक 29 अक्टूबर, 2021 की कार्य सूची (एजेण्डा)

वित्तीय सेवायें विभाग द्वारा जन धन खातों में षत प्रतिषत आच्छादित करने हेतु दिनांक 02 अक्टूबर, 2021 से 30 सितम्बर, 2022 तक कैम्पेन प्रारम्भ किया गया है, जिसमें योग्य एवं इच्छुक 18 वष से 21 वष की आयु के युवकों का बैंकों द्वारा पी.एम.जी.डी.वाई., पी.एम.एस.बी.वाई., पी.एम.जी.बी.वाई. एवं अटल पेंशन योजना से आच्छादित किया जायेगा।

वित्तीय सेवायें विभाग के आदेशानुसार निम्न निर्देशों पर बैंकों द्वारा कार्य किया जा रहा है :

- वित्तीय सेवाये विभाग द्वारा पत्रांक F.No. 21(23)/2014-FI(Mission) दिनांक 27.09.2021 के माध्यम से अवगत कराया गया है कि पी.एम.जे.डी.वाई खातों को प्रधानमंत्री सुरक्षा बीमा योजना, प्रधानमंत्री जीवन ज्योति बीमा योजना एवं अटल पेंशन योजना से पूर्ण रूप से आच्छादित कराने हेतु 30.09.2022 तक का लक्ष्य दिया गया है।
- बैंकों को उनके कार्पोरेट कार्यालय द्वारा जन धन खातों की सूची प्रेषित की गयी है, जिसमें यह बताया गया है कि ग्राहक कौन सी सामाजिक सुरक्षा योजना में आच्छादित है, यदि किसी योजना से आच्छादित नहीं है, तो ग्राहक को उस योजना से आच्छादित करने हेतु बैंक प्रयास करेंगे।
- भारतीय स्टेट बैंक का कार्पोरेट कार्यालय, राज्य चुनाव आयोग से 18 वष से 21 वष की आयु के युवकों की बूथवार बोटर सूची प्राप्त कर एस.एल.बी.सी. को प्रेषित करेंगे। एस.एल.बी.सी. इस सूची को बैंकों को प्रेषित करेंगे तथा आच्छादित खातों की प्रगति रिपोर्ट वित्तीय सेवायें विभाग को प्रेषित की जायेगी।
- बैंक दिनांक 16 अक्टूबर, 2021 से 31 अक्टूबर, 2021 तक क्रेडिट कैम्प का आयोजन करेंगे एवं सप्ताहवार प्रगति रिपोर्ट एस.एल.बी.सी. द्वारा वित्तीय सेवायें विभाग को प्रेषित की जायेंगे। इन कैम्पों में सभी **segment** के ऋण प्रदान किये जायेंगे।
- वित्तीय सेवाये विभाग द्वारा राज्य में हरिद्वार एवं उधम सिंह नगर जिले को **F.I. हेतु Aspirational District** के अन्तर्गत दिये गये लक्ष्यों की प्राप्ति दिनांक 31.12.2021 तक करनी है।
- एस.एल.बी.सी. द्वारा पी.एम.जे.डी.वाई खातों को प्रधानमंत्री सुरक्षा बीमा योजना, प्रधानमंत्री जीवन ज्योति बीमा योजना एवं अटल पेंशन योजना अंतर्गत वाषिक बजट अग्रणी जिला प्रबन्धकों को प्रेषित कर दिया गया है, जो कि उनके द्वारा बैंकवार वितरित कर दिया गया है।

1. सामाजिक सुरक्षा योजना :

(Annex. – 11)

योजना	आच्छादित खातों की संख्या		
	As on 31.03.2021	As on 30.09.2021	Increase
प्रधानमंत्री सुरक्षा बीमा योजना	20,43,505	20,67,035	23,530
प्रधानमंत्री जीवन ज्योति बीमा योजना	4,59,346	4,60,668	1,322
अटल पेंशन योजना	2,81,786	3,23,104	41,318
** कुल पी.एम.जे.डी.वाई खाता संख्या	28,59,104	29,39,832	80,728

** (Source : PMJDY Portal)

2. एन.आर.एल.एम. :

(Annex. – 12)

(रु. करोड़ में)

प्रगति	लक्ष्य	प्रेषित आवेदन पत्र	स्वीकृत आवेदन पत्र	ऋण राशि	निरस्त आवेदन पत्र	लम्बित आवेदन पत्र	
						< 1 M	>1 M
As on 31.03.2021	वार्षिक 9740	16045	9644	154.76	6021	132	248
As on 30.06.2021	त्रैमासिक 2500	3028	230	5.56	213	1665	920
As on 30.09.2021	अर्द्ध वार्षिक 5000	12818	5748	99.71	3184	1447	2439

(Source : NRLM Portal)

- बैंकों द्वारा अर्द्ध वार्षिक लक्ष्य प्राप्त कर लिया गया है तथा बैंकों से आग्रह है कि वे इन स्वयं सहायता समूहों का तय समय पर क्रेडिट लिंकेज करें।
- एस.एल.बी.सी. द्वारा बैंकों को अवगत कराया गया है कि समूह का बचत खाता खोलते समय केवल Office Bearers का ही के.वाई.सी. मांगा जाय।
- ऋण आवेदन पत्रों के निरस्तीकरण का स्पष्ट कारण अंकित करें तथा कारणों को पोर्टल में भी अंकित करें। साथ ही ऋण आवेदन पत्रों के निरस्तीकरण के कारणों से समूह को भी अवगत करायें।

3. वीर चन्द्र सिंह गढ़वाली स्वरोजगार योजना :

(Annex. – 13)
(रु. करोड़ में)

प्रगति	मद	लक्ष्य	प्रेषित आवेदन पत्र	स्वीकृत आवेदन पत्र	ऋण राशि	निरस्त आवेदन पत्र	लम्बित आवेदन पत्र		
							< 1 M	>1 M	
As on 31.03.21	वाहन	वार्षिक	147	252	137	12.75	66	16	33
	गैर वाहन	वार्षिक	153	145	60	15.62	57	9	19
As on 30 .06.21	वाहन	त्रैमासिक	38	49	7	66.85	2	9	31
	गैर वाहन	त्रैमासिक	25	27	2	30.00	5	3	17
As on 30 .09.21	वाहन	अर्द्ध वार्षिक	75	125	49	4.25	14	21	41
	गैर वाहन	अर्द्ध वार्षिक	50	82	12	2.75	17	23	30

(Source : Lead Bank Office)

- उक्त योजना में अर्द्ध वार्षिक लक्ष्य के सापेक्ष बैंकों द्वारा कम प्रगति दर्ज की गयी है, जबकि समूचित संख्या में ऋण आवेदन पत्र विभाग द्वारा बैंको को प्रेषित किये गये हैं। गत वर्ष में विभाग द्वारा बैंक शाखाओं को प्रेषित किये गये ऋण आवेदन पत्रों पर भी बैंक विचार करें।
- बैंकों से आग्रह है कि वे बैंक शाखाओं में लम्बित ऋण आवेदन पत्रों का निस्तारण पोर्टल के माध्यम से तय समय सीमा में करें।
- बैंक विभाग द्वारा बनाये गये पोर्टल पर ऋण आवेदन पत्रों का निस्तारण दर्ज करें।

4. होम स्टे :

(Annex. – 14)
(रु. करोड़ में)

प्रगति	लक्ष्य	प्रेषित आवेदन पत्र	स्वीकृत आवेदन पत्र	ऋण राशि	निरस्त आवेदन पत्र	लम्बित आवेदन पत्र	
As on 31.03.21	वार्षिक	200	353	128	19.73	102	123
As on 30 .06.21	त्रैमासिक	50	43	07	130.09	03	33
As on 30 .09.21	अर्द्ध वार्षिक	100	239	34	6.48	21	184

(Source : Tourism Deptt.)

- उक्त योजना में अर्द्ध वार्षिक लक्ष्य के सापेक्ष बैंकों द्वारा कम प्रगति दर्ज की गयी है, जबकि समूचित संख्या में ऋण आवेदन पत्र विभाग द्वारा बैंको को प्रेषित किये गये हैं। गत वर्ष में विभाग द्वारा बैंक शाखाओं को प्रेषित किये गये ऋण आवेदन पत्रों पर भी बैंक विचार करें।
- बैंकों से आग्रह है कि वे बैंक शाखाओं में लम्बित ऋण आवेदन पत्रों का निस्तारण पोर्टल के माध्यम से तय समय सीमा में करें तथा 143 में भू उपयोग परिवर्तन करने तथा मानचित्र स्वीकृत कराने हेतु डी.एल.आर.सी. की बैठक में जिला प्रशासन से आग्रह करें।
- विभाग द्वारा बनाये गये पोर्टल पर बैंक ऋण आवेदन पत्रों का निस्तारण दर्ज करें।

5. स्पेशल कम्पोनेन्ट प्लान :

(Annex. – 15)
(रु. करोड़ में)

प्रगति	लक्ष्य	मद – लक्ष्य	प्रेषित आवेदन पत्र	स्वीकृत आवेदन पत्र	ऋण राशि	निरस्त आवेदन पत्र	लम्बित आवेदन पत्र
As on 31.03.2021	वार्षिक	SC 732	1350	774	6.47	216	360
		ST 100	101	70	0.28	11	17
		Minority 177	179	78	3.54	16	85
As on 30.06.2021	त्रैमासिक	SC 732	28	0	0	1	27
		ST 100	0	0	0	0	0
		Minority 37	0	0	0	0	0
As on 30.09.2021	अर्द्ध वार्षिक	SC 201	876	331	2.54	56	489
		ST 25	45	11	0.04	02	32
		Minority 75	0	0	0	0	0

(Source : UBVVN Deptt.)

- स्पेशल कम्पोनेन्ट प्लान में बैंक शाखाओं द्वारा एस.सी. श्रेणी में अर्द्ध वार्षिक लक्ष्य प्राप्त कर लिया गया है।
- स्पेशल कम्पोनेन्ट प्लान में बैंक शाखाओं द्वारा एस.टी. श्रेणी में अर्द्ध वार्षिक लक्ष्य प्राप्त नहीं किये गये हैं। बैंकों से आग्रह है कि वे बैंक शाखाओं में लम्बित ऋण आवेदन पत्रों का निस्तारण समय सीमा में करें, जिससे लक्ष्य को समय से प्राप्त किया जा सके।
- विभाग द्वारा बनाये गये पोर्टल पर बैंक ऋण आवेदन पत्रों का निस्तारण दर्ज करें।

6. प्रधानमंत्री मुद्रा योजना :

(Annex. – 16)
(राशि करोड़ में)

श्रेणी	विवरण	प्रगति 31.03.2021		प्रगति 30.06.2021		प्रगति 30.09.2021	
		खातों की संख्या	स्वीकृत ऋण राशि	खातों की संख्या	स्वीकृत ऋण राशि	खातों की संख्या	स्वीकृत ऋण राशि
षिषु	रु. 50000 तक के ऋण	120818	340.28	8307	24.63	33743	98.95
किषोर	रु. 50000 से रु. 5.00 लाख	57624	1141.20	1291	109.76	16565	319.00
तरुण	रु. 5.00 लाख से रु. 10.00 लाख	12619	992.90	4457	101.45	3365	282.08
योग		191061	2474.38	14055	235.84	53673	700.06

(Source : MUDRA Portal)

- अर्द्ध वार्षिक लक्ष्य रु. 1250.00 करोड़ के सापेक्ष बैंकों द्वारा रु. 700.06 करोड़ का ऋण स्वीकृत किया गया है, जो कि निर्धारित लक्ष्य के सापेक्ष कम है।
- बैंकों से आग्रह है कि वे योजना अंतर्गत वार्षिक लक्ष्य की प्राप्ति करें।

- कोविड महामारी के कारण बाधित आर्थिक गतिविधियां को गति प्रदान करने हेतु बैंक पात्र आवेदकों को प्रधान मंत्री मुद्रा योजना अंतर्गत वित्तपोषण करें।
- वित्तीय सेवायें विभाग द्वारा बैंकों को निर्देशित किया है कि दिनांक 16.10.2021 से दिनांक 30.10.2021 तक क्रेडिट कैम्प का आयोजन किया जाय, जिसमें समस्त सरकारी योजनाओं के अंतर्गत ग्राहकों को उनकी पात्रता अनुसार ऋण प्रदान किये जाय।

7. प्रधानमंत्री रोजगार सृजन प्रोग्राम :

Progress As on 31.03.2021

मद	लक्ष्य	प्राप्त आवेदन पत्र	स्वीकृत आवेदन पत्र	वितरित आवेदन पत्र	निरस्त आवेदन पत्र	लम्बित आवेदन पत्र	
						<1M	>1M
DIC	530	4360	1510	1321	2622	88	140
KVIC	398	646	216	186	377	18	35
KVIB	398	2348	901	766	1365	33	49
Total	1326	7354	2627	2273	4364	139	224
Margin Money Target : Rs. 39.77 Cr.		Achievement : Rs. 45.19 Cr. (114%)					

Progress As on 30.06.2021

मद	लक्ष्य (प्रथम त्रैमास)	प्राप्त आवेदन पत्र	स्वीकृत आवेदन पत्र	वितरित आवेदन पत्र	निरस्त आवेदन पत्र	लम्बित आवेदन पत्र	
						<1M	>1M
DIC	172	260	44	16	40	153	23
KVIC	128	72	12	5	19	31	12
KVIB	128	180	33	9	30	86	21
Total	428	512	89	30	89	270	56
Margin Money Target : Rs. 51.71 Cr.		Achievement : Rs. 5.38 Cr. (10%)					

Progress As on 30.09.2021

(Annex. – 17)

मद	लक्ष्य (अर्द्ध वार्षिक)	प्राप्त आवेदन पत्र	स्वीकृत आवेदन पत्र	वितरित आवेदन पत्र	निरस्त आवेदन पत्र	लम्बित आवेदन पत्र	
						<1M	>1M
DIC	343	1267	349	107	491	284	143
KVIC	257	223	58	27	97	50	18
KVIB	257	802	223	108	275	202	102
Total	857	2292	630	242	863	536	263
Margin Money Target : Rs. 51.71 Cr.		Achievement : Rs. 10.75Cr. (21%)					

(Source of Data – PHEME Portal)

- अर्द्ध वार्षिक लक्ष्य 857 ऋण आवेदन पत्रों के सापेक्ष बैंकों द्वारा 630 ऋण आवेदन पत्र स्वीकृत किये गए हैं, जो कि योजना अंतर्गत निर्धारित लक्ष्य के सापेक्ष कम है।
- बैंक षाखायें निरस्त किये गये ऋण आवेदन पत्रों में निरस्तीकरण का स्पष्ट कारण पोर्टल में अंकित करें।

- ऋणी द्वारा ई.डी.पी. प्रषिक्षण प्राप्त करने के उपरांत बैंक मार्जिन मनी क्लेम राषि पोर्टल में दर्ज करें।
- खादी और ग्रामोद्योग आयोग, राज्य कार्यालय, देहरादून ने पत्रांक राकादे/पी.एम.ई.जी.पी सेल/भौ0स0/17-18/18-19/जीआईसीएल/2021-22 दिनांक 05.10.2021 के माध्यम से अवगत कराया गया है कि पीएमईजीपी योजना अंतर्गत वर्ष 2017-18 से 2019-20 में वित्तपोषित इकाईयों का वाहय अभिकरण M/s Genesys International Corporation Ltd., Mumbai द्वारा भौतिक सत्यापन किया जाना है, जिसकी सूचना समस्त बैंकों को प्रेषित कर दी गयी है। अतः बैंकों से आग्रह है कि वे इस विषयक अपनी समस्त शाखाओं को सूचित करें।
- बैंकों से आग्रह है कि वे बैंक शाखाओं में लम्बित ऋण आवेदन पत्रों का समय सीमा में निस्तारण करें, ताकि समय से वाषिक लक्ष्य की प्राप्ति हो सके।

8. एन.यू.एल.एम. :

(Annex. – 18)
(रु. करोड़ में)

प्रगति	लक्ष्य	प्रेषित आवेदन पत्र	स्वीकृत आवेदन पत्र	वितरित आवेदन पत्र	निरस्त आवेदन पत्र	लम्बित आवेदन पत्र
As on 31.03.2021	वार्षिक 772	2215	1084	1081	527	604
As on 30.06.2021	प्रथम त्रैमास 583	32	08	08	07	17
As on 30 .09.2021	अर्द्ध वार्षिक 1165	1084	133	132	75	876

(Source : NULM Portal)

- अर्द्ध वार्षिक लक्ष्य 1165 ऋण आवेदन पत्रों के सापेक्ष बैंकों द्वारा मात्र 133 ऋण आवेदन पत्र स्वीकृत किये गये हैं, जो कि बहुत कम है।
- बैंकों से आग्रह है कि वे बैंक शाखाओं में लम्बित ऋण आवेदन पत्रों का समय सीमा में निस्तारण करें ताकि समय से वाषिक लक्ष्य की प्राप्ति हो सके।
- बैंक शाखायें निरस्त किये गये ऋण आवेदन पत्रों में निरस्तीकरण का स्पष्ट कारण पोर्टल में अंकित करें।

9. स्टैण्ड अप इण्डिया :

(Annex. – 19)
(रु. करोड़ में)

मद	लक्ष्य	वित्तीय वर्ष 2020-21 31 मार्च, 2021 तक की प्रगति			वित्तीय वर्ष 2021-22 30 जून, 2021 तक की प्रगति			वित्तीय वर्ष 2021-22 30 सितम्बर, 2021 तक की प्रगति		
		प्राप्त आवेदन पत्र	स्वीकृत आवेदन पत्र	स्वीकृत राशि	प्राप्त आवेदन पत्र	स्वीकृत आवेदन पत्र	स्वीकृत राशि	प्राप्त आवेदन पत्र	स्वीकृत आवेदन पत्र	स्वीकृत राशि
महिला	567	294	294	55.95	24	24	5.01	39	39	7.87
अनुसूचित जाति / जनजाति	566	115	115	13.98	13	13	2.76	28	28	6.05
योग	1133	409	409	69.93	37	37	7.77	67	67	13.92

(Source of Data : Banks)

- दिनांक 13.10.2021 को वित्तीय सेवायें विभाग द्वारा बैंकों के साथ आयोजित Review Meeting में स्टैण्ड अप इण्डिया योजना की धीमी प्रगति पर असंतोष व्यक्त किया ।
- स्टैण्ड अप इण्डिया योजना में मार्जिन 25 प्रतिषत से घटाकर 15 प्रतिषत कर दिया गया है एवं कृषि अनुषंगी गतिविधियों को योजना में शामिल किया गया है।
- बैंकों से अपेक्षा की जाती है कि वे आवंटित लक्ष्य की प्राप्ति हेतु प्रयास करें।

10. ईमरजेन्सी क्रेडिट लाईन गारंटी योजना :

Progress as on 31.03.2021, O/S (FB+NFB) upto Rs. 50 Crores :

(Rs. In Crores)

	Eligible loan A/Cs		No. of A/Cs whom information sent	No. of Accounts		Amount		Coverage %
	No. of A/Cs	Amt.		Cum. Sanctioned	Cum. Disbursement	Cum. Sanctioned	Cum. Disbursement	
Upto Rs. 25 Crores	99112	2478.77	99112	67359	41485	1716.92	1484.34	67.96
Above Rs. 25 to 50 Crores	504	187.28	504	56	54	142.30	81.53	11.11

Progress as on 30.06.2021, O/S (FB+NFB) upto Rs. 50 Crores :

(Rs. In Crores)

	Eligible loan A/Cs		No. of A/Cs whom information sent	No. of Accounts		Amount		Coverage %
	No. of A/Cs	Amt.		Cum. Sanctioned	Cum. Disbursement	Cum. Sanctioned	Cum. Disbursement	
Upto Rs. 25 Crores	99139	2476.60	99139	67425	41537	1852.57	1621.78	68.01
Above Rs. 25 to 50 Crores	577	192.50	577	59	58	142.49	105.60	10.23

Progress as on 30.09.2021, O/S (FB+NFB) upto Rs. 50 Crores :

(Annex. – 20)

(Rs. In Crores)

	Eligible loan A/Cs		No. of A/Cs whom information sent	No. of Accounts		Amount		Coverage %
	No. of A/Cs	Amt.		Cum. Sanctioned	Cum. Disbursement	Cum. Sanctioned	Cum. Disbursement	
Upto Rs. 25 Crores	99140	2479.60	99140	67473	41625	1865.79	1642.47	68.06
Above Rs. 25 to 50 Crores	1071	205.29	1071	85	81	145.71	108.37	7.94

(Source of Data – Banks)

- उक्त योजना रु. 4.5 लाख करोड़ (वित्तीय सेवायें विभाग, वित्त मंत्रालय, भारत सरकार द्वारा उक्त योजना में रु. 1.5 लाख करोड़ का अतिरिक्त आवंटन किया गया है) ऋण स्वीकृत होने तक जारी रहेगी अथवा 31 मार्च, 2022 तक, दोनो में से जो भी पूर्व में हो। अभी तक देश में उक्त योजना अंतर्गत रु. 2.86 लाख करोड़ स्वीकृत किये जा चुके हैं। ऋण वितरण की तिथि बढ़ाकर 30.06.2022 कर दी गयी है।
- योजना अंतर्गत दिनांक 29.02.2020 के स्थान पर दिनांक 31.03.2021 की outstanding राशि पर 20 प्रतिषत ऋण दिये जाने का प्रावधान किया गया है।
- जिन लाभार्थियों ने दिनांक 29.02.2020 की outstanding राशि पर 20 प्रतिषत ऋण प्राप्त किया है, वे अब दिनांक 31.03.2021 की outstanding राशि के अन्तर की राशि के ऋण हेतु आवेदन कर सकते हैं।

11. Status of performance under PM SVANidhi :

वित्तीय वर्ष 2021-22 के द्वितीय त्रैमास में योजनांतर्गत बैंकों द्वारा दर्ज की गयी प्रगति निम्नवत है :

No. of Applications uploaded in portal	No. of Applications Picked by Banks	No. of Applications Sanctioned	No. of Applications Disbursed	Applications Returned / Ineligible / Closed	% Achievement Disbursed VS Total Application
17202	544	10717	9866	5941	57%

(Source of data – PM SVANidhi Portal)

- पी.एम. स्वनिधि में जिन खाताधारकों द्वारा नियमित रूप से ऋण का पुर्नभुगतान करके ऋण खाता बन्द कर दिया है, उनको पुनः रु. 20,000/- (2nd Tranche) तक का ऋण प्रदान किया जा रहा है।
- आवासन और शहरी कार्य मंत्रालय, भारत सरकार के पत्रांक D.O. No. K-12020(4)/7/2020-PMS-B दिनांक 21 अक्टूबर, 2021 द्वारा निम्नवत निर्देशित किया गया है :
 - उक्त योजना अंतर्गत पूर्व में प्राप्त ऋण आवेदन पत्र, जो कि Low CIBIL - Transunion Score (Minimum 650) के कारण अयोग्य थे, उन्हें ULB वित्तीय संस्थाओं को पुनः प्रेषित करेंगे।
 - ULB बैंकों द्वारा निरस्त किये गये ऋण आवेदन पत्रों की जांच कर, अंकित त्रुटियों का निराकरण कर बैंक शाखाओं को उनकी अग्रिम कार्यवाही हेतु पुनः प्रेषित करेंगे।
 - बैंक ऐसे ऋण आवेदन पत्र, जो कि पोर्टल में स्वीकृत दिखाये गये हैं परन्तु तकनीकी कारणों से वितरित नहीं हुये हैं, की सूची ULB को प्रेषित करें।

12. मुख्यमंत्री स्वरोजगार योजना (MSY):

मुख्यमंत्री स्वरोजगार योजनान्तर्गत प्रगति निम्नवत है :

(Annex. - 21)

progress	Applications Sent to Banks	Reverted by Bank	Rejected by Bank	Loan Sanctioned by Bank	Loan Disbursed by Bank	Pending
	No.	No.	No.	No.	No.	No.
As on 31/03/21	9259	1438	3252	3866	3155	703
As on 30/09/21 F.Y. 2021-22	4431	272	775	1594	746	1790
Total	13690	1710	4027	5460	3901	2493

- 607 ऋण खातों में जिला उद्योग केन्द्र से मार्जिन मनी सबसीडी क्लेम के लिए आवेदन किया जा चुका है।
- अर्द्ध वाषिक लक्ष्य 2550 के सापेक्ष 1594 ऋण आवेदन पत्र स्वीकृत किये गये हैं, जो कि अर्द्ध वाषिक लक्ष्य का 62 प्रतिशत है।
- एस.एल.बी.सी. द्वारा बैंकों को अवगत कराया गया है कि गत वित्तीय वर्ष 2020-21 के लम्बित योग्य आवेदकों के ऋण आवेदन पत्रों को स्वीकृत करें।
- बैंक षाखाओं से अनुरोध है कि वे सर्व प्रथम आवेदक का सिबिल स्कोर जांच लें तथा तदुपरांत ऋण आवेदन पत्र स्वीकृत अथवा अस्वीकृत करें।

13. Business Correspondent and Capacity Building :

BC Certification Process for capacity building of Business Correspondents (BCs) :

(Annex. - 22)

Data	Total No. of B.C..	Active B.C.	In-Active B.C.	No. of B.C. completed B.C. Certification Course	No. of remaining B.C. for completion of B.C. Certification Course
As on 31.03.2021	2624	2252	372	1316	1308
As on 30.06.2021	2822	2446	376	1494	1328
As on 30.09.2021	2900	2519	381	1681	1219

(Source of Data – Banks)

- आई.आई.बी.एफ. द्वारा B.C. Certification Course करने हेतु ऑनलाईन आवेदन करने की प्रक्रिया प्रारम्भ कर दी गयी है। अतः बैंकों से आग्रह है कि वे अपने बी.सी. का सर्टिफिकेशन कोर्स शीघ्र पूर्ण करायें।
- In-Active B.C. को Active करें अथवा इनके स्थान पर नये बी.सी. नियुक्त करें, जिससे ग्राहकों को निरन्तर बैंकिंग सेवा प्राप्त हो सके।

KCC saturation scheme as on 30.09.2021 as per FI-Plan Portal

Cumulative number of KCC applications Received Crop Loan			102032	
			No. of A/c	Amt. (in lacs)
	KCC (Crop Loan)		85201	1672.75
	Farmers with AH or Fisheries Activities	KCC(Crop Loan) with dairy	2370	20.51
		KCC(Crop Loan) with other allied activities	2105	12.31
	AH	Dairy	14194	92.29
		Poultry	19	0.67
		Others	2145	63.65
	Fisheries	Fisheries	227	2.87
Grand Total			106261	1865.05
Application not found to be eligible	Applicant already having a KCC either in same bank or others		11147	
	Non-availability of land records, No clear title/ disputed land records, etc.		16591	
	Total		27738	
No of Pending Applications Total			895	

अल्मोडा एवं उत्तरकाशी जिले की सरकार प्रायोजित ऋण योजना अंतर्गत प्रगति रिपोर्ट :

जिला : अल्मोडा :

(Progress as on 30.09.2021)

(रु. करोड़ में)

योजना		अर्द्ध वार्षिक लक्ष्य	प्रेषित आवेदन पत्र	स्वीकृत आवेदन पत्र	ऋण राशि	वितरित आवेदन पत्र	ऋण राशि	निरस्त आवेदन पत्र	लम्बित आवेदन पत्र	
									< 1 M	> 1M
NRLM		289	606	181	2.01	168	1.92	227	15	183
VCSGSY	Vehicle	6	12	2	0.14	2	0.14	0	2	8
	Non- Vehicle	4	12	0	0	0	0	0	6	6
Home Stay		11	23	2	0.53	2	0.53	4	6	11
SCP	SC	35	35	32	0.14	32	0.14	1	2	0
	ST	00	0	0	0	0	0	0	0	0
	Minority	03	0	0	0	0	0	0	0	0
PMEGP		65	168	44	1.01	44	1.01	67	57	
NULM		46	0	0	0	0	0	0	0	0
MSY		412	418	132	---	53	---	61	225	
PMSVANidhi		---	22	5	0.005	3	0.003	14	3	

जिला : उत्तरकाशी :

(Progress as on 30.09.2021)

(रु. करोड़ में)

योजना		अर्द्ध वार्षिक लक्ष्य	प्रेषित आवेदन पत्र	स्वीकृत आवेदन पत्र	ऋण राशि	वितरित आवेदन पत्र	ऋण राशि	निरस्त आवेदन पत्र	लम्बित आवेदन पत्र	
									< 1 M	> 1M
NRLM		266	647	357	6.63	338	6.39	184	15	91
VCSGSY	Vehicle	06	06	04	0.38	03	0.28	1	0	1
	Non- Vehicle	04	06	0	0	0	0	4	0	2
Home Stay		12	41	06	1.41	06	1.41	9	9	17
SCP	SC	22	36	26	0.18	26	0.18	5	0	5
	ST	01	01	01	0.005	01	0.005	0	0	0
	Minority	02	0	0	0	0	0	0	0	0
PMEGP		61	137	47	2.74	38	1.79	61	29	
NULM		60	07	0	0	0	0	02	0	05
MSY		412	844	269	---	92	---	222	353	
PMSVANidhi		---	49	15	0.15	11	0.11	23	11	