

राज्य स्तरीय बैंकर्स समिति STATE LEVEL BANKERS' COMMITTEE

उत्तराखण्ड / UTTARAKHAND



प्रधानमंत्री
कृषि मूद्रा
योजना
पूंजी, सफलता की कुंजी

समीक्षा 30 सितम्बर 2021 त्रैमास तक
(79वीं विशेष बैठक में दिनांक 29.10.2021)



संयोजक



भारतीय स्टेट बैंक

राज्य स्तरीय बैंकर्स समिति

प्रशासनिक कार्यालय

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भाग – “अ”
कार्यपालक सारांश

उत्तराखण्ड राज्य की एक झलक (Uttarakhand - 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	— ₹ 64,486/- से अधिक/राष्ट्रीय औसत (₹ 54,527/-)
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, खिसू, चम्पावत, दयारा, औली, खतलिग 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, थड्या, 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 (रूडकी), 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 वाला विश्व की सबसे लम्बी पैदल धार्मिक



यात्रा नन्दादेवी राजजात यात्रा सहित कई स्थलों पर धार्मिक एवं सांस्कृतिक पृष्ठभूमि के स्थानीय मेलों व उत्सवों का आयोजन धूम-धाम से वर्ष भर होता रहता है।

मौसम

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

राज्य पुष्प

- ब्रह्म कमल (*Saussurea obvallata*)

राज्य वन्य पशु

- कस्तूरी मृग (*Moschus chrysogaster*)

राज्य वृक्ष

- बुरांस (*Rhododendron arboreum*)

राज्य पक्षी

- मोनाल (*Lophoorus impejanus*)

उत्तराखण्ड की जनसंख्या (2011 की जनगणनानुसार)

कुल जनसंख्या	–	1,01,16,752
पुरुष	–	51,54,178
महिलाएं	–	49,62,574
लिंग अनुपात	–	964:1000 (महिला : पुरुष)
जनसंख्या घनत्व	–	189 प्रति वर्ग किमी.
साक्षरता प्रतिशत	–	80%

प्रशासनिक इकाई

मण्डल	02
जिले	13
तहसील	110
विकासखण्ड	95
न्याय पंचायत	670
ग्राम सभा	7955
नगर	116
राजस्व ग्राम	16,793
आबाद ग्राम	15,745
कृषि भूमि	6.90 लाख हेक्टेयर
सड़क मार्ग	44177 कि०मी०
अस्पताल	3,406
स्कूल	23,991

KEY INDICATORS
ALL SCHEDULED COMMERCIAL BANK
INCLUDING RRBs IN UTTARAKHAND STATE
AS ON SEPT, 2021

₹ In Crores

Sl.No.	PARTICULARS	AS ON MAR 2019	AS ON MAR 2020	AS ON MAR 2021	AS ON SEPT 2021	RBI B.MARKS
1.	DEPOSITS @	129251	141234	159856	166428	
	*	12794	11983	18622	6572	
	**	10.99	9.27	13.19	4.11	
2.	ADVANCES INCLUDING INVESTMENT	75465	75813	82314	80999	
3.	CREDIT+INVESTMENT TO DEPOSIT RATIO	58.39	53.68	51.49	48.67	
4.	ADVANCES(WITHIN STATE) (CS)	59694	62397	66466	65655	
	ADVANCES (FROM OUTSIDE STATE) (CU)	10818	10501	10758	10212	
	RIDF	6729	7393	7920	8126	
	TOTAL ADVANCES (CS+CU+RIDF)	77242	80291	85143	83992	
	*	10502	3049	4852	-1151	
	**	15.74	3.95	6.04	-1.35	
5.	C.D. RATIO (%): WHOLE STATE	59.76	56.85	53.26	50.47	60%
	RURAL	68.00	63.00	63.00	62.00	
	SEMI- URBAN	55.00	53.00	48.00	46.00	
	URBAN	57.00	55.00	50.00	46.00	
6.	PRIORITY SECTOR ADVANCES (PSA)	35168	31874	34514	36068	
7.	SHARE OF PSA IN TOTAL ADVANCES (%)	58.91	51.08	51.93	54.94	40%
8.	AGRICULTURE ADVANCES	11316	10686	11063	12785	
9.	SHARE OF AGRICULTURE ADV. IN TOTAL ADV. (%)	18.96	17.13	16.64	19.47	18%
10.	MICRO & SMALL ENTERPRISES(MSE) ADV.	16304	14675	16707	16841	
11.	SHARE OF MSE ADV. IN TOTAL ADV. (%)	27.31	23.52	25.14	25.65	
12.	ADVANCES TO WEAKER SECTION	9077	7767	9947	9658	
13.	SHARE OF WEAKER SECTION ADV. IN TOTAL ADV.(%)	15.21	12.45	14.97	14.71	10%
14.	DIR ADVANCES	18.19	6.63	6.77	8.94	
15.	SHARE OF DRI ADV. IN TOTAL ADV. (%)	0.03	0.01	0.01	0.01	1%
16.	ADVANCES TO WOMEN	4421	4810	8014	6905	
17.	SHARE OF WOMEN ADV. IN TOTAL ADV. (%)	7.41	7.71	12.06	10.52	5%
18.	ADVANCES TO MINORITIES	5635	6734	6055	5529	
19.	SHARE OF MINORITIES ADV. IN TOTAL ADV. (%)	9.44	10.79	9.11	8.42	
20.	BRANCH NETWORK(In Nos.)					
	A. RURAL	1133	1144	1148	1141	
	B. SEMI URBAN	609	593	577	570	
	C. URBAN/METRO	609	629	676	681	
	TOTAL NUMBER OF BRANCHES	2351	2366	2401	2392	

* GROWTH DURING THE YEAR

** % GROWTH DURING THE YEAR

CS CREDIT AS PER PLACE OF SANCTION

@

वार्षिक ऋण योजना 2021-22

ANNUAL CREDIT PLAN 2021-22
(SLBC-3)

Funds to the order of ₹ 7,85,284 Lacs had been deployed against the outlay of ₹ 26,61,082 Lacs, representing of achievement of 30 % of A.C.P.

Outlay (2021-22)	₹ 26,61,082 Lacs
Achievement	₹ 7,85,284 Lacs
%age Achievement	30%

Sector-wise credit deployment in A.C.P. 2021-22 is being explained in the following table. The Bank-wise/District-wise A.C.P. targets for 2021-22 and their achievements upto Sept, 2021 are placed at SLBC-3.

SECTORIAL PROFILE OF CREDIT DEPLOYMENT (2021-22)

(₹ In Lacs)

Sector	Outlay	Achievement	Percentage
Crop Loan (a)	7,18,077	2,14,561	30%
Term Loan (b)	5,11,782	94,370	18%
Farm Sector (a)+(b)	12,29,859	3,08,931	25%
Non-Farm Sector	10,45,354	4,13,361	40%
Other Priority Sector	3,85,870	62,992	16%
Total	26,61,082	7,85,284	30%

ऋण - जमा अनुपात का तुलनात्मक विवरण

COMPARATIVE STATEMENT OF C:D RATIO

SL.No	NAME OF THE BANK	NO. OF BRANCHES	CD RATIO MARCH 19	CD RATIO MARCH 20	CD RATIO MARCH 21	CD RATIO SEPT 21
1	State Bank of India	456	50	48	43	41
2	Punjab National Bank	302	51	50	47	39
3	Bank of Baroda	134	55	49	47	47
4	Union Bank of India	123	36	32	37	37
5	Canara Bank	129	53	52	37	51
6	Central Bank of India	41	29	29	29	29
7	Punjab & Sind Bank	45	55	45	40	40
8	UCO Bank	57	41	41	38	37
9	Indian Overseas Bank	45	41	39	41	43
10	Bank of India	35	114	60	58	58
11	Indian Bank	53	143	121	50	44
12	Bank of Maharashtra	7	39	43	57	66
13	Uttarakhand G.B (+1)	287	46	44	43	42
14	Co-operative Bank	289	64	59	63	56
	(+16) Private Banks	389	73	72	66	61
	(31 Banks) TOTAL	2392	55	52	48	46

RIDF not included

Total Number of Branches of IPPB - 12

जिलावार ऋण - जमा अनुपात

DISTRICT WISE C. D. RATIO

As on 30.09.2021

(Rs. In Crores)

Sl. No.	Districts	No. of Branches	All Banks		
			Deposit	*Advances	CD Ratio
1	DEHRADUN	594	66200	20463	31
2	UTTARKASHI	66	2427	1117	46
3	HARDWAR	281	23296	12103	52
4	TEHRI	137	5807	1582	27
5	PAURI	195	9995	2308	23
6	CHAMOLI	96	3958	1092	28
7	RUDRAPRAYAG	56	2287	588	26
8	ALMORA	149	6833	1582	23
9	BAGESHWAR	54	2177	523	24
10	PITHORAGARH	110	5168	1756	34
11	CHAMPAWAT	61	2577	765	30
12	NAINITAL	262	19225	7051	37
13	U.S.NAGAR	331	16478	14725	89
Total (Calculation of C.D Ratio based on excluding Outside advance)		2392	166428	65655	39
Calculation of C.D Ratio including Outside Advance & RIDF (Outside Advance - 10212 cr + RIDF - 8126 cr)		2392	166428	83992	50

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fnukad 29-10-2021

ds

dk; Zl fp @ dk; ZfcUnq@ dk; ZoÙk

होशियार बनें!

अधिकृत संस्थाओं से ही ऋण लें.



अधिकृत संस्थाओं से ही ऋण क्यों लेना चाहिए:

- 1 बैंक और रजिस्टर्ड फ़ाइनेन्स 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, थड़्या, 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 ^S	562	2687

*3 banks are having 28 branches
 S 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

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	RSETIs	: 13
District	: 13	FLCs	: 16
Aspirational Dist.	: 2 (Haridwar & US Nagar)	No. of Villages	: 16919
Lead Bank	:	No. of Blocks	: 95

SBI	: 9 District	No. of SSAs	: 2149
PNB	: 2 District	No. of BCs (Banks)	: 2822
BOB	: 2 District	No. of BCs (Payment Bank)	: 2724
Deposit	: 164195 cr	Total BCs	: 5546
Advance	: 84681 cr		
CD Ratio	: 52 %		
(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



Address: Local Head Office,
11, Sansad Marg
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 विलय 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 अतिशीघ्र 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 धून्य वेष 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 PMJBY 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 उपरान्त 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 (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	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 पुर्नमुगतान 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 इमरजेन्सी 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
षिपु	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) स्टैण्ड 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 are 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-I, 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	
Uttarkashi	1	1	1	1	49	874	81	1569	21	474	0	0	0	0	0	
Hardwar (A)	1	1	1	1	73	2454	86	3264	52	1402	3	51	0	0	0	
Tehri	2	2	2	2	67	2020	51	1213	42	812	6	48	0	0	0	
Pauri	1	1	1	1	44	1004	45	991	34	355	0	0	0	0	0	
Chamoli	1	1	1	1	62	2370	83	2845	52	1260	2	66	0	0	0	
Rudra Prayag	1	1	1	1	66	2339	101	3497	54	1268	0	0	0	0	0	
Almora	1	1	1	1	62	1969	152	4844	48	1029	0	0	0	0	0	
Bageshwar	1	1	1	1	54	1836	49	1702	29	706	0	0	0	0	0	
Pithoragarh	1	1	1	1	37	889	47	1175	29	769	2	65	0	0	0	
Champawat	1	1	1	1	59	1552	62	1593	31	865	2	63	0	0	0	
Nainital	2	2	2	2	80	2453	115	4595	75	2232	4	208	0	0	0	
U.S. Nagar (A)	2	2	2	2	66	3071	76	2647	0	0	0	0	0	0	0	
Total	17	17	16	16	946	29811	1164	39250	689	17611	31	765	0	0	0	

वित्तीय वर्ष 2021-22 के प्रथम त्रैमास में कोविड महामारी में लॉकडाउन एवं शासन के निर्देशानुसार सीमित बैंकिंग कार्य अवधि होने के कारण अपेक्षित वित्तीय साक्षरता कैंम्पों 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 CFL 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

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)	(i)	(ii)	(i)	(ii)	(i)	(ii)		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female		
Dehradun	104	502	23	227	69	382	15	164	9	251	0	4	0	0		
Uttarkashi	129	382	36	28	55	294	31	176	64	508	17	331	0	1		
Haridwar (A)	235	566	32	131	145	358	17	112	74	388	21	141	0	0		
Tehri	189	275	49	147	66	202	51	128	106	446	78	315	0	0		
Pauri	35	402	1	200	49	287	11	212	1	526	13	413	0	0		
Chamoli	77	565	56	319	133	294	90	127	77	448	44	212	0	0		
Rudra Prayag	123	392	43	153	83	179	28	127	198	182	106	68	27	5		
Almora	152	392	48	121	170	198	23	64	396	244	82	172	1	11		
Bageshwar	169	394	44	52	112	353	42	64	166	340	215	266	48	14		
Pithoragarh	165	372	48	230	118	324	63	118	147	398	72	129	0	0		
Champurwal	141	388	47	138	110	318	58	77	83	475	31	211	0	0		
Nainital	172	567	60	229	176	155	60	143	42	348	42	119	11	0		
U.S. Nagar (A)	111	414	22	282	97	493	36	393	84	380	22	162	3	6		
Total	1802	5031	489	2257	1383	3837	535	1905	1447	4936	743	2603	90	37		
State average	138.62	387	38	174	106	295	41	147	111	380	57	200	7	3		

- 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		
Haridwar (A)		2062		186		2917		608		3138		1451		3180		1481		
Tehri		1275		352		2038		786		2308		1698		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		1084		861		
Almora		1030		385		1749		643		1932		1288		1948		1313		
Bageshwar		317		16		674		365		734		524		969		546		
Pithoragarh		1261		314		1787		849		1927		1469		1955		1533		
Champawat		630		84		980		488		1115		901		1150		923		
Nainital		2389		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	
State average		1596		NIL		378		NIL		2208		NIL		923		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	156	6	8	6	67	3	4				
Haridwar (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	69	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	227	378	0	0	318	452	0	0	0	0	0	0				
Champawat	526	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	10022	14007	253	215	14998	17546	254	238	10448	11851	176	150	0	0	0	0
Grand Total	840	1077	19	17	1154	1340	70	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	SBI	71	78	25	28	15	17	11	66	93	98	42	54	30	51	14	23	74	93

Annex - III													
Name of the Identified district(s)	Nodal Bank	For own customers								4. Digital Financial Literacy			
		3. Provision of Digital infrastructure											
		A. POS/ QR issued to shopkeepers/retailer/other 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		No. of FLC camps or Digital F.		No. of people participated	
		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	SBI	109	150	2	1	1	1	112	153	267	414	789	12585

- 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 दिशानिर्देशानुसार 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 मुश्त 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 कैंप 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 सम्पार्श्विक 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 हैं।

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 राशी रु. 20,000/- तक के ऋण की स्वीकृति हेतु निष्पादित विलेख पर स्टाम्प ड्यूटी समाप्त किये जाने हेतु शासन से स्वीकृति	पी.एम. स्वनिधि योजना अंतर्गत एसे फेरी व्यवसायियों को जिन्होंने प्रथम चरण के ऋण की धनराशी रु. 10,000/- बैंकों में जमा कर दी है, उन्हें बैंकों द्वारा द्वितीय चरण में रु. 20,000/- तक का ऋण प्रदान किया जायेगा। अतः द्वितीय चरण की राशी रु. 20,000/- तक के ऋण की स्वीकृति हेतु निष्पादित विलेख पर स्टाम्प ड्यूटी समाप्त किये जाने हेतु शासन 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 अवशेष है : 1. राज्य सहकारी बैंक 2. नैनीताल बैंक राज्य में कार्यरत 07 बैंकों (Punjab and Sindh Bank, Bank of India, Indian Bank, Bank of Maharashtra, Axis Bank, South Indian Bank and Prathma UP Gramin Bank) द्वारा जून, 2021 त्रैमास का डाटा RBI द्वारा उपलब्ध कराये गये प्रारूप 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 अतिशीघ्र 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 PMJBY		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
Himachal 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 PMJBY account in State is 392220**
- **Percentage of Male PMJBY accounts holders is 47.76.**
- **Percentage of Female PMJBY 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 APY accounts 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 शत प्रतिशत आच्छादित करने हेतु दिनांक 02 अक्टूबर, 2021 से 30 सितम्बर, 2022 तक कैम्पेन प्रारम्भ किया गया है, जिसमें योग्य एवं इच्छुक 18 वर्ष से 21 वर्ष की आयु के युवकों को बैंकों द्वारा पी.एम.जी.डी.वाई., पी.एम.एस.बी.वाई., पी.एम.जी.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 सेवायें 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 वर्ष से 21 वर्ष 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 सेवायें 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 वार्षिक 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
शिशु	रु. 50000 तक के ऋण	120818	340.28	8307	24.63	33743	98.95
किशोर	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 – PMEGP Portal)

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

- ऋणी द्वारा ई.डी.पी. प्रशिक्षण प्राप्त करने के उपरांत बैंक मार्जिन मनी क्लेम राशि 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 वार्षिक 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 वार्षिक 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 प्रतिशत से घटाकर 15 प्रतिशत 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, 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।
- योजना अंतर्गत दिनांक 29.02.2020 के स्थान पर दिनांक 31.03.2021 की outstanding राशि पर 20 प्रतिशत ऋण दिये जाने का प्रावधान किया गया है।
- जिन लाभार्थियों ने दिनांक 29.02.2020 की outstanding राशि पर 20 प्रतिशत ऋण प्राप्त किया है, वे अब दिनांक 31.03.2021 की outstanding राशि के अन्तर की राशी 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 सब्सीडी क्लेम के लिए आवेदन किया जा चुका है।
- अर्द्ध वार्षिक लक्ष्य 2550 के सापेक्ष 1594 ऋण आवेदन पत्र स्वीकृत किये गये हैं, जो कि अर्द्ध वार्षिक 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 शाखाओं से अनुरोध है कि वे सर्व प्रथम आवेदक का सिविल 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	

राज्य स्तरीय बैंकर्स समिति, उत्तराखण्ड
78वीं एवं 79वीं बैठक दिनांक 29 अक्टूबर, 2021 के कार्यवृत्त

कार्यवृत्त

राज्य स्तरीय बैंकर्स समिति, उत्तराखण्ड की 78वीं एवं 79वीं बैठक दिनांक 31 अक्टूबर, 2021 को अपर मुख्य सचिव (ग्राम्य विकास एवं वित्त) उत्तराखण्ड शासन की अध्यक्षता में संपन्न हुई। बैठक में सचिव (वित्त, औद्योगिक विकास एवं एम.एस.एम.ई.), सचिव (मत्स्य एवं सहकारिता), सचिव (नियोजन एवं राजस्व), सचिव (आपदा प्रबन्धक एवं ग्राम्य विकास), सचिव (प्रभारी), शहरी विकास, अपर सचिव (पर्यटन), अपर सचिव (ग्राम्य विकास), उत्तराखण्ड शासन, रेखीय विभागों के उच्च अधिकारियों, क्षेत्रीय निदेशक, भारतीय रिजर्व बैंक, महाप्रबन्धक, नाबार्ड, राज्य स्तरीय बैंकर्स समिति के संयोजक महाप्रबन्धक (नेटवर्क-2), भारतीय स्टेट बैंक एवं राज्य में कार्यरत प्रमुख बैंकों के उच्च अधिकारियों द्वारा प्रतिभाग किया गया।

बैठक में एजेण्डेवार विभिन्न बिन्दुओं पर चर्चा की गयी, जिसका विवरण निम्नवत है :

1. Physical Access Indicators :

- जिला अधिकारी, उत्तरकाशी द्वारा अवगत कराया गया कि उत्तरकाशी जिले में पर्यटन के दृष्टिकोण से बैंक शाखाओं की संख्या कम है। नयी शाखा खोलने हेतु जिलेवार प्लान बनाया जाना चाहिए।
- महाप्रबन्धक, भारतीय स्टेट बैंक द्वारा सुझाव दिया गया कि नई शाखा खोलते समय स्माल पेमेंट बैंक, पोस्ट पेमेंट बैंक, कस्टमर सेल्स प्वाइंट की आवश्यकता को मध्यनजर रखते हुये नई शाखा खोलने का प्लान तैयार किया जाना चाहिए।
- सहायक महाप्रबन्धक, एस.एल.बी.सी. द्वारा सदन को अवगत कराया गया कि जिला टिहरी गढ़वाल में रणसोलीधार एवं जिला पौड़ी गढ़वाल में धिन्दवाड़ा में भारतीय स्टेट बैंक की शाखा खोलने का प्रस्ताव स्वीकृत किया गया है।
- अध्यक्ष महोदया द्वारा निर्देशित किया गया कि क्षेत्र में वास्तविक आवश्यकता एवं व्यवसायिक संभाव्यता को मध्यनजर रखते हुये जिले में नई शाखा खोलने हेतु जिला स्तर पर प्लान तैयार किया जाय एवं जिला अधिकारी की अध्यक्षता में संयुक्त कमेटी गठित की जाय तथा इस विषयक **Deepening of Digital Payments / Financial Inclusion** हेतु गठित राज्य स्तरीय उप-समिति की बैठक में चर्चा की जाय।

(कार्यवाही : जिला प्रशासन/अग्रणी जिला प्रबन्धक/जिले में कार्यरत प्रमुख बैंक)

2. Business Correspondents :

- बी.सी. सर्टिफिकेशन कोर्स विषयक चर्चा के दौरान सहायक महाप्रबन्धक, एस.एल.बी.सी., उत्तराखण्ड द्वारा समस्त बैंकों को निर्देशित किया गया कि वे उनके द्वारा नियुक्त बी.सी. को Indian Institute of Banking and Finance (IIBF) सर्टिफिकेशन कोर्स पूर्ण कराये।
- नाबार्ड द्वारा बी.सी. को Pass Book Printer उपलब्ध कराये जाने हेतु बैंक अपने कार्पोरेट कार्यालय के माध्यम से नाबार्ड को पत्र प्रेषित करें, जिससे कि नाबार्ड अपनी बोर्ड मीटिंग में बी.सी. को Pass Book Printer उपलब्ध कराने हेतु चर्चा कर सके।

(कार्यवाही : संबन्धित बैंक)

3. Physical Access Indicators :

- दूरसंचार विभाग के प्रतिनिधि द्वारा सदन को अवगत कराया गया कि राज्य में 377 गांव कनेक्टिविटी सुविधा से अनाच्छादित हैं।
- इण्डियन पोस्ट पेमेंट बैंक के प्रतिनिधि द्वारा सदन को अवगत कराया गया कि दूर दराज क्षेत्रों में स्थित उनकी शाखाओं में कनेक्टिविटी बाधित रहती है, जिस कारण कार्य में व्यवधान होता है।
- मुख्य महाप्रबन्धक, नाबार्ड द्वारा अवगत कराया गया कि बैंकों द्वारा नई शाखा एवं सब सर्विस एरिया में V-SAT लगाये जाने हेतु बैंक नाबार्ड से वित्तीय सहायता प्राप्त कर सकते हैं।
- अध्यक्ष महोदया द्वारा एस.एल.बी.सी. को ITDA, RBI, DOT एवं प्रमुख बैंकों के साथ बैठक आयोजित करने हेतु निर्देशित किया गया। राज्य में Broad Band Connectivity and internet speed बढ़ाने विषयक चर्चा बैठक में की जाय।

(कार्यवाही : एस.एल.बी.सी.)

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

- सहायक महाप्रबन्धक, एस.एल.बी.सी., उत्तराखण्ड द्वारा समस्त बैंकों को निर्देशित किया गया कि वे शून्य शेष खाताधारकों से सम्पर्क कर इन खातों को operative खाता बनाये।
- सचिव (वित्त, औद्योगिक विकास एवं एम.एस.एम.ई.), द्वारा अवगत कराया गया कि राज्य में पी.एम.जे. डी.वाई. योजना अंतर्गत खोले गये खातों की संख्या कम है।
- इसी अनुक्रम में महाप्रबन्धक, भारतीय स्टेट बैंक द्वारा सदन को अवगत कराया गया कि वित्तीय सेवायें विभाग, वित्त मंत्रालय, भारत सरकार के निर्देशानुसार भारतीय स्टेट बैंक के कार्पोरेट कार्यालय को राज्य चुनाव आयोग, 18 वर्ष से 21 वर्ष की आयु के युवकों की बूथवार बोटर सूची प्रेषित करेंगे, जिसे अग्रिम कार्यवाही हेतु एस.एल.बी.सी. को प्रेषित किया जायेगा। सूची में अंकित नाम के व्यक्ति यदि किसी सामाजिक सुरक्षा योजना में आच्छादित नहीं है, तो उन्हें बैंक सामाजिक सुरक्षा योजना से आच्छादित करने हेतु प्रयास करेंगे।

(कार्यवाही : समस्त बैंक)

5. Kisan Credit Card :

- सचिव (मत्स्य एवं सहकारिता) द्वारा जिला सहकारी बैंक को निर्देशित किया गया कि वे के.सी.सी. खातों की संख्या में कमी के कारणों को लिखित रूप में अवगत करायें तथा समस्त बैंक डेयरी हेतु बैंक शाखाओं को प्रेषित ऋण आवेदन पत्र के अन्तर का मिलान करें।
पशुपालन विभाग द्वारा विभिन्न बैंक शाखाओं को डेयरी हेतु 63000 ऋण आवेदन पत्र प्रेषित किये गये थे, जबकि बैंक शाखाओं को मात्र 12000 ऋण आवेदन पत्र प्राप्त हुये हैं। ऋण आवेदन पत्रों के अंतर का कारण पूर्व में ऋण आवेदन पत्रों का मूल रूप (manually) में प्रेषित किया जाना है।
- सचिव (नियोजन एवं राजस्व) द्वारा सदन को अवगत कराया गया कि अधिकांश बैंक फसलों का बीमा नहीं कर रहे हैं तथा वे किसानों से opt out फार्म प्राप्त कर रहे हैं।

- कृषि विभाग के प्रतिनिधि द्वारा सदन को अवगत कराया कि वर्तमान में बीमित किसानों में Loanee Farmers की अपेक्षा Non loanee Farmers की संख्या अधिक है तथा पंजाब नेशनल बैंक को अधिक opt out फार्म प्राप्त हुये हैं।
- अध्यक्ष महोदया द्वारा निम्नवत निर्देशित किया गया :
 - जिन जिलों में फसलों का बीमा कम हुआ है एवं अधिक संख्या में किसानों द्वारा opt out किया गया है, उन जिलों में कृषि विभाग द्वारा इसकी जांच की जाय तथा आगामी एस.एल.बी.सी. की बैठक में बीमित किसानों का डाटा प्रस्तुत किया जाय।
 - डेयरी योजना अंतर्गत पूर्व में मूल रूप (manually) से प्रेषित ऋण आवेदन पत्रों को विभाग online फीड करें।

(कार्यवाही : कृषि विभाग/पशुपालन विभाग/जिला सहकारी बैंक/अन्य समस्त बैंक)

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

- सचिव (आपदा प्रबन्धन एवं ग्राम्य विकास) द्वारा सदन को अवगत कराया गया कि राज्य में मुख्यतः भारतीय स्टेट बैंक, पंजाब नेशनल बैंक, बैंक ऑफ बड़ौदा, जिला सहकारी बैंक एवं उत्तराखण्ड ग्रामीण बैंक द्वारा ही वित्तपोषण का कार्य किया जा रहा है तथा अन्य बैंकों का वित्तपोषण बहुत कम है। अतः उन्हें निर्देशित किया जाता है कि वे उन्हें आवंटित लक्ष्य के सापेक्ष ऋण स्वीकृत एवं वितरण करें।
- यू.एस.आर.एल.एम. विभाग के प्रतिनिधि द्वारा सदन को अवगत कराया गया कि एन.आर.एल.एम. योजना अंतर्गत केनरा बैंक, यूको बैंक, यू.बी.आई., नैनीताल बैंक, एक्सिस बैंक, आई.डी.बी.आई. बैंक द्वारा कम प्रगति दर्ज की गयी है।
- जिला अधिकारी, उत्तरकाशी द्वारा सदन को अवगत कराया गया कि स्वयं सहायता समूह के खाते खोलते समय बैंक शाखाओं द्वारा अनावश्यक रूप से समूह के समस्त सदस्यों को शाखा में उपस्थित रहने हेतु कहा जाता है, जब कि समूह के अधिकृत सदस्यों की उपस्थिति ही अनिवार्य है। अतः बैंकों द्वारा भारतीय रिजर्व बैंक के दिशा निर्देशों का अनुपालन किया जाना चाहिए।
- जिला अधिकारी, अल्मोड़ा द्वारा सदन को अवगत कराया गया कि जिला सहकारी बैंक एवं सेन्ट्रल बैंक का back log पोर्टल में फीड करना अवशेष है।
- सहायक महाप्रबन्धक, एस.एल.बी.सी. द्वारा सुझाव दिया गया कि यदि समस्त बैंक सहमत हों तो प्रत्येक माह के प्रथम एवं तृतीय शनिवार को सरकार प्रायोजित ऋण योजनाओं के अंतर्गत प्राप्त ऋण आवेदन पत्रों का निस्तारण किया जाय, जिस पर समस्त बैंकों द्वारा सहमति व्यक्त की गयी।
- सहायक महाप्रबन्धक, एस.एल.बी.सी. द्वारा सदन को अवगत कराया गया कि भारतीय स्टेट बैंक एवं नाबार्ड के मध्य JLGs के खाते खोलने हेतु MOU sign किया गया है।
- मुख्य महाप्रबन्धक, नाबार्ड द्वारा सदन को अवगत कराया गया कि बैंक लिंकेज पर JLGs के सदस्यों को नाबार्ड द्वारा वित्तीय सहायता प्रदान की जाती है, अतः बैंक अपने बजट के अनुसार JLGs समूह को वित्तपोषित करें।
- अध्यक्ष महोदया द्वारा निम्नवत निर्देशित किया गया :
 - एस.एल.बी.सी., उत्तराखण्ड योजना विषयक दिशानिर्देश समस्त बैंकों को प्रेषित करें।
 - जिला सहकारी बैंक एवं सेन्ट्रल बैंक अतिशीघ्र back log पोर्टल में फीड करें।

(कार्यवाही : जिला सहकारी बैंक, सेन्ट्रल बैंक एवं अन्य समस्त बैंक)

7. C.D. Ratio :

- जिला अधिकारी, अल्मोड़ा द्वारा सुझाव दिया गया है कि राज्य में कार्यरत NBFC को भी एस.एल.बी.सी. में शामिल किया जाना चाहिए तथा सदन को अवगत कराया गया कि जिले में कार्यरत बैंक के नियंत्रक अधिकारियों द्वारा डी.एल.आर.सी. की बैठक में प्रतिभाग नहीं किया जाता है, जिस कारण ऋण जमा अनुपात बढ़ाये जाने हेतु बैंकों के specific plan पर चर्चा नहीं हो पाती है।
- संयोजक, एस.एल.बी.सी. (महाप्रबन्धक, भारतीय स्टेट बैंक, नेटवर्क-II) द्वारा समस्त बैंकों को निर्देशित किया गया कि बैंक नियंत्रक आगामी डी.एल.आर.सी. की बैठकों में प्रतिभाग करें।
- सचिव (वित्त, औद्योगिक विकास एवं एम.एस.एम.ई.) द्वारा नाबार्ड को निम्नवत निर्देशित किया गया :
 - जिले में ऋण जमा अनुपात बढ़ाने हेतु कार्यनीति बनाये तथा रणनीति के तहत कार्य करें।
 - सरकार प्रायोजित ऋण योजनाओं अंतर्गत बैंकों द्वारा दर्ज प्रगति की विभाग के साथ समीक्षा करें।
 - जिला स्तर पर कार्यशाला (workshop) का आयोजन करें।
- अध्यक्ष महोदया द्वारा निम्नवत निर्देशित किया गया :
 - जिन जिलों का ऋण जमा अनुपात 40 प्रतिशत से कम है, उन जिलों में एम.एस.एम.ई., उद्योग, कृषि, पशुपालन, उद्यान एवं अन्य सम्बन्धित विभाग project identify करें।
 - एम.एस.एम.ई. विभाग One District Two Product योजना अंतर्गत ऋण आवेदन पत्र प्राप्त कर बैंक शाखाओं को प्रेषित करें।
- NBFC को Special Invitee के रूप में एस.एल.बी.सी. एवं डी.एल.आर.सी. की बैठक में आमंत्रित कर उनके साथ Co-lending विषयक चर्चा की जाय।
- Special SLBC / DLRC बैठक का आयोजन किया जाय। जिन बैंकों द्वारा जिस क्षेत्र में अच्छी प्रगति दर्ज की गयी है, वे उस विषयक जानकारी अन्य बैंकों के साथ share करें।
- जिले में कार्यरत बैंकों के नियंत्रक DLRC बैठक में प्रतिभाग करें।

(कार्यवाही : भारतीय रिजर्व बैंक / नाबार्ड / एम.एस.एम.ई., उद्योग, कृषि, पशुपालन, उद्यान एवं अन्य सम्बन्धित विभाग / अग्रणी जिला प्रबन्धक / समस्त बैंक)

8. Status of performance under PM SVANIDHI :

- विभाग के प्रतिनिधि द्वारा सदन को अवगत कराया गया कि अतिथि तक योजना अंतर्गत 3086 ऋण आवेदन पत्र बैंक शाखाओं में लम्बित है।
- सहायक महाप्रबन्धक, एस.एल.बी.सी. द्वारा आग्रह किया गया कि सम्बन्धित Urban Local Bodies (ULBs) योजना अंतर्गत स्वीकृत ऋण आवेदन पत्र के धारकों से सम्पर्क कर उन्हें शाखा परिसर में पहुंचाये, ताकि बैंक शाखाओं द्वारा ऋण वितरण की कार्यवाही की जा सके।
- ऋण आवेदक की CIBIL के Low Score की स्थिति में बैंक अपनी निर्धारित पॉलिसी के अनुरूप ऋण आवेदन पत्रों का निस्तारण करें।
- अध्यक्ष महोदया द्वारा निम्नवत निर्देशित किया गया :
 - समस्त बैंक शाखायें लम्बित ऋण आवेदन पत्रों का समय से निस्तारण करें।
 - विभाग ऋण आवेदन पत्रों के निस्तारण हेतु कैम्प का आयोजन करें।

(कार्यवाही : शहरी विकास निदेशालय / **Urban Local Bodies (ULBs)** / समस्त बैंक)

9. Emergency Credit Line Guarantee Scheme (GECL) for MSME :

- सहायक महाप्रबन्धक, एस.एल.बी.सी. द्वारा सदन को निम्नवत अवगत कराया गया :
– योजना की अवधि दिनांक 31 मार्च, 2022 तक बढ़ा दी गयी है तथा दिनांक 29.02.2020 के स्थान पर दिनांक 31.03.2021 की Outstanding Amount पर पात्र एवं इच्छुक धारकों को GECL योजना अंतर्गत ऋण प्रदान किया जायेगा।
- समस्त बैंक योजना अंतर्गत स्वीकृत ऋण आवेदन पत्रों में ऋण वितरण हेतु प्रयास करें।
- अध्यक्ष महोदया द्वारा उक्त योजना के प्रचार-प्रसार हेतु निर्देशित किया गया है।

(कार्यवाही : समस्त बैंक)

10. स्टैण्ड अप इण्डिया :

- अध्यक्ष महोदया द्वारा उद्योग विभाग को निर्देशित किया गया कि वे योजना अंतर्गत ऋण आवेदन पत्र बैंक शाखाओं को प्रेषित करें, जिससे योजना अंतर्गत प्रगति प्रदर्शित हो।

(कार्यवाही : उद्योग विभाग)

11. MSY Nano :

- निदेशक, उद्योग, उत्तराखण्ड द्वारा एम.एस.वाई. नैनो योजना विषयक जानकारी से सदन को संक्षेप में अवगत कराया गया।
- एस.एल.बी.सी. उत्तराखण्ड द्वारा एम.एस.वाई. नैनो योजना विषयक जानकारी समस्त बैंक नियंत्रकों को प्रेषित कर दी गयी है तथा बैंकों को मुद्रा योजना के तहत एम.एस.वाई. नैनो स्वीकृत करने हेतु कहा गया है।

(कार्यवाही : समस्त बैंक)

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

- क्षेत्रीय निदेशक, भारतीय रिजर्व बैंक द्वारा सदन को अवगत कराया गया कि राज्य के समस्त जिलों के 16 ब्लाक के विभिन्न केन्द्रों में Centre for Financial Literacy (CFL) Project स्थापित किये जाने हेतु कार्य प्रगतिशील है, जिनमें वित्तीय साक्षरता विषयक जानकारी प्रदान की जायेगी।
- क्षेत्रीय निदेशक, भारतीय रिजर्व बैंक द्वारा सम्बन्धित प्रायोजित बैंकों के नोडल अधिकारियों को निर्देशित किया गया कि वे CRISIL Foundation से सामन्जस्य कर, प्रथम चरण में चयनित 16 ब्लाकों में CFL केन्द्र अतिशीघ्र स्थापित करवायें।

(कार्यवाही : भारतीय रिजर्व बैंक/भारतीय स्टेट बैंक, पंजाब नेशनल बैंक, बैंक ऑफ बड़ौदा)

12. Skill development initiatives : R-SETI :

- अध्यक्ष महोदया द्वारा निम्नवत निर्देशित किया गया :
 - R-SETI में आयोजित प्रशिक्षण कार्यक्रमों को उच्च अधिकारी स्तर पर स्वीकृत किया जाय।
 - RSETI चम्पावत में भारतीय स्टेट बैंक द्वारा भवन निर्माण का कार्य अतिशीघ्र प्रारम्भ किया जाय।

(कार्यवाही : निदेशक आरसेटी/भारतीय स्टेट बैंक)

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

- उक्त विषयक चर्चा के दौरान सचिव (वित्त, औद्योगिक विकास एवं एम.एस.एम.ई.) द्वारा जिला अधिकारी अल्मोड़ा को निर्देशित किया गया कि राज्य सरकार के समस्त विभागों, विद्यालयों, अस्पतालों, डेयरी, होटल, व्यवसायिक प्रतिष्ठानों में डिटीटल माध्यम से लेनदेन किया जाय।
- सहायक महाप्रबन्धक, एस.एल.बी.सी. द्वारा सदन को अवगत करया गया कि भारतीय रिजर्व बैंक के निर्देशानुसार राज्य में डिजीटल हेतु एक अन्य जिले का चयन किया जाना है। सदन द्वारा सर्वसम्मति से चमोली जिले का डिजीटाईजेशन हेतु चयन किया गया।

(कार्यवाही : जिला प्रशासन/अग्रणी जिला प्रबन्धक, अल्मोड़ा एवं चमोली/जिले में कार्यरत बैंक)

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

- मुख्य महाप्रबन्धक, नाबार्ड द्वारा सदन को अवगत कराया गया कि Financial Literacy Programmes Banking Technology Adoption Schemes Support for Connectivity and Power Infrastructure हेतु नाबार्ड द्वारा वित्तीय सहायता प्रदान की जाती है।
- सचिव (वित्त, औद्योगिक विकास एवं एम.एस.एम.ई.) द्वारा जिला सहकारी बैंक को निर्देशित किया गया कि PACS में Micro ATM की संख्या बढ़ायी जाय।
- अध्यक्ष महोदया द्वारा निर्देशित किया गया कि नाबार्ड द्वारा प्रदान की जा रही वित्तीय सहायता को DLRC की बैठक में भी प्रस्तुत किया जाय, जिससे समस्त सहभागियों को इस विषयक जानकारी प्राप्त हो सके।

(कार्यवाही : जिला सहकारी बैंक/अग्रणी जिला प्रबन्धक)

15. Performance of Aspirational Districts in four KPIs under Targeted Financial Inclusion Intervention Programme :

- सहायक महाप्रबन्धक, एस.एल.बी.सी. द्वारा सदन को अवगत कराया गया कि उक्त कार्यक्रम जो हरिद्वार एवं उधम सिंह नगर जिले में चल रहे हैं, की अवधि दिनांक 30.09.2021 से बढ़ाकर दिनांक 31.12.2021 तक बढ़ा दी गयी है। दोनो जिलों को पी.एम.एस.बी.वाई. एवं पी.एम.जे.जे.बी.वाई. में आवंटित लक्ष्य प्राप्त करने हैं।

(कार्यवाही : जिला प्रशासन/सम्बन्धित अग्रणी जिला प्रबन्धक/जिले में कार्यरत बैंक)

16. SLBC Revamp Portal :

- सहायक महाप्रबन्धक, एस.एल.बी.सी. द्वारा सदन को निम्नवत अवगत करया गया :
 - राज्य सहकारी बैंक एवं नैनीताल बैंक द्वारा Standardized System (Block wise mapping) का कार्य पूर्ण किया जाना अवशेष है।
 - समस्त बैंक समय से SLBC Revamp Portal में डाटा फीड करें, जिससे भारतीय रिजर्व बैंक को समय से सही डाटा प्रेषित किये जा सकें।
 - समस्त बैंकों द्वारा SLBC Revamp Portal पर डाटा फीड न करने के कारण, एस.एल.बी.सी. को दोनो (नये एवं पुराने) पोर्टल पर डाटा फीड करने हेतु कहा जाता है।
- राज्य सहकारी बैंक एवं नैनीताल बैंक के प्रतिनिधि द्वारा Standardized System (Block wise mapping) का कार्य पूर्ण करने विषयक निम्नवत अवगत कराया गया :
 - राज्य सहकारी बैंक 15–20 दिन में उक्त कार्य पूर्ण करेंगे।
 - नैनीताल बैंक दिनांक 13 नवम्बर, 2021 तक उक्त कार्य पूर्ण करेंगे।

(कार्यवाही : राज्य सहकारी बैंक एवं नैनीताल बैंक/अन्य समस्त बैंक)

17. होम स्टे :

- जिला अधिकारी, उत्तरकाशी द्वारा सदन को अवगत कराया गया कि होम स्टे योजना अंतर्गत बैंकों द्वारा स्वीकृत मानचित्र की मांग की जाती है, जबकि ग्रामीण क्षेत्रों में मानचित्र स्वीकृत करने हेतु अधिकृत संस्था नहीं है, जिस कारण बैंक शाखाओं में अधिकांश ऋण आवेदन पत्र लम्बित हैं।
- जिला अधिकारी, अल्मोड़ा द्वारा सदन को निम्नवत अवगत कराया गया :
 - ग्रामीण क्षेत्रों में भूमि का स्वामित्व आवेदक के माता-पिता के नाम होता है, जिस कारण उन्हें आवेदक के नाम स्वामित्व स्थानान्तरित करने हेतु Gift Deed करनी पड़ती है, जिससे आवेदक पर स्टाम्प ड्यूटी का भार पड़ता है। अतः आवेदक पर वित्तीय भार कम करने हेतु राज्य सरकार द्वारा स्टाम्प ड्यूटी को कम किये जाने की आवश्यकता है।
 - आवेदक द्वारा होम स्टे का निर्माण ग्रामीण क्षेत्रों के दूर दराज क्षेत्रों में किया जाता है, जिस पर बैंकों द्वारा यह आपत्ति दर्ज की जाती है कि प्रस्तावित निर्माण स्थल तक पहुंच के लिए रास्ता/रोड़ की समस्या है। अतः इस विषयक बैंकों के नियंत्रक कार्यालय से बैंक शाखाओं को निर्देश जारी कर दिये जायें।
- अध्यक्ष महोदया द्वारा पर्यटन विभाग को निर्देश जारी किये गये हैं कि वे होम स्टे योजना विषयक सेक्शन 143 में Land use परिवर्तन एवं मानचित्र विषयक समस्या के निराकरण हेतु शासनादेश जारी करें तथा Gift Deed हेतु स्टाम्प ड्यूटी कम करने का प्रस्ताव प्रेषित करें, जिससे बैंक होम स्टे एवं वीर चन्द्र सिंह गढ़वाली योजना अंतर्गत बैंक ऋण वितरण कर सकें एवं योजना अंतर्गत प्रगति दर्ज हो।

(कार्यवाही : पर्यटन विभाग/समस्त बैंक)

18. **Compendium :**

अध्यक्ष महोदया द्वारा राज्य स्तरीय बैंकर्स समिति, उत्तराखण्ड को निर्देशित किया गया कि राज्य सरकार द्वारा प्रायोजित ऋण योजनाओं का Compendium बनाकर समस्त बैंक नियंत्रकों को प्रेषित करें।

(कार्यवाही : एस.एल.बी.सी.)

बैठक के अंत में समन्वयक, राज्य स्तरीय बैंकर्स समिति, उत्तराखण्ड द्वारा अपर मुख्य सचिव (ग्राम्य विकास एवं वित्त) उत्तराखण्ड शासन, सचिव (वित्त, औद्योगिक विकास एवं एम.एस.एम.ई.), सचिव (मत्स्य एवं सहकारिता), सचिव (नियोजन एवं राजस्व), सचिव (आपदा प्रबन्धक एवं ग्राम्य विकास), सचिव (प्रभारी), शहरी विकास, अपर सचिव (पर्यटन), अपर सचिव (ग्राम्य विकास), उत्तराखण्ड शासन, रेखीय विभागों के उच्च अधिकारियों, क्षेत्रीय निदेशक, भारतीय रिजर्व बैंक, महाप्रबन्धक, नाबार्ड एवं समस्त प्रतिभागियों का बैठक में प्रतिभागिता करने हेतु धन्यवाद व्यक्त किया गया तथा कहा गया कि समस्त बैंक रेखीय विभाग के सहयोग से सरकार प्रायोजित ऋण योजनाओं के लक्ष्यों की प्राप्ति हेतु सार्थक प्रयास करेंगे।

सहायक महाप्रबन्धक

(राज्य स्तरीय बैंकर्स समिति, उत्तराखण्ड)

राज्य स्तरीय बैंकर्स समिति, उत्तराखण्ड

78वीं एवं 79वीं बैठक दिनांक 29 अक्टूबर, 2021 के कार्य बिंदुओं से सम्बन्धित कृत कार्यवाही

क्र सं	कार्य बिंदु	कृत कार्यवाही
1.	<p>शासन से सम्बन्धित कार्य बिंदु</p> <p>(क) क्षेत्र में वास्तविक आवश्यकता एवं व्यवसायिक संभाव्यता को मध्यनजर रखते हुये जिले में नई शाखा खोलने हेतु जिला स्तर पर प्लान तैयार किया जाय एवं जिला अधिकारी की अध्यक्षता में संयुक्त कमेटी गठित की जायेगी। (कार्यवाही : जिला प्रशासन)</p> <p>(ख) अल्मोड़ा जिले में राज्य सरकार के समस्त विभागों, विद्यालयों, अस्पतालों, डेयरी, होटल, व्यवसायिक प्रतिष्ठानों में समस्त लेनदेन डिजीटल माध्यम से किये जायेंगे। (विभाग : जिला प्रशासन)</p> <p>(ग) जिन जिलों में फसलों का बीमा कम हुआ है एवं अधिक संख्या में किसानों द्वारा opt out किया गया है, उन जिलों में कृषि विभाग द्वारा इसकी जांच की जायेगी। (कार्यवाही : कृषि विभाग)</p> <p>(घ) जिन जिलों का ऋण जमा अनुपात 40 प्रतिशत से कम है, उन जिलों में एम.एस.एम.ई., उद्योग, कृषि, पशुपालन, उद्यान एवं अन्य सम्बन्धित विभाग project identify करेंगे। (कार्यवाही : एम.एस.एम.ई., उद्योग, कृषि, पशुपालन, उद्यान विभाग)</p> <p>(ङ) पर्यटन विभाग होम स्टे योजना विषयक सेक्शन 143 के अंतर्गत Land use परिवर्तन एवं मानचित्र विषयक समस्या के निराकरण हेतु शासनादेश जारी करेंगे तथा Gift Deed हेतु स्टाम्प ड्यूटी कम करने का प्रस्ताव शासन को प्रेषित करेंगे। (विभाग : पर्यटन विभाग)</p>	<p>(क) Deepening of Digital Payments / Financial Inclusion हेतु गठित राज्य स्तरीय उप-समिति में इस कमेटी को जोड़ दिया गया है। दिसम्बर त्रैमास की एस.एल.बी.सी. बैठक में बैंकों को नई शाखा खोलने हेतु लक्ष्य आवंटित किये गये हैं, जिसमें से बैंक ऑफ इण्डिया द्वारा 02 तथा जिला सहकारी बैंक द्वारा 19 शाखायें खोली गयी हैं।</p> <p>(ख) अल्मोड़ा जिले में दिसम्बर माह के अंत तक बचत खातों में 98 तथा चालू खातों में 97 प्रतिशत खाताधारकों को डिजिटल प्रोडक्ट प्रदान किये गये हैं। राज्य में एक अन्य जिला चमोली का डिजीटाईजेशन हेतु चयन किया गया है, जिसमें डिजीटाईजेशन का कार्य प्रारम्भ हो गया है।</p> <p>(ग) जिला उधम सिंह नगर में उक्त विषयक जांच की गयी है तथा समस्त बैंकों को निर्देशित किया गया है कि वे किसानों को फसल बीमा के लाभ से अवगत करायें तथा तत्पश्चात ही फसल बीमा ना कराने वालों से अनिवार्य रूप में opt out फार्म प्राप्त करें।</p> <p>(घ) उक्त विषयक एम.एस.एम.ई., उद्योग, कृषि, पशुपालन, उद्यान विभाग से सूचना प्रतीक्षित है।</p> <p>(ङ) उक्त विषयक पर्यटन विभाग से सूचना प्रतीक्षित है।</p>

<p>2</p>	<p>नाबार्ड से सम्बन्धित कार्य बिंदु: देहरादून (35%), टिहरी (30%), पौड़ी (24%), रुद्रप्रयाग (25%), अल्मोड़ा (23%), बागेश्वर (24%), चम्पावत (31%) एवं नैनीताल (37%) जिले का ऋण जमा अनुपात 40 प्रतिशत से कम है। अतः उक्त जिलों में ऋण जमा अनुपात बढ़ाने हेतु नाबार्ड कार्यनीति बनायेंगे तथा जिला स्तर पर कार्यशाला (workshop) का आयोजन करेंगे।</p>	<p>नाबार्ड क्षेत्रीय कार्यालय, देहरादून द्वारा अवगत कराया गया कि जिला विकास प्रबन्धकों के साथ दिनांक 29-30 नवम्बर, 2021 को आयोजित बैठक में 40 प्रतिशत से कम ऋण जमा अनुपात वाले जिलों में ऋण जमा अनुपात बढ़ाये जाने हेतु चर्चा कर कार्यनीति बनायी गयी, तदनुसार सम्बन्धित जिला विकास प्रबन्धक बनायी गयी कार्यनीति अनुसार कार्यशाला का आयोजन कर रहे हैं।</p>
<p>3</p>	<p>एस.एल.बी.सी. से सम्बन्धित कार्य बिंदु: एस.एल.बी.सी., उत्तराखण्ड, राज्य सरकार द्वारा प्रायोजित ऋण योजनाओं का Compendium बनाकर समस्त बैंक नियंत्रकों को प्रेषित करेंगे।</p>	<p>राज्य सरकार द्वारा प्रायोजित ऋण योजनाओं का Compendium एस.एल.बी.सी., उत्तराखण्ड, द्वारा बनाकर समस्त बैंक नियंत्रकों को प्रेषित कर दिया गया है।</p>
<p>4.</p>	<p>अग्रणी जिला प्रबन्धकों से सम्बन्धित कार्य बिंदु :</p> <p>(क) समस्त अग्रणी जिला प्रबन्धक CRISIL Foundation से सामन्जस्य कर, प्रथम चरण में चयनित 16 ब्लाकों में CFL केन्द्र अतिशीघ्र स्थापित करने हेतु कार्यवाही करेंगे।</p> <p>(ख) हरिद्वार एवं उधम सिंह नगर जिले के अग्रणी जिला प्रबन्धक वित्तीय सेवायें विभाग, वित्त मंत्रालय, भारत सरकार द्वारा Targeted Financial Inclusion Intervention Programme (TFIIP) in Aspirational District Programme (ADP) में दिये गये लक्ष्यों को प्राप्त करने हेतु बैंकों को निर्देशित करेंगे तथा इस विषयक अनुवर्ती कार्यवाही करेंगे।</p> <p>(ग) राज्य में डिजीटाईजेशन हेतु एक अन्य जिले (जिला चमोली) का चयन किया गया है। अग्रणी जिला प्रबन्धक, चमोली जिला प्रशासन से समन्वय कर जिले में शत प्रतिशत डिजीटाईजेशन हेतु कार्य योजना बनायेंगे।</p>	<p>(क) राज्य में प्रथम चरण में चयनित 16 ब्लाकों में CFL केन्द्र दिनांक 10.12.2021 तक स्थापित किये जा चुके हैं।</p> <p>(ख) जिला हरिद्वार में पी.एम.जे.जे.बी.वाई. एवं पी.एम.एस. बी.वाई. तथा जिला उधम सिंह नगर में पी.एम.जे.जे.बी.वाई. अंतर्गत लक्ष्यों की प्राप्ति नहीं हुयी है। वित्तीय सेवायें विभाग द्वारा निर्देशित किया गया है कि संतृप्ति अभियान में PMJDY खातों को PMSBY एवं PMJJBY अंतर्गत संतृप्त कर लक्ष्यों की प्राप्ति करें। लक्ष्य प्राप्ति हेतु बैंकों द्वारा कार्य प्रगतिशील है।</p> <p>(ग) राज्य में विधान सभा चुनाव के दृष्टिगत चुनाव संहिता लागू होने के कारण चुनाव सम्पन्न होने के पश्चात डिजीटाईजेशन हेतु जिला स्तर पर कमेटी की बैठक आयोजित की जायेगी।</p>

<p>5. बैंकों से संबंधित कार्य बिंदु :</p> <p>(क) बैंक अवशेष 1308 बी.सी. को Indian Institute of Banking and Finance (IIBF) द्वारा बी.सी. सार्टिफिकेट कोर्स पूर्ण करायेंगे।</p> <p>(ख) नाबार्ड द्वारा बी.सी. को Pass Book Printer उपलब्ध कराये जाने हेतु बैंक अपने कार्पोरेट कार्यालय के माध्यम से नाबार्ड को पत्र प्रेषित करेंगे।</p> <p>(ग) समस्त बैंक, विभाग द्वारा डेयरी हेतु बैंक शाखाओं को प्रेषित ऋण आवेदन पत्रों एवं PMFBY Portal में दर्ज ऋण आवेदन पत्रों के अन्तर का मिलान करेंगे।</p> <p>(घ) जिला सहकारी बैंक PACS में Micro ATM की संख्या बढ़ायेंगे।</p> <p>(ङ) हरिद्वार एवं उधम सिंह नगर जिले में कार्यरत बैंक भारत सरकार द्वारा Targeted Financial Inclusion Intervention Programme (TFIIP) in Aspirational District Programme (ADP) में दिये गये लक्ष्यों को पूर्णतया प्राप्त करेंगे।</p> <p>(च) नैनीताल बैंक एवं राज्य सहकारी बैंक Standardized System (Block wise mapping) का कार्य अतिशीघ्र पूर्ण करेंगे।</p>	<p>(क) बैंकों द्वारा अवशेष बी.सी. को Indian Institute of Banking and Finance (IIBF) द्वारा बी.सी. सार्टिफिकेट कोर्स कराये जाने का कार्य प्रगतिशील है।</p> <p>(ख) उक्त विषयक बैंकों से सूचना प्रतीक्षित है।</p> <p>(ग) वित्तीय सेवायें विभाग द्वारा जन सुरक्षा पोर्टल प्रारम्भ किया गया है, जिसमें बैंक डेयरी एवं मत्स्य पालन के ऋण आवेदन पत्रों को अपलोड कर रहे हैं। PMFBY Portal में ऋण आवेदन पत्रों के अन्तर का मिलान अग्रणी जिला प्रबन्धक डेयरी विभाग से मिलकर कर रहे हैं।</p> <p>(घ) जिला सहकारी बैंक द्वारा 300 PACS में Micro ATM उपलब्ध कराये जा चुके हैं।</p> <p>(ङ) उधम सिंह नगर एवं हरिद्वार जिले में TFIIP in ADP में लक्ष्यों की प्राप्ति हेतु बैंकों द्वारा कार्य प्रगतिशील है। कोविड महामारी के कारण लक्ष्यों की प्राप्ति नहीं हो पायी है तथा बैंकों द्वारा लक्ष्य प्राप्ति हेतु प्रयास जारी हैं।</p> <p>(च) उक्त कार्य राज्य सहकारी बैंक द्वारा पूर्ण कर लिया गया है तथा नैनीताल बैंक द्वारा अवगत कराया गया कि माह फरवरी, 2022 तक उक्त कार्य पूर्ण कर लिया जायेगा।</p>
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भाग - “ ब ”
आँकड़ों का विवरण

CREDIT DEPOSIT RATIO OF ALL BANKS

Position as on 30 SEPTEMBER 2021

(in Crores)

S. No.	Name of the Bank	No. of Br.	Total Deposit	Total Advances	C:D Ratio	Investment	Adv+Inv	C+I:D Ratio	Total Agri	Manf.	Serv.	Others	Total \$ PSA	Adv. To W/S	SC/ST
1	State Bank of India	456	52202	21513	41	5078	26591	51	1371	887	1668	1178	5104	1276	679
2	Punjab National Bank	302	33381	13008	39	0	13008	39	2552	1379	2633	766	7331	1652	283
3	Bank of Baroda	134	9780	4561	47	0	4561	47	1636	736	689	437	3498	1605	96
A	Total L.B.	892	95362	39082	41	5078	44160	46	5560	3002	4990	2381	15933	4534	1058
4	Union Bank of India	123	6957	2542	37	0	2542	37	556	107	579	662	1903	482	54
5	Canara Bank	129	5757	2960	51	0	2960	51	319	697	450	396	1862	663	100
6	Central Bank of India	41	2635	757	29	0	757	29	76	102	180	106	464	53	27
7	Punjab & Sind Bank	45	1912	765	40	0	765	40	184	27	221	123	555	165	18
8	UCO Bank	57	1604	597	37	0	597	37	85	10	199	135	428	98	30
9	Indian Overseas Bank	45	2286	991	43	0	991	43	99	106	144	210	559	34	9
10	Bank of India	35	1947	1139	58	0	1139	58	167	334	14	142	657	204	4
11	Indian Bank	53	3081	1340	44	0	1340	44	464	140	237	338	1179	89	102
12	Bank of Maharashtra	7	161	106	66	0	106	66	0	11	18	32	62	9	5
B	Total N-L.B.	535	26341	11197	43	0	11197	43	1950	1535	2039	2143	7668	1798	350
C	Total(A+B)	1427	121703	50280	41	5078	55357	45	7510	4537	7029	4524	23601	6332	1409
13	Uttarakhand G.B	286	6184	2575	42	55	2630	43	403	165	536	545	1649	556	299
14	Prathama U.P Gramin Bank	1	21	10	47	0	10	47	8	0	1	0	10	6	7
D	Total R.R.B.	287	6205	2585	42	55	2640	43	411	165	537	545	1659	562	306
15	Co-operative Bank	289	11429	6377	56	0	6377	56	2969	62	254	501	3786	902	505
E	Total Coop.	289	11429	6377	56	0	6377	56	2969	62	254	501	3786	902	505
F	Total (C+D+E)	2003	139338	59242	43	5133	64374	46	10890	4765	7820	5570	29046	7795	2220
16	Nainital Bank	96	3343	1919	57	0	1919	57	267	266	327	481	1341	214	22
17	Axis Bank	55	4519	1949	43	0	1949	43	479	393	0	28	900	339	49
18	ICICI bank	38	4137	2953	71	0	2953	71	88	154	743	108	1092	127	32
19	IDBI Bank	31	2473	710	29	0	710	29	45	27	290	127	489	75	0
20	HDFC Bank	72	5727	5546	97	0	5546	97	270	425	520	2	1217	359	7
21	The J & K Bank	3	83	61	74	0	61	74	0	0	8	24	32	9	0
22	Fedral Bank Ltd	1	108	42	39	0	42	39	1	2	0	2	5	3	0
23	IndusInd Bank	20	1770	517	29	0	517	29	101	36	210	0	346	191	55
24	The Karnataka bank	4	239	158	66	0	158	66	3	29	43	20	95	1	2
25	The South Indian Bank Ltd	1	35	17	48	0	17	48	0	0	2	1	3	0	0
26	Yes Bank	17	1263	1143	90	0	1143	90	123	225	118	2	467	33	3
27	Kotak Mahindra Bank	10	695	476	69	0	476	69	121	158	49	0	328	96	0
28	BANDHAN BANK	12	1186	571	48	0	571	48	310	0	176	0	486	0	31
29	Ujjivan Small Finance Bank	4	398	64	16	0	64	16	23	0	0	29	52	45	21
30	Utkarsh Small Finance Bank	22	775	122	16	0	122	16	66	0	2	43	111	91	79
31	IDFC Bank	3	339	376	111	0	376	111	0	6	47	5	58	0	1
G	Total Pvt Bank	389	27090	16625	61	0	16625	61	1895	1720	2536	871	7022	1582	303
H	All Bank (F+G)	2392	166428	75867	46	5133	80999	49	12785	6485	10356	6441	36068	9378	2523
	RIDF	0	0	8126	0	0	8126	0	0	0	0	0	0	0	0
	Total (H+RIDF)	2392	166428	83992	50	5133	89125	54	12785	6485	10356	6441	36068	9378	2523

Contd.

(` in Crores)

S. No.	Name of the Bank	No. of Branches					AUTHORISATION		Deposits				
		R	SU	U	M	Total	<6M	>6M	R	SU	U	Total	
									Amt.	Amt.	Amt.	No.	Amt.
1	State Bank of India	275	64	117	0	456	0	0	19276	9724	23202	6314057	52202
2	Punjab National Bank	153	69	80	0	302	0	0	8712	7717	16952	5170537	33381
3	Bank of Baroda	52	30	52	0	134	0	0	1802	1842	6135	1760255	9780
A	Total Lead Banks	480	163	249	0	892	0	0	29790	19283	46289	13244849	95362
4	Union Bank of India	40	39	44	0	123	0	0	926	1401	4630	796406	6957
5	Canara Bank	47	38	44	0	129	0	0	967	1252	3538	872747	5757
6	Central Bank of India	8	12	21	0	41	0	0	206	559	1870	426949	2635
7	Punjab & Sind Bank	16	13	16	0	45	0	0	518	248	1146	316782	1912
8	UCO Bank	19	24	14	0	57	0	0	331	362	911	368684	1604
9	Indian Overseas Bank	18	10	17	0	45	0	0	340	257	1688	383723	2286
10	Bank of India	11	14	10	0	35	0	0	287	611	1050	291624	1947
11	Indian Bank	9	29	15	0	53	0	0	380	784	1916	580942	3081
12	Bank of Maharashtra	0	1	6	0	7	0	0	0	11	150	44929	161
B	Total Non-Lead Banks	168	180	187	0	535	0	0	3955	5486	16900	4082786	26341
C	Total N. Banks (A + B)	648	343	436	0	1427	0	0	33745	24769	63189	17327635	121703
13	Uttarakhand G.B	216	41	29	0	286	0	0	4382	1026	776	2026304	6184
14	Prathama U.P Gramin Bank	1	0	0	0	1	0	0	21	0	0	10508	21
D	Total R.R.B.	217	41	29	0	287	0	0	4403	1026	776	2036812	6205
15	Co-operative Bank	166	61	62	0	289	0	0	3530	2890	5009	1973273	11429
E	Total Cooperative	166	61	62	0	289	0	0	3530	2890	5009	1973273	11429
F	Total (C+D+E)	1031	445	527	0	2003	0	0	41678	28685	68975	21337720	139338
16	Nainital Bank	51	24	21	0	96	0	0	1058	1261	1025	580927	3343
17	Axis Bank	12	18	25	0	55	0	0	239	1264	3015	220782	4519
18	ICICI bank	4	14	20	0	38	0	0	8	1928	2201	91455	4137
19	IDBI Bank	10	13	8	0	31	0	0	280	708	1486	252162	2473
20	HDFC Bank	20	26	26	0	72	0	0	241	1157	4329	514884	5727
21	The J & K Bank	0	0	3	0	3	0	0	0	0	83	9538	83
22	Fedral Bank Ltd	0	0	1	0	1	0	0	0	0	108	5400	108
23	IndusInd Bank	4	7	9	0	20	0	0	218	594	958	88299	1770
24	The Karnataka bank	0	1	3	0	4	0	0	0	12	228	69622	239
25	The South Indian Bank Ltd	0	0	1	0	1	0	0	0	0	35	9370	35
26	Yes Bank	5	4	8	0	17	0	0	18	134	1111	53127	1263
27	Kotak Mahindra Bank	0	3	7	0	10	0	0	0	47	648	63145	695
28	BANDHAN BANK	0	5	7	0	12	0	0	0	211	976	150897	1186
29	Ujjivan Small Finance Bank	0	1	3	0	4	0	0	0	4	393	34391	398
30	Utkarsh Small Finance Bank	4	9	9	0	22	0	0	50	9	717	31746	775
31	IDFC Bank	0	0	3	0	3	0	2	0	0	339	14086	339
G	Total Private Bank	110	125	154	0	389	0	2	2112	7328	17651	2189831	27090
H	Total All Bank (F+G)	1141	570	681	0	2392	0	2	43790	36012	86625	23527551	166428
	RIDF					0							0
	Total (H+RIDF)	1141	570	681	0	2392	0	2	43790	36012	86625	23527551	166428

Contd.

(` in Crores)

ADVANCES																
S. No.	Name of the Bank	From Within State				From Outside State				Total						
		R	SU	U	Total	R	SU	U	Total	R	SU	U	Total			
		Amt.	Amt.	Amt.	No. Amt.	Amt.	Amt.	Amt.	No. Amt.	Amt.	Amt.	Amt.	No. Amt.			
1	State Bank of India	4518	2634	6276	308981	13428	3037	2596	2453	106	8086	7555	5230	8729	309087	21513
2	Punjab National Bank	4156	2786	4160	205587	11103	0	170	1735	79	1905	4156	2956	5895	205666	13008
3	Bank of Baroda	859	1133	2558	90092	4550	0	8	3	90	11	859	1140	2562	90182	4561
A	Total Lead Banks	9533	6553	12994	604660	29081	3037	2773	4191	275	10002	12570	9326	17186	604935	39082
4	Union Bank of India	329	584	1628	60493	2541	0	0	1	3	1	329	584	1630	60496	2542
5	Canara Bank	456	756	1748	53688	2960	0	0	0	0	0	456	756	1748	53688	2960
6	Central Bank of India	45	105	607	25845	757	0	0	0	0	0	45	105	607	25845	757
7	Punjab & Sind Bank	190	161	414	16761	765	0	0	0	0	0	190	161	414	16761	765
8	UCO Bank	134	185	278	16294	597	0	0	0	0	0	134	185	278	16294	597
9	Indian Overseas Bank	186	141	486	30302	813	0	14	163	49	177	186	155	649	30351	991
10	Bank of India	169	345	626	24921	1139	0	0	0	0	0	169	345	626	24921	1139
11	Indian Bank	154	739	448	63414	1340	0	0	0	0	0	154	739	448	63414	1340
12	Bank of Maharashtra	0	4	102	1946	106	0	0	0	0	0	0	4	102	1946	106
B	Total Non-Lead Banks	1662	3019	6338	293664	11019	0	14	164	52	179	1662	3033	6502	293716	11197
C	Total N. Banks (A + B)	11195	9572	19332	898324	40099	3037	2787	4356	327	10180	14232	12360	23688	898651	50280
13	Uttarakhand G.B	1493	620	461	106717	2575	0	0	0	0	0	1493	620	461	106717	2575
14	Prathama U.P Gramin Bank	10	0	0	970	10	0	0	0	0	0	10	0	0	970	10
D	Total R.R.B.	1503	620	461	107687	2585	0	0	0	0	0	1503	620	461	107687	2585
15	Co-operative Bank	1933	1372	3072	426397	6377	0	0	0	0	0	1933	1372	3072	426397	6377
E	Total Cooperative	1933	1372	3072	426397	6377	0	0	0	0	0	1933	1372	3072	426397	6377
F	Total (C+D+E)	14631	11565	22865	1432408	49061	3037	2787	4356	327	10180	17668	14352	27221	1432735	59242
16	Nainital Bank	475	659	785	29739	1919	0	0	0	0	0	475	659	785	29739	1919
17	Axis Bank	169	147	1633	22717	1949	0	0	0	0	0	169	147	1633	22717	1949
18	ICICI bank	2	11	2940	64460	2953	0	0	0	0	0	2	11	2940	64460	2953
19	IDBI Bank	122	164	392	9220	679	2	7	22	306	31	125	171	415	9526	710
20	HDFC Bank	481	901	4165	260812	5546	0	0	0	0	0	481	901	4165	260812	5546
21	The J & K Bank	0	0	61	821	61	0	0	0	0	0	0	0	61	821	61
22	Fedral Bank Ltd	0	0	42	202	42	0	0	0	0	0	0	0	42	202	42
23	IndusInd Bank	119	2	397	62522	517	0	0	0	0	0	119	2	397	62522	517
24	The Karnataka bank	0	31	127	1063	158	0	0	0	0	0	0	31	127	1063	158
25	The South Indian Bank Ltd	0	0	17	176	17	0	0	0	0	0	0	0	17	176	17
26	Yes Bank	0	49	1094	17055	1143	0	0	0	0	0	0	49	1094	17055	1143
27	Kotak Mahindra Bank	0	10	466	1759	476	0	0	0	0	0	0	10	466	1759	476
28	BANDHAN BANK	0	217	355	111693	571	0	0	0	0	0	0	217	355	111693	571
29	Ujjivan Small Finance Bank	0	12	52	21108	64	0	0	0	0	0	0	12	52	21108	64
30	Utkarsh Small Finance Bank	16	47	59	47187	122	0	0	0	0	0	16	47	59	47187	122
31	IDFC Bank	0	0	376	23287	376	0	0	0	0	0	0	0	376	23287	376
G	Total Private Bank	1384	2249	12961	673821	16594	2	7	22	306	31	1386	2256	12983	674127	16625
H	Total All Bank (F+G)	16015	13814	35826	2106229	65655	3039	2794	4378	633	10212	19054	16608	40204	2106862	75867
	RIDF	8126	0	0	1	8126	0	0	0	0	0	8126	0	0	1	8126
	Total (H+RIDF)	24141	13814	35826	2106230	73781	3039	2794	4378	633	10212	27180	16608	40204	2106863	83992

(` in Crores)

Agriculture																
		Crop Loan				TERM LOAN (INCLUDING AGRI. INFRASTRUCTURE & ANCILLARY ACTIVITIES						Total				
S. No.	Name of the Bank	R	SU	U	Total		R	SU	U	Total		R	SU	U	Total	
					No.	Amt.				No.	Amt.				No.	Amt.
1	State Bank of India	639	352	147	68001	1137	142	62	30	4236	234	781	414	176	72237	1371
2	Punjab National Bank	410	502	528	77985	1440	387	594	131	18045	1112	797	1095	660	96030	2552
3	Bank of Baroda	374	185	117	28286	676	269	301	390	13739	960	644	487	506	42025	1636
A	Total Lead Banks	1423	1039	792	174272	3254	799	957	550	36020	2306	2222	1996	1342	210292	5560
4	Union Bank of India	213	119	41	19573	373	55	49	78	6312	183	268	168	120	25885	556
5	Canara Bank	91	17	7	6597	115	83	90	32	7763	204	174	107	39	14360	319
6	Central Bank of India	3	3	7	1238	13	2	3	57	1015	62	6	6	64	2253	76
7	Punjab & Sind Bank	58	39	38	4554	135	8	11	30	1462	49	66	50	68	6016	184
8	UCO Bank	21	8	9	2333	37	14	15	18	2310	48	35	23	26	4643	85
9	Indian Overseas Bank	40	14	12	4154	66	15	15	4	2245	33	55	28	16	6399	99
10	Bank of India	18	54	25	4215	97	18	25	27	2498	70	36	79	52	6713	167
11	Indian Bank	38	68	4	6627	110	48	247	59	5751	354	86	315	63	12378	464
12	Bank of Maharashtra	0	0	0	10	0	0	0	0	12	0	0	0	0	22	0
B	Total Non-Lead Banks	482	321	143	49301	946	244	456	304	29368	1004	726	777	447	78669	1950
C	Total N. Banks (A + B)	1905	1360	935	223573	4200	1043	1413	855	65388	3310	2948	2772	1790	288961	7510
13	Uttarakhand G.B	258	52	10	46931	320	57	14	12	8246	83	315	66	22	55177	403
14	Prathama U.P Gramin Bank	7	0	0	501	7	1	0	0	220	1	8	0	0	721	8
D	Total R.R.B.	265	52	10	47432	327	58	14	12	8466	84	323	66	22	55898	411
15	Co-operative Bank	1112	625	153	305781	1890	867	126	87	50227	1080	1978	751	240	356008	2969
E	Total Cooperative	1112	625	153	305781	1890	867	126	87	50227	1080	1978	751	240	356008	2969
F	Total (C+D+E)	3282	2037	1098	576786	6417	1968	1553	954	124081	4474	5250	3589	2052	700867	10890
16	Nainital Bank	88	76	14	8293	177	28	56	5	1349	89	116	132	19	9642	267
17	Axis Bank	0	343	0	2829	343	0	136	0	6301	136	0	479	0	9130	479
18	ICICI bank	0	8	5	186	12	0	33	42	4820	75	0	41	47	5006	88
19	IDBI Bank	11	9	15	1232	36	2	3	4	426	9	14	12	19	1658	45
20	HDFC Bank	67	81	104	3018	252	6	4	8	4491	18	74	85	112	7509	270
21	The J & K Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	Fedral Bank Ltd	0	0	1	38	1	0	0	0	0	0	0	0	1	38	1
23	IndusInd Bank	0	0	0	0	0	79	0	21	34902	101	79	0	21	34902	101
24	The Karnataka bank	0	3	0	1	3	0	0	0	18	0	0	3	0	19	3
25	The South Indian Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	Yes Bank	0	1	2	82	3	0	4	116	3868	120	0	5	118	3950	123
27	Kotak Mahindra Bank	0	0	73	289	73	0	0	48	633	48	0	0	121	922	121
28	BANDHAN BANK	0	0	0	0	0	0	0	310	67514	310	0	0	310	67514	310
29	Ujjivan Small Finance Bank	0	0	0	0	0	0	5	18	8478	23	0	5	18	8478	23
30	Utkarsh Small Finance Bank	0	0	0	0	0	7	24	35	28828	66	7	24	35	28828	66
31	IDFC Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
G	Total Private Bank	167	521	214	15968	901	123	264	607	161628	994	289	785	820	177596	1895
H	Total All Bank (F+G)	3449	2557	1312	592754	7318	2090	1817	1560	285709	5468	5539	4374	2872	878463	12785
	RIDF					0					0	0	0	0	0	0
	Total (H+RIDF)	3449	2557	1312	592754	7318	2090	1817	1560	285709	5468	5539	4374	2872	878463	12785

Priority Sector Advances

(` in Crores)

S. No.	Name of the Bank	Manufacturing (Micro & Small and Credit to Medium Enterprises)								SERVICES (Micro & Small and Credit to Medium Enterprises)							
		R		SU		U		Total		R		SU		U		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	4371	237	1791	308	2882	343	9044	887	13076	632	4856	451	6892	584	24824	1668
2	Punjab National Bank	999	69	1209	386	921	924	3129	1379	18521	383	12652	964	13794	1286	44967	2633
3	Bank of Baroda	2147	103	3094	214	4819	420	10060	736	5518	110	2971	211	4153	369	12642	689
A	Total Lead Banks	7517	408	6094	908	8622	1686	22233	3002	37115	1125	20479	1626	24839	2239	82433	4990
4	Union Bank of India	177	5	359	24	669	79	1205	107	2875	62	6265	139	8040	377	17180	579
5	Canara Bank	4223	111	8821	270	6676	316	19720	697	451	55	901	138	788	257	2140	450
6	Central Bank of India	146	2	216	8	567	92	929	102	424	14	663	24	1752	142	2839	180
7	Punjab & Sind Bank	110	6	65	3	112	19	287	27	1401	55	1786	49	2089	116	5276	221
8	UCO Bank	5	1	7	3	14	6	26	10	2162	39	2913	58	2385	102	7460	199
9	Indian Overseas Bank	341	14	272	17	601	76	1214	106	1244	26	1245	30	1685	88	4174	144
10	Bank of India	2301	58	4393	108	2831	168	9525	334	136	3	114	1	116	10	366	14
11	Indian Bank	717	13	1743	82	687	45	3147	140	907	37	3160	114	1461	86	5528	237
12	Bank of Maharashtra	0	0	0	0	86	11	86	11	0	0	35	1	340	17	375	18
B	Total Non-Lead Banks	8020	208	15876	514	12243	812	36139	1535	9600	290	17082	555	18656	1194	45338	2039
C	Total N. Banks (A + B)	15537	616	21970	1422	20865	2498	58372	4537	46715	1415	37561	2181	43495	3434	127771	7029
13	Uttarakhand G.B	4621	101	935	34	255	30	5811	165	13195	333	3805	123	2061	80	19061	536
14	Prathama U.P Gramin Bank	0	0	0	0	0	0	0	0	220	1	0	0	0	0	220	1
D	Total R.R.B.	4621	101	935	34	255	30	5811	165	13415	334	3805	123	2061	80	19281	537
15	Co-operative Bank	1740	20	1191	42	0	0	2931	62	5044	43	2991	57	2653	153	10688	254
E	Total Cooperative	1740	20	1191	42	0	0	2931	62	5044	43	2991	57	2653	153	10688	254
F	Total (C+D+E)	21898	738	24096	1499	21120	2528	67114	4765	65174	1792	44357	2361	48209	3667	157740	7820
16	Nainital Bank	238	14	179	38	242	214	659	266	3050	101	2400	116	1574	110	7024	327
17	Axis Bank	0	0	31	61	802	332	833	393	0	0	0	0	0	0	0	0
18	ICI bank	0	0	77	35	166	119	243	154	0	0	684	98	2518	645	3202	743
19	IDBI Bank	98	3	100	4	211	20	409	27	979	46	1818	70	1235	175	4032	290
20	HDFC Bank	78	64	75	45	352	316	505	425	726	49	1323	102	3736	369	5785	520
21	The J & K Bank	0	0	0	0	0	0	0	0	0	0	0	0	99	8	99	8
22	Fedral Bank Ltd	0	0	0	0	7	2	7	2	0	0	0	0	2	0	2	0
23	IndusInd Bank	1107	3	1	0	21	32	1129	36	14618	36	0	0	2191	174	16809	210
24	The Karnataka bank	0	0	50	12	35	16	85	29	0	0	0	0	134	43	134	43
25	The South Indian Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	6	2	6	2
26	Yes Bank	0	0	12	10	346	215	358	225	0	0	40	16	334	102	374	118
27	Kotak Mahindra Bank	0	0	2	3	163	155	165	158	0	0	0	0	83	49	83	49
28	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	2311	176	2311	176
29	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	5	2	5	2
31	IDFC Bank	0	0	0	0	22	6	22	6	0	0	0	0	102	47	102	47
G	Total Private Bank	1521	85	527	210	2367	1426	4415	1720	19373	232	6265	401	14330	1903	39968	2536
H	Total All Bank (F+G)	23419	822	24623	1709	23487	3954	71529	6485	84547	2024	50622	2762	62539	5570	197708	10356
	RIDF							0	0							0	0
	Total (H+RIDF)	23419	822	24623	1709	23487	3954	71529	6485	84547	2024	50622	2762	62539	5570	197708	10356

Priority Sector Advances

(₹ in Crores)

S. No.	Name of the Bank	{OTHERS (Housing Loan Rs. 25 Lacs, Education Loan 10 Lacs)}				Total \$ PSA		
		R	SU	U	Total		Total	
					No.	Amt.	No.	Amt.
1	State Bank of India	302	356	520	18360	1178	124465	5104
2	Punjab National Bank	211	229	326	13493	766	157619	7331
3	Bank of Baroda	73	133	231	5059	437	69786	3498
A	Total Lead Banks	586	718	1077	36912	2381	351870	15933
4	Union Bank of India	69	207	386	5438	662	49708	1903
5	Canara Bank	80	134	182	5839	396	42059	1862
6	Central Bank of India	9	26	71	5932	106	11953	464
7	Punjab & Sind Bank	30	29	64	1769	123	13348	555
8	UCO Bank	24	44	66	1628	135	13757	428
9	Indian Overseas Bank	49	36	125	2862	210	14649	559
10	Bank of India	21	49	72	1716	142	18320	657
11	Indian Bank	16	227	95	2476	338	23529	1179
12	Bank of Maharashtra	0	1	31	304	32	787	62
B	Total Non-Lead Banks	298	752	1093	27964	2143	188110	7668
C	Total N. Banks (A + B)	884	1470	2170	64876	4524	539980	23601
13	Uttarakhand G.B	244	155	146	7291	545	87340	1649
14	Prathama U.P Gramin Bank	0	0	0	8	0	949	10
D	Total R.R.B.	244	155	146	7299	545	88289	1659
15	Co-operative Bank	208	181	111	11001	501	380628	3786
E	Total Cooperative	208	181	111	11001	501	380628	3786
F	Total (C+D+E)	1336	1806	2428	83176	5570	1008897	29046
16	Nainital Bank	108	212	162	3255	481	20580	1341
17	Axis Bank	0	0	28	374	28	10337	900
18	ICICI bank	0	18	90	960	108	9411	1092
19	IDBI Bank	30	40	56	1300	127	7399	489
20	HDFC Bank	0	1	0	150	2	13949	1217
21	The J & K Bank	0	0	24	267	24	366	32
22	Fedral Bank Ltd	0	0	2	23	2	70	5
23	IndusInd Bank	0	0	0	7	0	52847	346
24	The Karnataka bank	0	5	15	151	20	389	95
25	The South Indian Bank Ltd	0	0	1	15	1	21	3
26	Yes Bank	0	0	2	791	2	5473	467
27	Kotak Mahindra Bank	0	0	0	1	0	1171	328
28	BANDHAN BANK	0	0	0	2	0	69827	486
29	Ujjivan Small Finance Bank	0	5	24	10466	29	18944	52
30	Utkarsh Small Finance Bank	9	23	11	18253	43	47086	111
31	IDFC Bank	0	0	5	36	5	160	58
G	Total Private Bank	147	304	419	36051	871	258030	7022
H	Total All Bank (F+G)	1484	2111	2847	119227	6441	1266927	36068
	RIDF							
	Total (H+RIDF)	1484	2111	2847	119227	6441	1266927	36068

PSA + NPSA = TOTAL WITHIN ADVANCES

(in Crores)

S. No.	Name of the Bank	Total PSA		Total NPSA		Total Within State	
		Total		Total		Total	
		No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	124465	5104	184516	8323	308981	13428
2	Punjab National Bank	157619	7331	47968	3772	205587	11103
3	Bank of Baroda	69786	3498	20306	1053	90092	4550
A	Total Lead Banks	351870	15933	252790	13147	604660	29081
4	Union Bank of India	49708	1903	10785	637	60493	2541
5	Canara Bank	42059	1862	11629	1099	53688	2960
6	Central Bank of India	11953	464	13892	293	25845	757
7	Punjab & Sind Bank	13348	555	3413	211	16761	765
8	UCO Bank	13757	428	2537	169	16294	597
9	Indian Overseas Bank	14649	559	15653	254	30302	813
10	Bank of India	18320	657	6601	482	24921	1139
11	Indian Bank	23529	1179	39885	161	63414	1340
12	Bank of Maharashtra	787	62	1159	44	1946	106
B	Total Non-Lead Banks	188110	7668	105554	3351	293664	11019
C	Total N. Banks (A + B)	539980	23601	358344	16498	898324	40099
13	Uttarakhand G.B	87340	1649	19377	925	106717	2575
14	Prathama U.P Gramin Bank	949	10	21	0	970	10
D	Total R.R.B.	88289	1659	19398	926	107687	2585
15	Co-operative Bank	380628	3786	45769	2592	426397	6377
E	Total Cooperative	380628	3786	45769	2592	426397	6377
F	Total (C+D+E)	1008897	29046	423511	20016	1432408	49061
16	Nainital Bank	20580	1341	9159	578	29739	1919
17	Axis Bank	10337	900	12380	1049	22717	1949
18	ICICI bank	9411	1092	55049	1861	64460	2953
19	IDBI Bank	7399	489	1821	190	9220	679
20	HDFC Bank	13949	1217	246863	4329	260812	5546
21	The J & K Bank	366	32	455	29	821	61
22	Fedral Bank Ltd	70	5	132	37	202	42
23	IndusInd Bank	52847	346	9675	171	62522	517
24	The Karnataka bank	389	95	674	63	1063	158
25	The South Indian Bank Ltd	21	3	155	14	176	17
26	Yes Bank	5473	467	11582	675	17055	1143
27	Kotak Mahindra Bank	1171	328	588	148	1759	476
28	BANDHAN BANK	69827	486	41866	85	111693	571
29	Ujjivan Small Finance Bank	18944	52	2164	12	21108	64
30	Utkarsh Small Finance Bank	47086	111	101	11	47187	122
31	IDFC Bank	160	58	23127	318	23287	376
G	Total Private Bank	258030	7022	415791	9571	673821	16594
H	Total All Bank (F+G)	1266927	36068	839302	29587	2106229	65655
	RIDF					1	8126
	Total (H+RIDF)	1266927	36068	839302	29587	2106230	73781

Contd.

(in Crores)

S. No.	Name of the Bank	ADV. TO W/S					DIR ADV		ADV TO SC/ST		POPULATION-WISE CD RATIO			
		R	SU	U	Total		No.	Amt.	No.	Amt.	R	SU	U	Total
					No.	Amt.								
1	State Bank of India	707	207	362	33829	1276	133	0.17	20583	679.33	39	54	38	41
2	Punjab National Bank	709	629	314	103458	1652	3	0.00	14795	283.47	48	38	35	39
3	Bank of Baroda	442	506	657	92630	1605	366	2.93	4644	95.51	48	62	42	47
A	Total Lead Banks	1858	1342	1334	229917	4534	502	3.10	40022	1058.31	42	48	37	41
4	Union Bank of India	142	287	53	22821	482	402	0.45	4066	54.32	36	42	35	37
5	Canara Bank	64	216	384	21131	663	2208	2.13	4907	100.44	47	60	49	51
6	Central Bank of India	12	12	29	607	53	0	0.00	1357	27.39	22	19	32	29
7	Punjab & Sind Bank	69	44	52	6183	165	0	0.00	833	18.00	37	65	36	40
8	UCO Bank	10	86	2	3204	98	7	0.00	3810	29.85	40	51	31	37
9	Indian Overseas Bank	2	30	1	411	34	198	0.08	401	9.44	55	60	38	43
10	Bank of India	41	115	48	9375	204	4	0.04	213	4.29	59	56	60	58
11	Indian Bank	18	34	37	3464	89	12	0.02	2032	101.78	40	94	23	44
12	Bank of Maharashtra	0	0	9	171	9	0	0.00	158	4.92	0	35	68	66
B	Total Non-Lead Banks	358	824	616	67367	1798	2831	2.71	17777	350.43	42	55	38	43
C	Total N. Banks (A + B)	2216	2166	1950	297284	6332	3333	5.81	57799	1408.74	42	50	37	41
13	Uttarakhand G.B	422	102	31	64512	556	0	0.00	17477	299.16	34	60	59	42
14	Prathama U.P Gramin Bank	6	0	0	575	6	0	0.00	812	6.56	47	0	0	47
D	Total R.R.B.	428	102	31	65087	562	0	0.00	18289	305.72	34	60	59	42
15	Co-operative Bank	488	288	126	87254	902	0	0.00	60777	505.48	55	47	61	56
E	Total Cooperative	488	288	126	87254	902	0	0.00	60777	505.48	55	47	61	56
F	Total (C+D+E)	3132	2556	2107	449625	7795	3333	5.81	136865	2219.94	42	50	39	43
16	Nainital Bank	108	84	22	11803	214	1425	1.58	1536	21.74	45	52	77	57
17	Axis Bank	0	0	339	7058	339	0	0.00	2263	49.36	71	12	54	43
18	ICICI bank	0	55	72	4013	127	0	0.00	842	31.79	19	1	134	71
19	IDBI Bank	20	21	34	2791	75	7	0.00	618	0.22	45	24	28	29
20	HDFC Bank	96	103	161	46992	359	0	0.00	143	7.25	199	78	96	97
21	The J & K Bank	0	0	9	99	9	14	1.55	0	0.00	0	0	74	74
22	Fedral Bank Ltd	0	0	3	36	3	0	0.00	3	0.00	0	0	39	39
23	IndusInd Bank	170	0	21	72407	191	0	0.00	21712	55.30	54	0	41	29
24	The Karnataka bank	0	0	1	11	1	0	0.00	18	1.54	0	264	56	66
25	The South Indian Bank Ltd	0	0	0	3	0	0	0.00	3	0.05	0	0	48	48
26	Yes Bank	0	3	30	4729	33	0	0.00	1794	3.39	1	36	98	90
27	Kotak Mahindra Bank	0	6	89	847	96	0	0.00	11	0.43	0	23	72	69
28	BANDHAN BANK	0	0	0	0	0	0	0.00	5722	31.36	0	103	36	48
29	Ujjivan Small Finance Bank	0	10	36	18418	45	0	0.00	7812	20.58	0	294	13	16
30	Utkarsh Small Finance Bank	13	41	38	22674	91	0	0.00	35713	78.73	33	550	8	16
31	IDFC Bank	0	0	0	0	0	0	0.00	133	0.82	0	0	111	111
G	Total Private Bank	407	321	854	191881	1582	1446	3.14	78323	302.58	66	31	74	61
H	Total All Bank (F+G)	3539	2877	2961	641506	9378	4779	8.94	215188	2522.52	44	46	46	46
	RIDF					0					0	0	0	0
	Total (H+RIDF)	3539	2877	2961	641506	9378	4779	8.94	215188	2522.52	62	46	46	50

Contd.

(in Lacs)

S. No.	Name of the Bank	OTHER PRIORITY SECTOR					TOTAL PSA				
		Targets		Achievements		%age	Targets		Achievements		%age
		No.	Amt.	No.	Amt.		No.	Amt.	No.	Amt.	
1	State Bank of India	16539	71903	3684	7508	10	149268	511336	52981	208115	41
2	Punjab National Bank	11965	53037	104	38	0	116198	400362	22679	92531	23
3	Bank of Baroda	4923	29522	937	8044	27	50021	223573	11051	44074	20
A	Total Lead Banks	33427	154461	4725	15590	10	315487	1135271	86711	344721	30
4	Union Bank of India	4110	20130	260	389	2	42811	128126	5058	18414	14
5	Canara Bank	4813	22087	1024	8471	38	35610	116591	12011	85983	74
6	Central Bank of India	1721	10769	68	696	6	12709	50139	935	7702	15
7	Punjab & Sind Bank	1394	7375	67	1073	15	15541	45196	1638	8688	19
8	UCO Bank	2753	10828	1264	3723	34	15006	61983	2189	7157	12
9	Indian Overseas Bank	1850	6690	352	2883	43	15551	48899	1235	5025	10
10	Bank of India	2787	17261	1959	10486	61	17470	56799	6484	25062	44
11	Indian Bank	1612	7570	143	113	1	16377	55522	1604	2961	5
12	Bank of Maharashtra	247	820	39	525	64	1744	6110	82	1256	21
B	Total Non-Lead Banks	21287	103530	5176	28360	27	172819	569365	31236	162250	28
C	Total N. Banks (A + B)	54714	257991	9901	43950	17	488306	1704636	117947	506971	30
13	Uttarakhand G.B	7657	36893	631	4226	11	97876	215311	26690	42978	20
14	Prathama U.P Gramin Bank	35	210	0	0	0	788	2343	0	0	0
D	Total R.R.B.	7692	37103	631	4226	11	98664	217654	26690	42978	20
15	Co-operative Bank	8606	44960	1519	6812	15	184816	300178	104486	96040	32
E	Total Cooperative	8606	44960	1519	6812	15	184816	300178	104486	96040	32
F	Total (C+D+E)	71012	340054	12051	54988	16	771786	2222467	249123	645989	29
16	Nainital Bank	2045	11528	401	2302	20	21442	83274	1282	6008	7
17	Axis Bank	1055	6180	207	92	1	17898	65159	2041	9370	14
18	ICICI bank	1164	6499	0	0	0	13643	54412	1409	24463	45
19	IDBI Bank	974	4812	164	1159	24	7503	24532	3324	15324	62
20	HDFC Bank	1327	8228	6697	2695	33	27945	101301	9640	31594	31
21	The J & K Bank	119	586	0	0	0	1032	3562	0	0	0
22	Fedral Bank Ltd	54	132	0	0	0	154	280	0	0	0
23	IndusInd Bank	267	1182	2	423	36	3110	11889	22317	15490	130
24	The Karnataka bank	191	908	1	120	13	1254	5417	1	120	2
25	The South Indian Bank Ltd	15	30	0	0	0	107	165	0	0	0
26	Yes Bank	279	1371	4	2	0	11113	39860	365	19682	49
27	Kotak Mahindra Bank	108	514	0	0	0	1183	4707	212	439	9
28	BANDHAN BANK	271	1377	16	59	4	6621	21209	29702	11612	55
29	Ujjivan Small Finance Bank	190	1113	2179	958	86	1415	4498	4476	1899	42
30	Utkarsh Small Finance Bank	270	1281	8	193	15	6081	18191	7477	3293	18
31	IDFC Bank	22	74	0	0	0	83	160	0	0	0
G	Total Private Bank	8351	45816	9679	8004	17	120584	438615	82246	139295	32
H	Total All Bank (F+G)	79363	385870	21730	62992	16	892370	2661082	331369	785284	30

ANNUAL CREDIT PLAN
SECTOR WISE ACHIEVEMENTS OF ALL BANKS
NON PRIORITY SECTOR ADVANCE
FROM 01.04.2021 TO 30.09.2021

(in Lacs)

S. No.	Name of the Bank	MSE		Services		Personal		Total Non-PSA	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	26102	145060.45	1602	9189.39	2754	11255.15	30458	165504.99
2	Punjab National Bank	0	0.00	0	0.00	4624	49892.50	4624	49892.50
3	Bank of Baroda	0	0.00	0	0.00	10424	36874.83	10424	36874.83
A	Total Lead Banks	26102	145060.45	1602	9189.39	17802	98022.48	45506	252272.32
4	Union Bank of India	152	1238.66	57	1521.29	279	4556.82	488	7316.77
5	Canara Bank	0	0.00	372	6036.55	95427	62172.97	95799	68209.52
6	Central Bank of India	0	0.00	0	0.00	731	1907.73	731	1907.73
7	Punjab & Sind Bank	0	0.00	0	0.00	638	5071.55	638	5071.55
8	UCO Bank	0	0.00	0	0.00	20	302.67	20	302.67
9	Indian Overseas Bank	0	0.00	0	0.00	272	1007.32	272	1007.32
10	Bank of India	19	56.84	442	3038.91	208	1630.00	669	4725.75
11	Indian Bank	41	80.35	98	783.83	60	247.23	199	1111.41
12	Bank of Maharashtra	15	163.80	6	110.00	294	1963.43	315	2237.23
B	Total Non-Lead Banks	227	1539.65	975	11490.58	97929	78859.72	99131	91889.95
C	Total N. Banks (A + B)	26329	146600.10	2577	20679.97	115731	176882.20	144637	344162.27
13	Uttarakhand G.B	0	0.00	0	0.00	10487	38895.38	10487	38895.38
14	Prathama U.P Gramin Bank	0	0.00	0	0.00	0	0.00	0	0.00
D	Total R.R.B.	0	0.00	0	0.00	10487	38895.38	10487	38895.38
15	Co-operative Bank	202	484.98	469	3725.12	5938	33774.41	6609	37984.51
E	Total Cooperative	202	484.98	469	3725.12	5938	33774.41	6609	37984.51
F	Total (C+D+E)	26531	147085.08	3046	24405.09	132156	249551.99	161733	421042.16
16	Nainital Bank	0	0.00	0	0.00	1620	9161.58	1620	9161.58
17	Axis Bank	0	0.00	1560	9468.98	144	2141.10	1704	11610.08
18	ICICI bank	0	0.00	0	0.00	37125	58223.93	37125	58223.93
19	IDBI Bank	352	4567.33	179	4381.80	146	2875.70	677	11824.83
20	HDFC Bank	0	0.00	13927	141358.00	0	0.00	13927	141358.00
21	The J & K Bank	0	0.00	6	42.03	57	391.12	63	433.15
22	Fedral Bank Ltd	2	1.50	2	0.50	2	84.92	6	86.92
23	IndusInd Bank	34	1417.03	0	0.00	0	0.00	34	1417.03
24	The Karnataka bank	0	0.00	109	526.71	0	0.00	109	526.71
25	The South Indian Bank Ltd	0	0.00	0	0.00	84	24.42	84	24.42
26	Yes Bank	0	0.00	0	0.00	5721	34602.98	5721	34602.98
27	Kotak Mahindra Bank	0	0.00	0	0.00	148	8700.30	148	8700.30
28	BANDHAN BANK	0	0.00	94	308.03	0	0.00	94	308.03
29	Ujjivan Small Finance Bank	0	0.00	0	0.00	16	21.68	16	21.68
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	6	85.00	6	85.00
31	IDFC Bank	0	0.00	0	0.00	3731	5272.00	3731	5272.00
G	Total Private Bank	388	5985.86	15877	156086.05	48800	121584.73	65065	283656.64
H	Total All Bank (F+G)	26919	153070.94	18923	180491.14	180956	371136.72	226798	704698.80

KISAN CREDIT CARD SCHEME
POSITION AS ON : 30 SEPTEMBER 2021
FROM 01.04.2021 TO 30.09.2021

(₹ in Lacs)

S. No.	Name of the Bank	Yearly Target	Card Issued (New & Renewals)	Limit Sanctioned	% Ach. of Target	No. of New KCC issued during the year	Total KCC A/Cs (Since inception)		Total KCC A/Cs in which ATM debit card issued (since inception)
		No.	No.	Amount		No.	No.	Amount	No.
1	State Bank of India	67066	32006	36611.76	48	12300	68001	113736.00	65280.00
2	Punjab National Bank	31173	17199	49227.52	55	4337	77985	144038.00	16526.00
3	Bank of Baroda	8809	7826	27254.96	89	7826	28286	67618.00	29616.00
A	Total Lead Banks	107048	57031	113094.24	53	24463	174272	325392.00	111422
4	Union Bank of India	11479	2583	5558.36	23	160	19573	37301.00	12511.00
5	Canara Bank	11006	2041	4199.70	19	1202	6597	11520.00	3259.00
6	Central Bank of India	2434	134	170.84	6	7	1238	1335.00	1237.00
7	Punjab & Sind Bank	2103	1032	3103.49	49	101	4554	13507.00	4556.00
8	UCO Bank	5801	104	162.26	2	104	2333	3723.49	1814.00
9	Indian Overseas Bank	1919	232	483.25	12	231	4154	6553.00	3398.00
10	Bank of India	3406	1818	2922.58	53	25	4215	9665.00	4428.00
11	Indian Bank	2920	1157	1071.97	40	1343	6627	11000.00	4260.00
12	Bank of Maharashtra	12	0	0.00	0	6	10	10.00	7.00
B	Total Non-Lead Banks	41080	9101	17672.45	22	3179	49301	94614.49	35470
C	Total N. Banks (A + B)	148128	66132	130766.69	45	27642	223573	420006.49	146892
13	Uttarakhand G.B	57658	16062	10198.82	28	1202	46931	31967.00	36825.00
14	Prathama U.P Gramin Bank	50	0	0.00	0	11	501	746.00	312.00
D	Total R.R.B.	57708	16062	10198.82	28	1213	47432	32713.00	37137
15	Co-operative Bank	115826	88445	58101.00	76	2554	305781	188963.00	229513.00
E	Total Cooperative	115826	88445	58101.00	76	2554	305781	188963.00	229513
F	Total (C+D+E)	321662	170639	199066.51	53	31409	576786	641682.49	413542
16	Nainital Bank	5898	254	412.76	4	254	8293	17744.01	14.00
17	Axis Bank	1957	559	3098.27	29	559	2829	34342.00	750.00
18	ICICI bank	1304	68	206.81	5	206	186	1247.00	334.00
19	IDBI Bank	2190	531	1039.55	24	133	1232	3571.00	759.00
20	HDFC Bank	2712	1347	10322.57	50	1347	3018	25229.10	7506.00
21	The J & K Bank	5	0	0.00	0	0	0	0.00	0.00
22	Fedral Bank Ltd	5	0	0.00	0	0	38	86.00	0.00
23	IndusInd Bank	710	0	0.00	0	147	0	0.00	147.00
24	The Karnataka bank	6	0	0.00	0	0	1	290.00	0.00
25	The South Indian Bank Ltd	5	0	0.00	0	0	0	0.00	0.00
26	Yes Bank	155	129	414.13	83	141	82	285.20	117.00
27	Kotak Mahindra Bank	79	0	0.00	0	0	289	7321.00	0.00
28	BANDHAN BANK	5	0	0.00	0	0	0	0.00	0.00
29	Ujjivan Small Finance Bank	77	0	0.00	0	0	0	0.00	0.00
30	Utkarsh Small Finance Bank	230	0	0.00	0	0	0	0.00	0.00
31	IDFC Bank	0	0	0.00	0	0	0	0.00	0.00
G	Total Private Bank	15338	2888	15494.09	19	2787	15968	90115.31	9627
H	Total All Bank (F+G)	337000	173527	214560.60	51	34196	592754	731797.80	423169

CREDIT FLOW TO AGRICULTURE SECTOR :
PROGRESS MADE UPTO THE MONTH OF 30 SEPTEMBER 2021
FROM 01.04.2021 TO 30.09.2021

(₹ in Lacs)

S. No.	Name of the Bank	Nos. of Semi-Urban & Rural Brs.	Disbursement/Loans issued (1)					
			Crop Loan		Term Loan		Total Loan	
			No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	339	32006	36611.76	456	11238.12	32462	47849.88
2	Punjab National Bank	225	17199	49227.52	1196	6039.28	18395	55266.80
3	Bank of Baroda	82	7826	27254.96	1534	4168.71	9360	31423.67
A	Total Lead Banks	646	57031	113094.24	3186	21446.11	60217	134540.35
4	Union Bank of India	79	2583	5558.36	267	1057.66	2850	6616.02
5	Canara Bank	85	2041	4199.70	1647	15429.62	3688	19629.32
6	Central Bank of India	20	134	170.84	86	833.95	220	1004.79
7	Punjab & Sind Bank	29	1032	3103.49	136	825.75	1168	3929.24
8	UCO Bank	43	104	162.26	182	410.38	286	572.64
9	Indian Overseas Bank	28	232	483.25	235	373.64	467	856.89
10	Bank of India	25	1818	2922.58	606	1471.97	2424	4394.55
11	Indian Bank	38	1157	1071.97	59	686.56	1216	1758.53
12	Bank of Maharashtra	1	0	0.00	0	0.00	0	0.00
B	Total Non-Lead Banks	348	9101	17672.45	3218	21089.53	12319	38761.98
C	Total N. Banks (A + B)	994	66132	130766.69	6404	42535.64	72536	173302.33
13	Uttarakhand G.B	257	16062	10198.82	872	1486.53	16934	11685.35
14	Prathama U.P Gramin Bank	1	0	0.00	0	0.00	0	0.00
D	Total R.R.B.	258	16062	10198.82	872	1486.53	16934	11685.35
15	Co-operative Bank	227	88445	58101.00	6912	9614.22	95357	67715.22
E	Total Cooperative	227	88445	58101.00	6912	9614.22	95357	67715.22
F	Total (C+D+E)	1479	170639	199066.51	14188	53636.39	184827	252702.90
16	Nainital Bank	75	254	412.76	44	109.78	298	522.54
17	Axis Bank	29	559	3098.27	1118	1840.95	1677	4939.22
18	ICICI bank	18	68	206.81	1130	1493.01	1198	1699.82
19	IDBI Bank	23	531	1039.55	436	790.84	967	1830.39
20	HDFC Bank	46	1347	10322.57	1228	8168.35	2575	18490.92
21	The J & K Bank	0	0	0.00	0	0.00	0	0.00
22	Fedral Bank Ltd	0	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	11	0	0.00	18866	6357.38	18866	6357.38
24	The Karnataka bank	1	0	0.00	0	0.00	0	0.00
25	The South Indian Bank Ltd	0	0	0.00	0	0.00	0	0.00
26	Yes Bank	9	129	414.13	65	8407.53	194	8821.66
27	Kotak Mahindra Bank	3	0	0.00	212	439.27	212	439.27
28	BANDHAN BANK	5	0	0.00	26802	9106.49	26802	9106.49
29	Ujjivan Small Finance Bank	1	0	0.00	2297	941.17	2297	941.17
30	Utkarsh Small Finance Bank	13	0	0.00	7468	3079.00	7468	3079.00
31	IDFC Bank	0	0	0.00	0	0.00	0	0.00
G	Total Private Bank	234	2888	15494.09	59666	40733.77	62554	56227.86
H	Total All Bank (F+G)	1713	173527	214560.60	73854	94370.16	247381	308930.76

PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME
TOTAL (DIC + KVIC + KVIB)
FROM 01.04.2021 TO 30.09.2021

(` in Lacs)

S. No.	Name of the Bank	Branches No.	Yearly Target	Received		Sanctioned		Loan Sanctioned to SC/ST beneficiaries	
				No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	456	368	652	4233.79	70	304.91	17	60.89
2	Punjab National Bank	302	269	414	3093.90	154	958.73	35	195.84
3	Bank of Baroda	134	150	177	1449.75	43	341.42	12	73.34
A	Total Lead Banks	892	787	1243	8777.44	267	1605.06	64	330.07
4	Union Bank of India	123	127	159	1245.46	60	330.73	13	52.39
5	Canara Bank	129	129	137	1300.86	49	460.32	5	33.15
6	Central Bank of India	41	52	33	296.94	21	147.47	3	19.47
7	Punjab & Sind Bank	45	36	15	151.43	8	88.56	0	0.00
8	UCO Bank	57	55	26	142.10	3	9.40	0	0.00
9	Indian Overseas Bank	45	32	30	269.50	12	27.17	0	0.00
10	Bank of India	35	42	51	371.25	15	99.71	4	20.90
11	Indian Bank	53	45	20	151.01	5	26.58	1	1.90
12	Bank of Maharashtra	7	3	3	57.60	0	0.00	0	0.00
B	Total Non-Lead Banks	535	521	474	3986.15	173	1189.94	26	127.81
C	Total N. Banks (A + B)	1427	1308	1717	12763.59	440	2795.00	90	457.88
13	Uttarakhand G.B	286	190	302	1734.27	100	537.04	17	78.11
14	U.P. Gramin Bank	1	0	2	8.31	0	0.00	0	0.00
D	Total R.R.B.	287	190	304	1742.58	100	537.04	17	78.11
15	Co-operative Bank	289	57	60	341.53	22	138.16	0	0.00
E	Total Cooperative	289	57	60	341.53	22	138.16	0	0.00
F	Total (C+D+E)	2003	1555	2081	14847.70	562	3470.20	107	535.99
16	Nainital Bank	96	51	134	1268.60	52	435.73	10	63.16
17	Axis Bank	55	25	15	114.50	0	0.00	0	0.00
18	ICICI bank	38	15	1	5.00	0	0.00	0	0.00
19	IDBI Bank	31	26	53	346.00	16	98.35	2	5.50
20	HDFC Bank	72	20	5	54.00	0	0.00	0	0.00
21	The J & K Bank	3	2	0	0.00	0	0.00	0	0.00
22	Fedral Bank Ltd	1	0	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	20	9	0	0.00	0	0.00	0	0.00
24	The Karnataka bank	4	0	0	0.00	0	0.00	0	0.00
25	The South Indian Bank Ltd	1	0	0	0.00	0	0.00	0	0.00
26	Yes Bank	17	5	2	7.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	10	2	0	0.00	0	0.00	0	0.00
28	Bandhan Bank	12	2	1	10.00	0	0.00	0	0.00
29	Ujjivan Small Finance Bank	4	0	0	0.00	0	0.00	0	0.00
30	Utkarsh Small Finance Bank	22	2	0	0.00	0	0.00	0	0.00
31	IDFC Bank	3	0	0	0.00	0	0.00	0	0.00
G	Total Private Bank	389	159	211	1805.10	68	534.08	12	68.66
H	Total All Bank (F+G)	2392	1714	2292	16652.80	630	4004.28	119	604.65

(In Lacs)

S. No.	Name of the Bank	Loan Sanctioned to OBC beneficiaries		Loan Sanctioned to Women beneficiaries		Loan Disbursed		Returned	Pending		Outstanding as on 30.09.2021	
		No.	Amt.	No.	Amt.	No.	Amt.		No.	<1M	>1M	No.
								No.		No.		
1	State Bank of India	7	41.51	8	31.06	12	36.61	403	147	32	5992	15440
2	Punjab National Bank	23	178.53	35	245.81	57	299.45	152	71	37	1113	4006
3	Bank of Baroda	8	54.90	11	82.57	18	133.99	65	46	23	360	2104
A	Total Lead Banks	38	215.48	54	359.44	87	470.05	620	264	92	7465	21550
4	Union Bank of India	7	72.20	10	50.31	15	104.61	26	44	29	530	2568
5	Canara Bank	8	75.58	20	180.59	27	156.88	43	32	13	500	2094
6	Central Bank of India	4	43.18	5	45.60	5	27.90	9	2	1	132	372
7	Punjab & Sind Bank	1	9.50	4	66.26	4	38.05	2	4	1	180	1102
8	UCO Bank	0	0.00	0	0.00	1	2.23	8	10	5	0	0
9	Indian Overseas Bank	1	4.75	3	10.62	7	15.30	9	6	3	201	712
10	Bank of India	2	4.75	5	39.86	5	21.59	9	17	10	173	625
11	Indian Bank	0	0.00	1	0.95	0	0.00	10	4	1	462	1260
12	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	1	2	28	141
B	Total Non-Lead Banks	23	209.96	48	394.19	64	366.56	116	120	65	2206	8874
C	Total N. Banks (A + B)	61	425.44	102	753.63	151	836.61	736	384	157	9671	30424
13	Uttarakhand G.B	9	44.68	20	83.60	44	212.79	78	76	48	1762	3883
14	U.P. Gramin Bank	0	0.00	0	0.00	0	0.00	0	1	1	0	0
D	Total R.R.B.	9	44.68	20	83.60	44	212.79	78	77	49	1762	3883
15	Co-operative Bank	0	0.00	2	18.52	12	59.67	16	16	6	441	1398
E	Total Cooperative	0	0.00	2	18.52	12	59.67	16	16	6	441	1398
F	Total (C+D+E)	70	470.12	124	855.75	207	1109.07	830	477	212	11874	35705
16	Nainital Bank	5	39.33	23	186.77	27	164.05	25	36	21	386	1544
17	Axis Bank	0	0.00	0	0.00	0	0.00	2	7	6	0	0
18	ICICI bank	0	0.00	0	0.00	0	0.00	0	0	1	0	0
19	IDBI Bank	0	0.00	2	12.80	8	43.00	6	11	20	74	106
20	HDFC Bank	0	0.00	0	0.00	0	0.00	0	3	2	0	0
21	The J & K Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0
22	Fedral Bank Ltd	0	0.00	0	0.00	0	0.00	0	0	0	0	0
23	IndusInd Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0
24	The Karnataka bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0
25	The South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0	0	0	0
26	Yes Bank	0	0.00	0	0.00	0	0.00	0	1	1	0	0
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0
28	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	1	0	0	0
29	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0
31	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0
G	Total Private Bank	5	39.33	25	199.57	35	207.05	33	59	51	460	1651
H	Total All Bank (F+G)	75	509.45	149	1055.32	242	1316.12	863	536	263	12334	37356

PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME

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FROM 01.04.2021 TO 30.09.2021

(` in Lacs)

S. No.	Name of the Bank	Branches No.	Yearly Target	Received		Sanctioned		Loan Sanctioned to SC/ST beneficiaries	
				No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	456	146	357	2367.02	40	191.32	10	38.95
2	Punjab National Bank	302	109	228	1696.08	98	566.57	11	36.24
3	Bank of Baroda	134	60	106	895.19	24	218.29	7	57.33
A	Total Lead Banks	892	315	691	4958.29	162	976.18	28	132.52
4	Union Bank of India	123	47	101	760.46	39	232.80	8	29.60
5	Canara Bank	129	46	67	708.29	18	167.04	2	17.10
6	Central Bank of India	41	24	14	148.35	6	48.51	0	0.00
7	Punjab & Sind Bank	45	15	8	100.93	6	75.26	0	0.00
8	UCO Bank	57	27	13	60.10	3	9.40	0	0.00
9	Indian Overseas Bank	45	14	17	176.50	5	8.83	0	0.00
10	Bank of India	35	22	38	260.25	11	80.71	2	12.35
11	Indian Bank	53	15	14	120.01	5	26.58	1	1.90
12	Bank of Maharashtra	7	3	3	57.60	0	0.00	0	0.00
B	Total Non-Lead Banks	535	213	275	2392.49	93	649.13	13	60.95
C	Total N. Banks (A + B)	1427	528	966	7350.78	255	1625.31	41	193.47
13	Uttarakhand G.B	286	74	147	850.99	48	272.04	7	38.79
14	U.P. Gramin Bank	1	0	0	0.00	0	0.00	0	0.00
D	Total R.R.B.	287	74	147	850.99	48	272.04	7	38.79
15	Co-operative Bank	289	26	37	190.58	13	60.79	0	0.00
E	Total Cooperative	289	26	37	190.58	13	60.79	0	0.00
F	Total (C+D+E)	2003	628	1150	8392.35	316	1958.14	48	232.26
16	Nainital Bank	96	18	73	650.15	24	165.27	3	15.20
17	Axis Bank	55	9	5	25.50	0	0.00	0	0.00
18	ICICI bank	38	5	1	5.00	0	0.00	0	0.00
19	IDBI Bank	31	11	31	223.00	9	63.90	0	0.00
20	HDFC Bank	72	8	5	54.00	0	0.00	0	0.00
21	The J & K Bank	3	0	0	0.00	0	0.00	0	0.00
22	Fedral Bank Ltd	1	0	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	20	4	0	0.00	0	0.00	0	0.00
24	The Karnataka bank	4	0	0	0.00	0	0.00	0	0.00
25	The South Indian Bank Ltd	1	0	0	0.00	0	0.00	0	0.00
26	Yes Bank	17	1	1	2.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	10	0	0	0.00	0	0.00	0	0.00
28	Bandhan Bank	12	0	1	10.00	0	0.00	0	0.00
29	Ujjivan Small Finance Bank	4	0	0	0.00	0	0.00	0	0.00
30	Utkarsh Small Finance Bank	22	2	0	0.00	0	0.00	0	0.00
31	IDFC Bank	3	0	0	0.00	0	0.00	0	0.00
G	Total Private Bank	389	58	117	969.65	33	229.17	3	15.20
H	Total All Bank (F+G)	2392	686	1267	9362.00	349	2187.31	51	247.46

(n Lacs)

S. No.	Name of the Bank	Loan Sanctioned to OBC beneficiaries		Loan Sanctioned to Women beneficiaries		Loan Disbursed		Returned	Pending		Outstanding as on 30.09.2021	
		No.	Amt.	No.	Amt.	No.	Amt.		No.	<1M	>1M	No.
								No.		No.		
1	State Bank of India	4	20.80	5	24.60	4	15.76	233	72	12	3319	6239.91
2	Punjab National Bank	19	145.19	24	156.99	33	196.68	90	29	11	594	2079.22
3	Bank of Baroda	1	7.60	8	70.07	8	52.82	39	29	14	210	1084.81
A	Total Lead Banks	24	173.59	37	251.66	45	265.26	362	130	37	4123	9404
4	Union Bank of India	4	52.25	7	37.77	10	75.93	11	28	23	319	1433.47
5	Canara Bank	3	34.18	8	71.80	7	45.60	24	19	6	360	1171.36
6	Central Bank of India	0	0.00	2	33.25	1	2.44	7	1	0	90	158.20
7	Punjab & Sind Bank	0	0.00	4	66.26	3	36.25	0	2	0	117	660.50
8	UCO Bank	0	0.00	0	0.00	1	2.23	2	5	3	0	0.00
9	Indian Overseas Bank	0	0.00	1	2.07	1	0.76	7	3	2	115	387.16
10	Bank of India	1	1.90	5	39.86	2	6.39	7	12	8	83	322.12
11	Indian Bank	0	0.00	1	0.95	0	0.00	7	1	1	257	636.96
12	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	1	2	17	108.84
B	Total Non-Lead Banks	8	88.33	28	251.96	25	169.60	65	72	45	1358	4879
C	Total N. Banks (A + B)	32	261.92	65	503.62	70	434.86	427	202	82	5481	14283
13	Uttarakhand G.B	3	12.54	11	62.23	22	125.84	37	38	24	844	2157.77
14	U.P. Gramin Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
D	Total R.R.B.	3	12.54	11	62.23	22	125.84	37	38	24	844	2158
15	Co-operative Bank	0	0.00	1	9.02	4	10.12	11	9	4	201	577.14
E	Total Cooperative	0	0.00	1	9.02	4	10.12	11	9	4	201	577
F	Total (C+D+E)	35	274.46	77	574.87	96	570.82	475	249	110	6526	17017
16	Nainital Bank	4	20.33	11	85.89	8	42.58	12	23	14	108	610.91
17	Axis Bank	0	0.00	0	0.00	0	0.00	0	2	3	0	0.00
18	ICICI bank	0	0.00	0	0.00	0	0.00	0	0	1	0	0.00
19	IDBI Bank	0	0.00	1	3.80	3	22.80	4	5	13	35	47.56
20	HDFC Bank	0	0.00	0	0.00	0	0.00	0	3	2	0	0.00
21	The J & K Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
22	Fedral Bank Ltd	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
23	IndusInd Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
24	The Karnataka bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
25	The South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
26	Yes Bank	0	0.00	0	0.00	0	0.00	0	1	0	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
28	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	1	0	0	0.00
29	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
31	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
G	Total Private Bank	4	20.33	12	89.69	11	65.38	16	35	33	143	658
H	Total All Bank (F+G)	39	294.79	89	664.56	107	636.20	491	284	143	6669	17676

PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME

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FROM 01.04.2021 TO 30.09.2021

(` in Lacs)

S. No.	Name of the Bank	Branches No.	Yearly Target	Received		Sanctioned		Loan Sanctioned to SC/ST beneficiaries	
				No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	456	109	62	632.28	4	28.88	2	8.80
2	Punjab National Bank	302	76	56	443.18	18	118.56	7	53.20
3	Bank of Baroda	134	43	16	140.90	7	41.81	3	10.79
A	Total Lead Banks	892	228	134	1216.36	29	189.25	12	72.79
4	Union Bank of India	123	41	13	142.00	2	16.00	1	6.50
5	Canara Bank	129	44	6	69.67	5	41.43	0	0.00
6	Central Bank of India	41	13	3	10.00	0	0.00	0	0.00
7	Punjab & Sind Bank	45	10	2	20.00	1	9.50	0	0.00
8	UCO Bank	57	12	3	33.00	0	0.00	0	0.00
9	Indian Overseas Bank	45	10	1	10.00	1	3.80	0	0.00
10	Bank of India	35	12	3	37.00	0	0.00	0	0.00
11	Indian Bank	53	16	3	12.00	0	0.00	0	0.00
12	Bank of Maharashtra	7	0	0	0.00	0	0.00	0	0.00
B	Total Non-Lead Banks	535	158	34	333.67	9	70.73	1	6.50
C	Total N. Banks (A + B)	1427	386	168	1550.03	38	259.98	13	79.29
13	Uttarakhand G.B	286	58	26	151.99	8	32.05	2	6.65
14	U.P. Gramin Bank	1	0	0	0.00	0	0.00	0	0.00
D	Total R.R.B.	287	58	26	151.99	8	32.05	2	6.65
15	Co-operative Bank	289	15	3	28.45	2	22.27	0	0.00
E	Total Cooperative	289	15	3	28.45	2	22.27	0	0.00
F	Total (C+D+E)	2003	459	197	1730.47	48	314.30	15	85.94
16	Nainital Bank	96	17	16	231.63	9	91.39	0	0.00
17	Axis Bank	55	9	7	67.00	0	0.00	0	0.00
18	ICICI bank	38	6	0	0.00	0	0.00	0	0.00
19	IDBI Bank	31	8	2	16.00	1	3.60	0	0.00
20	HDFC Bank	72	7	0	0.00	0	0.00	0	0.00
21	The J & K Bank	3	1	0	0.00	0	0.00	0	0.00
22	Fedral Bank Ltd	1	0	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	20	3	0	0.00	0	0.00	0	0.00
24	The Karnataka bank	4	0	0	0.00	0	0.00	0	0.00
25	The South Indian Bank Ltd	1	0	0	0.00	0	0.00	0	0.00
26	Yes Bank	17	2	1	5.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	10	1	0	0.00	0	0.00	0	0.00
28	Bandhan Bank	12	1	0	0.00	0	0.00	0	0.00
29	Ujjivan Small Finance Bank	4	0	0	0.00	0	0.00	0	0.00
30	Utkarsh Small Finance Bank	22	0	0	0.00	0	0.00	0	0.00
31	IDFC Bank	3	0	0	0.00	0	0.00	0	0.00
G	Total Private Bank	389	55	26	319.63	10	94.99	0	0.00
H	Total All Bank (F+G)	2392	514	223	2050.10	58	409.29	15	85.94

(In Lacs)

S. No.	Name of the Bank	Loan Sanctioned to OBC beneficiaries		Loan Sanctioned to Women beneficiaries		Loan Disbursed		Returned	Pending		Outstanding as on 30.09.2021	
		No.	Amt.	No.	Amt.	No.	Amt.		No.	<1M	>1M	No.
								No.		No.		
1	State Bank of India	2	19.00	0	0.00	1	3.48	38	17	3	1356	6993.14
2	Punjab National Bank	2	14.34	5	47.50	9	37.28	24	11	3	131	659.62
3	Bank of Baroda	1	8.55	2	9.65	4	23.72	6	2	1	49	392.07
A	Total Lead Banks	5	41.89	7	57.15	14	64.48	68	30	7	1536	8045
4	Union Bank of India	1	9.50	1	9.50	1	9.50	7	2	2	88	537.13
5	Canara Bank	1	7.68	2	33.75	2	18.85	1	0	0	52	473.56
6	Central Bank of India	0	0.00	0	0.00	0	0.00	1	1	1	19	178.85
7	Punjab & Sind Bank	1	9.50	0	0.00	0	0.00	1	0	0	30	302.06
8	UCO Bank	0	0.00	0	0.00	0	0.00	0	1	2	0	0.00
9	Indian Overseas Bank	0	0.00	1	3.80	0	0.00	0	0	0	61	246.14
10	Bank of India	0	0.00	0	0.00	0	0.00	1	1	1	45	162.87
11	Indian Bank	0	0.00	0	0.00	0	0.00	2	1	0	153	450.05
12	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0	0	5	24.25
B	Total Non-Lead Banks	3	26.68	4	47.05	3	28.35	13	6	6	453	2375
C	Total N. Banks (A + B)	8	68.57	11	104.20	17	92.83	81	36	13	1989	10420
13	Uttarakhand G.B	1	4.75	0	0.00	4	17.00	10	6	2	524	761.15
14	U.P. Gramin Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
D	Total R.R.B.	1	4.75	0	0.00	4	17.00	10	6	2	524	761
15	Co-operative Bank	0	0.00	0	0.00	2	14.20	1	0	0	157	450.19
E	Total Cooperative	0	0.00	0	0.00	2	14.20	1	0	0	157	450
F	Total (C+D+E)	9	73.32	11	104.20	23	124.03	92	42	15	2670	11631
16	Nainital Bank	1	19.00	4	36.29	3	17.29	4	2	1	149	580.97
17	Axis Bank	0	0.00	0	0.00	0	0.00	1	5	1	0	0.00
18	ICICI bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
19	IDBI Bank	0	0.00	0	0.00	1	3.60	0	1	0	33	30.86
20	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
21	The J & K Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
22	Fedral Bank Ltd	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
23	IndusInd Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
24	The Karnataka bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
25	The South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
26	Yes Bank	0	0.00	0	0.00	0	0.00	0	0	1	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
28	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
29	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
31	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
G	Total Private Bank	1	19.00	4	36.29	4	20.89	5	8	3	182	612
H	Total All Bank (F+G)	10	92.32	15	140.49	27	144.92	97	50	18	2852	12243

KVIB

FROM 01.04.2021 TO 30.09.2021

(` in Lacs)

S. No.	Name of the Bank	Branches No.	Yearly Target	Received		Sanctioned		Loan Sanctioned to SC/ST beneficiaries	
				No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	456	113	233	1234.49	26	84.71	5	13.14
2	Punjab National Bank	302	84	130	954.64	38	273.60	17	106.40
3	Bank of Baroda	134	47	55	413.66	12	81.32	2	5.22
A	Total Lead Banks	892	244	418	2602.79	76	439.63	24	124.76
4	Union Bank of India	123	39	45	343.00	19	81.93	4	16.29
5	Canara Bank	129	39	64	522.90	26	251.85	3	16.05
6	Central Bank of India	41	15	16	138.59	15	98.96	3	19.47
7	Punjab & Sind Bank	45	11	5	30.50	1	3.80	0	0.00
8	UCO Bank	57	16	10	49.00	0	0.00	0	0.00
9	Indian Overseas Bank	45	8	12	83.00	6	14.54	0	0.00
10	Bank of India	35	8	10	74.00	4	19.00	2	8.55
11	Indian Bank	53	14	3	19.00	0	0.00	0	0.00
12	Bank of Maharashtra	7	0	0	0.00	0	0.00	0	0.00
B	Total Non-Lead Banks	535	150	165	1259.99	71	470.08	12	60.36
C	Total N. Banks (A + B)	1427	394	583	3862.78	147	909.71	36	185.12
13	Uttarakhand G.B	286	58	129	731.29	44	232.95	8	32.67
14	U.P. Gramin Bank	1	0	2	8.31	0	0.00	0	0.00
D	Total R.R.B.	287	58	131	739.60	44	232.95	8	32.67
15	Co-operative Bank	289	16	20	122.50	7	55.10	0	0.00
E	Total Cooperative	289	16	20	122.50	7	55.10	0	0.00
F	Total (C+D+E)	2003	468	734	4724.88	198	1197.76	44	217.79
16	Nainital Bank	96	16	45	386.82	19	179.07	7	47.96
17	Axis Bank	55	7	3	22.00	0	0.00	0	0.00
18	ICICI bank	38	4	0	0.00	0	0.00	0	0.00
19	IDBI Bank	31	7	20	107.00	6	30.85	2	5.50
20	HDFC Bank	72	5	0	0.00	0	0.00	0	0.00
21	The J & K Bank	3	1	0	0.00	0	0.00	0	0.00
22	Fedral Bank Ltd	1	0	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	20	2	0	0.00	0	0.00	0	0.00
24	The Karnataka bank	4	0	0	0.00	0	0.00	0	0.00
25	The South Indian Bank Ltd	1	0	0	0.00	0	0.00	0	0.00
26	Yes Bank	17	2	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	10	1	0	0.00	0	0.00	0	0.00
28	Bandhan Bank	12	1	0	0.00	0	0.00	0	0.00
29	Ujjivan Small Finance Bank	4	0	0	0.00	0	0.00	0	0.00
30	Utkarsh Small Finance Bank	22	0	0	0.00	0	0.00	0	0.00
31	IDFC Bank	3	0	0	0.00	0	0.00	0	0.00
G	Total Private Bank	389	46	68	515.82	25	209.92	9	53.46
H	Total All Bank (F+G)	2392	514	802	5240.70	223	1407.68	53	271.25

(In Lacs)

S. No.	Name of the Bank	Loan Sanctioned to OBC beneficiaries		Loan Sanctioned to Women beneficiaries		Loan Disbursed		Returned	Pending		Outstanding as on 30.09.2021	
		No.	Amt.	No.	Amt.	No.	Amt.		No.	<1M	>1M	No.
								No.		No.		
1	State Bank of India	1	1.71	3	6.46	7	17.37	132	58	17	1317	2207.18
2	Punjab National Bank	2	19.00	6	41.32	15	65.49	38	31	23	388	1266.96
3	Bank of Baroda	6	38.75	1	2.85	6	57.45	20	15	8	101	627.25
A	Total Lead Banks	9	0.00	10	50.63	28	140.31	190	104	48	1806	4101
4	Union Bank of India	2	10.45	2	3.04	4	19.18	8	14	4	123	597.61
5	Canara Bank	4	33.72	10	75.04	18	92.43	18	13	7	88	448.98
6	Central Bank of India	4	43.18	3	12.35	4	25.46	1	0	0	23	35.05
7	Punjab & Sind Bank	0	0.00	0	0.00	1	1.80	1	2	1	33	139.85
8	UCO Bank	0	0.00	0	0.00	0	0.00	6	4	0	0	0.00
9	Indian Overseas Bank	1	4.75	1	4.75	6	14.54	2	3	1	25	78.76
10	Bank of India	1	2.85	0	0.00	3	15.20	1	4	1	45	139.88
11	Indian Bank	0	0.00	0	0.00	0	0.00	1	2	0	52	172.76
12	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0	0	6	7.50
B	Total Non-Lead Banks	12	94.95	16	95.18	36	168.61	38	42	14	395	1620
C	Total N. Banks (A + B)	21	94.95	26	145.81	64	308.92	228	146	62	2201	5722
13	Uttarakhand G.B	5	27.39	9	21.37	18	69.95	31	32	22	394	964.15
14	U.P. Gramin Bank	0	0.00	0	0.00	0	0.00	0	1	1	0	0.00
D	Total R.R.B.	5	27.39	9	21.37	18	69.95	31	33	23	394	964
15	Co-operative Bank	0	0.00	1	9.50	6	35.35	4	7	2	83	370.43
E	Total Cooperative	0	0.00	1	9.50	6	35.35	4	7	2	83	370
F	Total (C+D+E)	26	122.34	36	176.68	88	414.22	263	186	87	2678	7056
16	Nainital Bank	0	0.00	8	64.59	16	104.18	9	11	6	129	352.54
17	Axis Bank	0	0.00	0	0.00	0	0.00	1	0	2	0	0.00
18	ICICI bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
19	IDBI Bank	0	0.00	1	9.00	4	16.60	2	5	7	6	27.76
20	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
21	The J & K Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
22	Fedral Bank Ltd	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
23	IndusInd Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
24	The Karnataka bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
25	The South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
26	Yes Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
28	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
29	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
31	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0.00
G	Total Private Bank	0	0.00	9	73.59	20	120.78	12	16	15	135	380
H	Total All Bank (F+G)	26	122.34	45	250.27	108	535.00	275	202	102	2813	7437

**PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME
ACTIVITYWISE CUMULATIVE POSTION UPTO 30 SEPTEMBER 2021**

(in Lacs)

S. No.	Name of the Bank	Trade Shop		Industrial Units		Vendor / Hawker		Services		Others		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	640	2205.38	375	1512.26	85	170.23	1182	3485.32	305	954.30	2587	8327.49
2	Punjab National Bank	537	1079.30	129	517.92	2	4.86	204	526.43	222	439.07	1094	2567.58
3	Bank of Baroda	107	415.29	91	447.43	42	124.19	423	665.83	18	92.40	681	1745.14
A	Total Lead Banks	1284	3699.97	595	2477.61	129	299.28	1809	4677.58	545	1485.77	4362	12640.21
4	Union Bank of India	246	718.72	124	468.01	0	0.00	393	1520.02	105	333.41	868	3040.16
5	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00	272	986.55	272	986.55
6	Central Bank of India	45	137.94	10	91.70	0	0.00	47	119.54	45	115.17	147	464.35
7	Punjab & Sind Bank	31	91.20	52	490.79	0	0.00	89	315.69	23	122.05	195	1019.73
8	UCO Bank	0	0.00	0	0.00	0	0.00	33	103.70	16	25.09	49	128.79
9	Indian Overseas Bank	30	70.33	53	274.76	10	3.50	102	316.27	7	24.95	202	689.81
10	Bank of India	70	248.90	29	144.53	5	4.45	63	249.24	9	48.62	176	695.74
11	Indian Bank	3	4.95	5	39.75	11	35.10	0	0.00	7	117.45	26	197.25
12	Bank of Maharashtra	16	29.87	3	27.50	0	0.00	9	28.50	3	4.00	31	89.87
B	Total Non-Lead Banks	441	1301.91	276	1537.04	26	43.05	736	2652.96	487	1777.29	1966	7312.25
C	Total N. Banks (A + B)	1725	5001.88	871	4014.65	155	342.33	2545	7330.54	1032	3263.06	6328	19952.46
13	Uttarakhand G.B	274	473.48	130	256.56	92	159.88	183	295.20	1426	3514.89	2105	4700.01
14	Prathama U.P Gramin Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
D	Total R.R.B.	274	473.48	130	256.56	92	159.88	183	295.20	1426	3514.89	2105	4700.01
15	Co-operative Bank	132	362.03	0	0.00	0	0.00	157	656.62	12	48.11	301	1066.76
E	Total Cooperative	132	362.03	0	0.00	0	0.00	157	656.62	12	48.11	301	1066.76
F	Total (C+D+E)	2131	5837.39	1001	4271.21	247	502.21	2885	8282.36	2470	6826.06	8734	25719.23
16	Nainital Bank	29	60.27	99	505.11	0	0.00	108	302.41	77	177.33	313	1045.12
17	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	4	13.28	4	13.28
18	ICICI bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	IDBI Bank	0	0.00	6	34.85	1	9.00	29	75.63	34	33.52	70	153.00
20	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	The J & K Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Fedral Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	The Karnataka bank	2	0.60	0	0.00	0	0.00	0	0.00	0	0.00	2	0.60
25	The South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	BANDHAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
G	Total Private Bank	31	60.87	105	539.96	1	9.00	137	378.04	115	224.13	389	1212.00
H	Total All Bank (F+G)	2162	5898.26	1106	4811.17	248	511.21	3022	8660.40	2585	7050.19	9123	26931.23

VEERCHANDRA SINGH GARHWALI PARYATAN SWAROZGAR YOJNA
VEHICLE & NON VEHICLE

(In Lacs)

S. No.	Name of the Bank	Yearly Target	FROM 01.04.2021 TO 30.09.2021						Application under process upto 30 days	Pending Application more than 30 days	Outstanding since the launch of scheme i.e 2002-03 to Sep 21			
			Receivied	Loan Sactioned		Loan Disbursed		Return			No.	No.	No.	Amt.
				No.	No.	Amt.	No.							
1	State Bank of India	52	62	17	203.67	12	88.69	9	13	23	2614	12584		
2	Punjab National Bank	35	25	7	58.86	6	48.86	6	5	7	747	5428		
3	Bank of Baroda	24	12	2	17.43	2	17.43	3	3	4	119	632		
A	Total Lead Banks	111	99	26	279.96	20	154.98	18	21	34	3480	18644		
4	Union Bank of India	20	7	4	52	3	42	1	1	1	44	169		
5	Canara Bank	19	11	3	28	3	28	0	6	2	28	310		
6	Central Bank of India	3	1	0	0	0	0	0	1	0	9	42		
7	Punjab & Sind Bank	2	2	0	0	0	0	0	1	1	6	68		
8	UCO Bank	8	1	0	0	0	0	1	0	0	11	114		
9	Indian Overseas Bank	6	3	0	0	0	0	0	1	2	32	231		
10	Bank of India	4	7	3	45	3	45	0	0	4	73	419		
11	Indian Bank	4	2	0	0	0	0	2	0	0	223	1880		
12	Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0		
B	Total Non-Lead Banks	66	34	10	124.85	9	115.23	4	10	10	426	3231		
C	Total N. Banks (A + B)	177	133	36	404.81	29	270.21	22	31	44	3906	21875		
13	Uttarakhand G.B	29	30	10	85	10	85	2	7	12	289	2474		
14	U.P. Gramin Bank	0	0	0	0	0	0	0	0	0	0	0		
D	Total R.R.B.	29	30	10	85.37	10	85.37	2	7	12	289	2474		
15	Co-operative Bank	22	28	10	148	9	118	3	5	9	304	2411		
E	Total Cooperative	22	28	10	147.84	9	117.84	3	5	9	304	2411		
F	Total (C+D+E)	228	191	56	638.02	48	473.42	27	43	65	4499	26760		
16	Nainital Bank	12	15	5	62	3	49	4	1	5	65	631		
17	Axis Bank	4	0	0	0	0	0	0	0	0	0	0		
18	ICICI Bank	1	0	0	0	0	0	0	0	0	0	0		
19	IDBI Bank	1	0	0	0	0	0	0	0	0	6	48		
20	HDFC Bank	4	1	0	0	0	0	0	0	1	0	0		
21	The J & K Bank	0	0	0	0	0	0	0	0	0	0	0		
22	Fedral Bank Ltd	0	0	0	0	0	0	0	0	0	0	0		
23	IndusInd Bank	0	0	0	0	0	0	0	0	0	0	0		
24	The Karnataka bank	0	0	0	0	0	0	0	0	0	0	0		
25	The South Indian Bank Ltd	0	0	0	0	0	0	0	0	0	0	0		
26	Yes Bank	0	0	0	0	0	0	0	0	0	0	0		
27	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	0	0	0		
28	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0		
29	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0		
30	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0		
31	IDFC Bank	0	0	0	0	0	0	0	0	0	0	0		
G	Total Private Bank	22	16	5	61.81	3	48.51	4	1	6	71	679		
H	Total All Bank (F+G)	250	207	61	699.83	51	521.93	31	44	71	4570	27438.89		

VEERCHANDRA SINGH GARHWALI PARYATAN SWAROZGAR YOJNA

VEHICLE

S. No.	Name of the Bank	Yearly Target	FROM 01.04.2021 TO 30.09.2021						Application under process upto 30 days	Pending Application more than 30 days	Outstanding since the launch of scheme i.e 2002-03 to Sep 21	
			Receieved	Loan Sactioned		Loan Disbursed		Return			No.	Amt.
			No.	No.	Amt.	No.	Amt.	No.			No.	Amt.
1	State Bank of India	31	39	14	108.67	12	88.69	5	7	13	799	3875.03
2	Punjab National Bank	20	17	7	58.86	6	48.86	2	2	6	331	3831.42
3	Bank of Baroda	15	8	2	17.43	2	17.43	1	2	3	68	315.61
A	Total Lead Banks	66	64	23	184.96	20	154.98	8	11	22	1198	8022
4	Union Bank of India	13	5	4	51.78	3	42.16	0	1	0	24	94.50
5	Canara Bank	13	6	2	14.10	2	14.10	0	2	2	23	193.55
6	Central Bank of India	1	0	0	0.00	0	0.00	0	0	0	8	16.50
7	Punjab & Sind Bank	1	2	0	0.00	0	0.00	0	1	1	5	59.26
8	UCO Bank	5	1	0	0.00	0	0.00	1	0	0	9	53.00
9	Indian Overseas Bank	4	2	0	0.00	0	0.00	0	0	2	27	145.17
10	Bank of India	2	5	3	44.97	3	44.97	0	0	2	56	272.00
11	Indian Bank	3	1	0	0.00	0	0.00	1	0	0	142	1048.30
12	Bank of Maharashtra	0	0	0	0.00	0	0.00	0	0	0	0	0.00
B	Total Non-Lead Banks	42	22	9	110.85	8	101.23	2	4	7	294	1882
C	Total N. Banks (A + B)	108	86	32	295.81	28	256.21	10	15	29	1492	9904
13	Uttarakhand G.B	16	21	9	75.37	9	75.37	1	5	6	148	787.55
14	U.P. Gramin Bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00
D	Total R.R.B.	16	21	9	75.37	9	75.37	1	5	6	148	788
15	Co-operative Bank	14	12	5	30.51	5	30.51	1	1	5	57	314.42
E	Total Cooperative	14	12	5	30.51	5	30.51	1	1	5	57	314
F	Total (C+D+E)	138	119	46	401.69	42	362.09	12	21	40	1697	11006
16	Nainital Bank	6	5	3	23.51	1	10.21	2	0	0	20	117.13
17	Axis Bank	3	0	0	0.00	0	0.00	0	0	0	0	0.00
18	ICICI Bank	1	0	0	0.00	0	0.00	0	0	0	0	0.00
19	IDBI Bank	0	0	0	0.00	0	0.00	0	0	0	2	10.17
20	HDFC Bank	2	1	0	0.00	0	0.00	0	0	1	0	0.00
21	The J & K Bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00
22	Fedral Bank Ltd	0	0	0	0.00	0	0.00	0	0	0	0	0.00
23	IndusInd Bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00
24	The Karnataka bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00
25	The South Indian Bank Ltd	0	0	0	0.00	0	0.00	0	0	0	0	0.00
26	Yes Bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00
27	Kotak Mahindra Bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00
28	Bandhan Bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00
29	Ujjivan Small Finance Bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00
30	Utkarsh Small Finance Bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00
31	IDFC Bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00
G	Total Private Bank	12	6	3	23.51	1	10.21	2	0	1	22	127
H	Total All Bank (F+G)	150	125	49	425.20	43	372.30	14	21	41	1719	11134

**VEERCHANDRA SINGH GARHWALI PARYATAN SWAROZGAR YOJNA
NON VEHICLE**

(In Lacs)

S. No.	Name of the Bank	Yearly Target	FROM 01.04.2021 TO 30.09.2021						Application under process upto 30 days	Pending Application more than 30 days	Outstanding since the launch of scheme i.e 2002-03 to Sep 21			
			Receivied	Loan Sactioned		Loan Disbursed		Return			No.	No.	No.	Amt.
				No.	No.	Amt.	No.							
1	State Bank of India	21	23	3	95.00	0	0.00	4	6	10	1815	8709.41		
2	Punjab National Bank	15	8	0	0.00	0	0.00	4	3	1	416	1596.29		
3	Bank of Baroda	9	4	0	0.00	0	0.00	2	1	1	51	316.18		
A	Total Lead Banks	45	35	3	95.00	0	0.00	10	10	12	2282	10622		
4	Union Bank of India	7	2	0	0.00	0	0.00	1	0	1	20	74.30		
5	Canara Bank	6	5	1	14.00	1	14.00	0	4	0	5	116.51		
6	Central Bank of India	2	1	0	0.00	0	0.00	0	1	0	1	25.00		
7	Punjab & Sind Bank	1	0	0	0.00	0	0.00	0	0	0	1	8.75		
8	UCO Bank	3	0	0	0.00	0	0.00	0	0	0	2	61.00		
9	Indian Overseas Bank	2	1	0	0.00	0	0.00	0	1	0	5	85.48		
10	Bank of India	2	2	0	0.00	0	0.00	0	0	2	17	146.75		
11	Indian Bank	1	1	0	0.00	0	0.00	1	0	0	81	831.30		
12	Bank of Maharashtra	0	0	0	0.00	0	0.00	0	0	0	0	0.00		
B	Total Non-Lead Banks	24	12	1	14.00	1	14.00	2	6	3	132	1349		
C	Total N. Banks (A + B)	69	47	4	109.00	1	14.00	12	16	15	2414	11971		
13	Uttarakhand G.B	13	9	1	10.00	1	10.00	1	2	6	141	1686.25		
14	U.P. Gramin Bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00		
D	Total R.R.B.	13	9	1	10.00	1	10.00	1	2	6	141	1686		
15	Co-operative Bank	8	16	5	117.33	4	87.33	2	4	4	247	2096.50		
E	Total Cooperative	8	16	5	117.33	4	87.33	2	4	4	247	2097		
F	Total (C+D+E)	90	72	10	236.33	6	111.33	15	22	25	2802	15754		
16	Nainital Bank	6	10	2	38.30	2	38.30	2	1	5	45	514.04		
17	Axis Bank	1	0	0	0.00	0	0.00	0	0	0	0	0.00		
18	ICICI Bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00		
19	IDBI Bank	1	0	0	0.00	0	0.00	0	0	0	4	37.52		
20	HDFC Bank	2	0	0	0.00	0	0.00	0	0	0	0	0.00		
21	The J & K Bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00		
22	Fedral Bank Ltd	0	0	0	0.00	0	0.00	0	0	0	0	0.00		
23	IndusInd Bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00		
24	The Karnataka bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00		
25	The South Indian Bank Ltd	0	0	0	0.00	0	0.00	0	0	0	0	0.00		
26	Yes Bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00		
27	Kotak Mahindra Bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00		
28	Bandhan Bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00		
29	Ujjivan Small Finance Bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00		
30	Utkarsh Small Finance Bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00		
31	IDFC Bank	0	0	0	0.00	0	0.00	0	0	0	0	0.00		
G	Total Private Bank	10	10	2	38.30	2	38.30	2	1	5	49	552		
H	Total All Bank (F+G)	100	82	12	274.63	8	149.63	17	23	30	2851	16305		

VEERCHANDRA SINGH GARHWALI PARYATAN SWAROZGAR
ACTIVITYWISE CUMULATIVE POSTION UPTO 30 SEPTEMBER 2021

ACTIVITYWISE OUTSTANDING

(₹ in Lacs)

S. No.	Name of the Bank	Hotel/Model		Resturmnt / Fast Food Center		Workshop / Garrage		STD/PCO		Adventure Activity	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
1	State Bank of India	625	2558.30	95	738.24	15	56.35	5	3.45	0	0.00
2	Punjab National Bank	99	793.61	160	327.70	6	60.43	2	1.42	0	0.00
3	Bank of Baroda	10	85.38	0	0.00	0	0.00	0	0.00	0	0.00
A	Total Lead Banks	734	3437.29	255	1065.94	21	116.78	7	4.87	0	0.00
4	Union Bank of India	1	1.00	19	68.02	0	0.00	0	0.00	0	0.00
5	Canara Bank	4	112.07	0	0.00	0	0.00	0	0.00	0	0.00
6	Central Bank of India	1	10.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Punjab & Sind Bank	1	5.43	1	8.75	0	0.00	0	0.00	0	0.00
8	UCO Bank	2	70.00	2	45.00	0	0.00	0	0.00	0	0.00
9	Indian Overseas Bank	3	73.48	2	12.00	0	0.00	0	0.00	0	0.00
10	Bank of India	3	63.90	8	50.19	2	16.00	0	0.00	0	0.00
11	Indian Bank	0	0.00	78	824.35	0	0.00	0	0.00	0	0.00
12	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
B	Total Non-Lead Banks	15	335.88	110	1008.31	2	16.00	0	0.00	0	0.00
C	Total N. Banks (A + B)	749	3773.17	365	2074.25	23	132.78	7	4.87	0	0.00
13	Uttarakhand G.B	80	1357.45	55	719.67	59	422.51	10	24.03	29	268.16
14	Prathama U.P Gramin Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
D	Total R.R.B.	80	1357.45	55	719.67	59	422.51	10	24.03	29	268.16
15	Co-operative Bank	255	1843.33	13	98.01	0	0.00	0	0.00	2	14.50
E	Total Cooperative	255	1843.33	13	98.01	0	0.00	0	0.00	2	14.50
F	Total (C+D+E)	1084	6973.95	433	2891.93	82	555.29	17	28.90	31	282.66
16	Nainital Bank	11	250.34	18	170.34	2	35.52	0	0.00	0	0.00
17	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	ICICI bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	IDBI Bank	4	37.52	0	0.00	0	0.00	0	0.00	0	0.00
20	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	The J & K Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Fedral Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	The Karnataka bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	The South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	BANDHAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
G	Total Private Bank	15	287.86	18	170.34	2	35.52	0	0.00	0	0.00
H	Total All Bank (F+G)	1099	7261.81	451	3062.27	84	590.81	17	28.90	31	282.66

Contd.

(in Lacs)

S. No.	Name of the Bank	Yoga Kendra		Tentage Accomodation		Souvenir Shop		Vehicles		Total	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
1	State Bank of India	0	0.00	0	0.00	12	49.48	799	3875.03	1551	7280.85
2	Punjab National Bank	0	0.00	0	0.00	8	8.90	331	3831.42	606	5023.48
3	Bank of Baroda	0	0.00	0	0.00	0	0.00	68	315.61	78	400.99
A	Total Lead Banks	0	0.00	0	0.00	20	58.38	1198	8022	2235	12705.32
4	Union Bank of India	0	0.00	0	0.00	0	0.00	24	94.50	44	163.52
5	Canara Bank	0	0.00	0	0.00	0	0.00	23	193.55	27	305.62
6	Central Bank of India	0	0.00	0	0.00	0	0.00	8	16.50	9	26.50
7	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	5	59.26	7	73.44
8	UCO Bank	0	0.00	0	0.00	0	0.00	9	53.00	13	168.00
9	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	27	145.17	32	230.65
10	Bank of India	0	0.00	4	42.06	0	0.00	56	272.00	73	444.15
11	Indian Bank	0	0.00	2	74.50	0	0.00	142	1048.30	222	1947.15
12	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
B	Total Non-Lead Banks	0	0.00	6	116.56	0	0.00	294	1882	427	3359.03
C	Total N. Banks (A + B)	0	0.00	6	116.56	20	58.38	1492	9904	2662	16064.35
13	Uttarakhand G.B	6	10.30	15	41.92	42	146.41	148	787.55	444	3778.00
14	Prathama U.P Gramin Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
D	Total R.R.B.	6	10.30	15	41.92	42	146.41	148	788	444	3778.00
15	Co-operative Bank	0	0.00	0	0.00	0	0.00	57	314.42	327	2270.26
E	Total Cooperative	0	0.00	0	0.00	0	0.00	57	314	327	2270.26
F	Total (C+D+E)	6	10.30	21	158.48	62	204.79	1697	11006	3433	22112.61
16	Nainital Bank	0	0.00	0	0.00	0	0.00	20	117.13	51	573.33
17	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	ICICI bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	IDBI Bank	0	0.00	0	0.00	0	0.00	2	10.17	6	47.69
20	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	The J & K Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Fedral Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	The Karnataka bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	The South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	BANDHAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
G	Total Private Bank	0	0.00	0	0.00	0	0.00	22	127	57	621.02
H	Total All Bank (F+G)	6	10.30	21	158.48	62	204.79	1719	11134	3490	22733.63

DEEN DAYAL UPADHYAY HOME STAY YOJANA
FROM 01.04.2021 TO 30.09.2021

(In lacs)

S. No.	Name of the Bank	Target	Receieved	Sanctioned		Disbursed		Returned	Pending
			No.	No.	Amt.	No.	Amt.	No	No
1	State Bank of India	41	85	9	191.61	9	191.61	7	69
2	Punjab National Bank	27	36	5	135.30	5	135.30	2	29
3	Bank of Baroda	17	7	0	0.00	0	0.00	2	5
A	Total Lead Banks	85	128	14	326.91	14	326.91	11	103
4	Union Bank of India	15	6	1	18.05	1	18.05	0	5
5	Canara Bank	14	7	1	12.00	1	12.00	0	6
6	Central Bank of India	6	2	1	26.50	1	26.50	0	1
7	Punjab & Sind Bank	1	0	0	0.00	0	0.00	0	0
8	UCO Bank	3	0	0	0.00	0	0.00	0	0
9	Indian Overseas Bank	1	0	0	0.00	0	0.00	0	0
10	Bank of India	2	3	2	27.90	2	27.90	1	0
11	Indian Bank	7	3	1	20.00	1	20.00	1	1
12	Bank of Maharashtra	0	0	0	0.00	0	0.00	0	0
B	Total Non-Lead Banks	49	21	6	104.45	6	104.45	2	13
C	Total N. Banks (A + B)	134	149	20	431.36	20	431.36	13	116
13	Uttarakhand G.B	26	36	4	45.30	4	45.30	5	27
14	U.P. Gramin Bank	0	0	0	0.00	0	0.00	0	0
D	Total R.R.B.	26	36	4	45.30	4	45.3	5	27
15	Co-operative Bank	27	39	9	141.68	9	141.68	4	26
E	Total Cooperative	27	39	9	141.68	9	141.68	4	26
F	Total (C+D+E)	187	224	33	618.34	33	618.34	22	169
16	Nainital Bank	10	13	1	30.00	1	30.00	1	11
17	Axis Bank	0	0	0	0.00	0	0.00	0	0
18	ICICI Bank	0	0	0	0.00	0	0.00	0	0
19	IDBI Bank	1	1	0	0.00	0	0.00	0	1
20	HDFC Bank	1	1	0	0.00	0	0.00	0	1
21	The J & K Bank	0	0	0	0.00	0	0.00	0	0
22	Fedral Bank	0	0	0	0.00	0	0.00	0	0
23	IndusInd Bank	0	0	0	0.00	0	0.00	0	0
24	The Karnataka Bank	1	0	0	0.00	0	0.00	0	0
25	The South Indian Bank Ltd	0	0	0	0.00	0	0.00	0	0
26	Yes Bank	0	0	0	0.00	0	0.00	0	0
27	Kotak Mahindra Bank	0	0	0	0.00	0	0.00	0	0
28	Bandhan Bank	0	0	0	0.00	0	0.00	0	0
29	Ujjivan Small Finance Bank	0	0	0	0.00	0	0.00	0	0
30	Utkarsh Small Finance Bank	0	0	0	0.00	0	0.00	0	0
31	IDFC Bank	0	0	0	0.00	0	0.00	0	0
G	Total Private Bank	13	15	1	30.00	1	30.00	1	13
H	Total All Bank (F+G)	200	239	34	648.34	34	648.34	23	182

JOINT LIABILITY GROUP

(₹ in Lacs)

S. No.	Name of the Bank	Application Received	Sanctioned		Disbursed		Outstanding as on Sept. 2021	
		No.	No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	0	0	0.00	0	0.00	355	652.23
2	Punjab National Bank	4	4	4.20	4	4.00	21	13.17
3	Bank of Baroda	0	0	0.00	0	0.00	127	124.43
A	Total Lead Banks	4	4	4.20	4	4.00	503	789.83
4	Union Bank of India	0	0	0.00	0	0.00	200	262.65
5	Canara Bank	0	0	0.00	4	4.17	166	391.56
6	Central Bank of India	0	0	0.00	0	0.00	1	0.05
7	Punjab & Sind Bank	0	0	0.00	0	0.00	1	1.75
8	UCO Bank	3	0	0.00	0	0.00	103	172.57
9	Indian Overseas Bank	0	0	0.00	0	0.00	0	0.00
10	Bank of India	0	0	0.00	0	0.00	34	41.57
11	Indian Bank	0	0	0.00	0	0.00	78	68.61
12	Bank of Maharashtra	0	0	0.00	0	0.00	0	0.00
B	Total Non-Lead Banks	3	0	0.00	4	4.17	583	938.76
C	Total N. Banks (A + B)	7	4	4.20	8	8.17	1086	1728.59
13	Uttarakhand G.B	125	125	63.86	117	56.85	3360	1508.51
14	Prathama U.P Gramin Bank	0	0	0.00	0	0.00	76	101.00
D	Total R.R.B.	125	125	63.86	117	56.85	3436	1609.51
15	Co-operative Bank	81	81	95.38	81	95.38	3658	1798.54
E	Total Cooperative	81	81	95.38	81	95.38	3658	1798.54
F	Total (C+D+E)	213	210	163.44	206	160.40	8180	5136.64
16	Nainital Bank	0	0	0.00	0	0.00	30	13.90
17	Axis Bank	394	394	117.45	394	117.45	3356	536.58
18	ICICI bank	0	0	0.00	0	0.00	0	0.00
19	IDBI Bank	0	0	0.00	0	0.00	1	0.16
20	HDFC Bank	1211	1211	2189.94	1211	2189.94	7628	7072.34
21	The J & K Bank	0	0	0.00	0	0.00	0	0.00
22	Fedral Bank Ltd	0	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	0	4135	10883.00	4135	10883.00	5181	8811.00
24	The Karnataka bank	0	0	0.00	0	0.00	0	0.00
25	The South Indian Bank Ltd	0	0	0.00	0	0.00	0	0.00
26	Yes Bank	2403	2	3.87	2	3.87	896	800.47
27	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
28	BANDHAN BANK	0	0	0.00	0	0.00	0	0.00
29	Ujjivan Small Finance Bank	4627	4627	1642.70	4627	1642.70	19680	4333.55
30	Utkarsh Small Finance Bank	7468	7468	3588.00	7468	3588.00	46840	10333.00
31	IDFC Bank	0	0	0.00	0	0.00	0	0.00
G	Total Private Bank	16103	17837	18424.96	17837	18424.96	83612	31901.00
H	Total All Bank (F+G)	16316	18047	18588.40	18043	18585.36	91792	37037.64

D.I.R ADVANCES

FROM 01.04.2021 TO 30.09.2021

(` in Lacs)

S. No.	Name of the Bank	Application Received		Amount Disbursed during the quarter		Amount Disbursed upto the quarter		Total Outstanding as on 30.09.2021	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	0	0.00	0	0.00	0	0.00	133	16.50
2	Punjab National Bank	0	0.00	0	0.00	3	0.30	3	0.30
3	Bank of Baroda	90	193.64	90	193.54	89	193.34	366	292.72
A	Total Lead Banks	90	193.64	90	193.54	92	193.64	502	309.52
4	Union Bank of India	0	0.00	11	0.65	0	0.00	402	44.93
5	Canara Bank	241	34.22	241	34.22	241	34.22	2208	212.60
6	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
7	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	UCO Bank	0	0.00	0	0.00	10	0.36	7	0.47
9	Indian Overseas Bank	4	0.43	4	0.43	4	0.43	198	7.60
10	Bank of India	0	0.00	0	0.00	0	0.00	4	4.00
11	Indian Bank	2	0.30	2	0.30	2	0.30	12	1.87
12	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
B	Total Non-Lead Banks	247	34.95	258	35.60	257	35.31	2831	271.47
C	Total N. Banks (A + B)	337	228.59	348	229.14	349	228.95	3333	580.99
13	Uttarakhand G.B	0	0.00	0	0.00	0	0.00	0	0.00
14	Prathama U.P Gramin Bank	0	0.00	0	0.00	0	0.00	0	0.00
D	Total R.R.B.	0	0.00	0	0.00	0	0.00	0	0.00
15	Co-operative Bank	0	0.00	0	0.00	0	0.00	0	0.00
E	Total Cooperative	0	0.00	0	0.00	0	0.00	0	0.00
F	Total (C+D+E)	337	228.59	348	229.14	349	228.95	3333	580.99
16	Nainital Bank	83	13.30	83	13.30	83	13.30	1425	158.10
17	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	ICICI bank	0	0.00	0	0.00	0	0.00	0	0.00
19	IDBI Bank	7	1.30	7	0.68	7	0.67	7	0.40
20	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	The J & K Bank	0	0.00	2	0.40	9	0.91	14	155.00
22	Fedral Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	The Karnataka bank	0	0.00	0	0.00	0	0.00	0	0.00
25	The South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
26	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
28	BANDHAN BANK	0	0.00	0	0.00	0	0.00	0	0.00
29	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
31	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
G	Total Private Bank	90	14.60	92	14.38	99	14.88	1446	313.50
H	Total All Bank (F+G)	427	243.19	440	243.52	448	243.83	4779	894.49

ADVANCE TO HANDLOOM WEAVER UNDER MUDRA YOJANA

FROM 01.04.2021 TO 30.09.2021

(in Lacs)

S. No.	Name of the Bank	Target	Receivied		Sanctioned		Disbursed		Return	Application under process < 30 days.	Application Pending > 30 days.	Outstanding since the launch of scheme i.e 2002-02 to 30.09.2021	
			No.	No.	Amt.	No.	Amt.	No.				No.	No.
1	State Bank of India	321	0	0	0.00	0	0.00	0	0	0	0	384	367.22
2	Punjab National Bank	281	0	0	0.00	0	0.00	0	0	0	0	178	139.18
3	Bank of Baroda	116	0	0	0.00	0	0.00	0	0	0	0	22	19.50
A	Total Lead Banks	718	0	0	0.00	0	0.00	0	0	0	0	584	525.90
4	Union Bank of India	97	0	0	0.00	0	0.00	0	0	0	0	186	69.08
5	Canara Bank	93	0	0	0.00	0	0.00	0	0	0	0	5	4.21
6	Central Bank of India	24	0	0	0.00	0	0.00	0	0	0	0	36	34.25
7	Punjab & Sind Bank	31	0	0	0.00	0	0.00	0	0	0	0	0	0.00
8	UCO Bank	40	0	0	0.00	0	0.00	0	0	0	0	0	0.00
9	Indian Overseas Bank	48	0	0	0.00	0	0.00	0	0	0	0	7	4.55
10	Bank of India	23	0	0	0.00	0	0.00	0	0	0	0	0	0.00
11	Indian Bank	39	0	0	0.00	0	0.00	0	0	0	0	0	0.00
12	Bank of Maharashtra	6	0	0	0.00	0	0.00	0	0	0	0	0	0.00
B	Total Non-Lead Banks	401	0	0	0.00	0	0.00	0	0	0	0	234	112.09
C	Total N. Banks (A + B)	1119	0	0	0.00	0	0.00	0	0	0	0	818	637.99
13	Uttarakhand G.B	191	0	0	0.00	0	0.00	0	0	0	0	34	16.97
14	Prathama U.P Gramin Bank	2	0	0	0.00	0	0.00	0	0	0	0	0	0.00
D	Total R.R.B.	193	0	0	0.00	0	0.00	0	0	0	0	34	16.97
15	Co-operative Bank	228	0	0	0.00	0	0.00	0	0	0	0	0	0.00
E	Total Cooperative	228	0	0	0.00	0	0.00	0	0	0	0	0	0.00
F	Total (C+D+E)	1540	0	0	0.00	0	0.00	0	0	0	0	852	654.96
16	Nainital Bank	48	0	0	0.00	0	0.00	0	0	0	0	3	2.11
17	Axis Bank	31	0	0	0.00	0	0.00	0	0	0	0	0	0.00
18	ICICI bank	24	0	0	0.00	0	0.00	0	0	0	0	0	0.00
19	IDBI Bank	19	2	0	0.00	0	0.00	1	1	0	0	0	0.00
20	HDFC Bank	27	0	0	0.00	0	0.00	0	0	0	0	0	0.00
21	The J & K Bank	0	0	0	0.00	0	0.00	0	0	0	0	0	0.00
22	Fedral Bank Ltd	0	0	0	0.00	0	0.00	0	0	0	0	0	0.00
23	IndusInd Bank	7	0	0	0.00	0	0.00	0	0	0	0	0	0.00
24	The Karnataka bank	6	0	0	0.00	0	0.00	0	0	0	0	0	0.00
25	The South Indian Bank Ltd	0	0	0	0.00	0	0.00	0	0	0	0	0	0.00
26	Yes Bank	17	0	0	0.00	0	0.00	0	0	0	0	0	0.00
27	Kotak Mahindra Bank	9	0	0	0.00	0	0.00	0	0	0	0	0	0.00
28	BANDHAN BANK	13	0	0	0.00	0	0.00	0	0	0	0	0	0.00
29	Ujjivan Small Finance Bank	2	0	0	0.00	0	0.00	0	0	0	0	0	0.00
30	Utkarsh Small Finance Bank	7	0	0	0.00	0	0.00	0	0	0	0	0	0.00
31	IDFC Bank	0	0	0	0.00	0	0.00	0	0	0	0	0	0.00
G	Total Private Bank	210	2	0	0.00	0	0.00	1	1	0	0	3	2.11
H	Total All Bank (F+G)	1750	2	0	0.00	0	0.00	1	1	0	0	855	657.07

**SPECIAL COMPONENT PLAN
FROM 01.04.2021 TO 30.09.2021**

(In lacs)

S. No.	Name of the Bank	Branches	Target	Received		Sanctioned		Disbursed		Returned	Pending	Outstanding since the launch of scheme i.e 2002 02 to 30.09.2021	
		No.		No.	Amt.	No.	Amt.	No.	Amt.		<1M	No.	Amt.
1	State Bank of India	456	199	177	35	43.41	31	3.91	7	135	4974	6699	
2	Punjab National Bank	302	140	146	25	33.46	24	26.46	9	112	3812	10414	
3	Bank of Baroda	134	74	92	18	11.30	18	11.30	8	66	1173	7758	
A	Total Lead Banks	892	413	415	78	88.17	73	41.67	24	313	9959	24871	
4	Union Bank of India	123	63	40	17	12.80	17	12.80	22	22	379	878	
5	Canara Bank	129	59	25	9	11.70	8	11.30	16	16	224	211	
6	Central Bank of India	41	25	10	3	2.00	3	2.00	7	7	278	2290	
7	Punjab & Sind Bank	45	21	4	0	0.00	0	0.00	4	4	84	61	
8	UCO Bank	57	27	10	2	1.50	2	1.50	8	8	375	295	
9	Indian Overseas Bank	45	20	4	1	2.00	1	2.00	2	2	212	370	
10	Bank of India	35	24	10	0	0.00	0	0.00	10	10	973	576	
11	Indian Bank	53	27	17	3	5.00	3	5.00	14	14	849	1481	
12	Bank of Maharashtra	7	2	0	0	0.00	0	0.00	0	0	65	274	
B	Total Non-Lead Banks	535	268	120	35	35.00	34	34.60	2	83	3439	6437	
C	Total N. Banks (A + B)	1427	681	535	113	123.17	107	76.27	26	396	13398	31307.97	
13	Uttarakhand G.B	286	136	153	79	48.10	78	47.11	50	59	2728	2148	
14	U.P. Gramin Bank	1	0	0	0	0.00	0	0.00	0	0	2	2	
D	Total R.R.B.	287	136	153	79	48.10	78	47.11	50	59	2730	2149	
15	Co-operative Bank	289	167	218	147	79.05	142	79.05	40	55	828	369	
E	Total Cooperative	289	167	218	147	79.05	142	79.05	40	55	828	369	
F	Total (C+D+E)	2003	984	906	339	250.32	327	202.43	116	510	16956	33826	
16	Nainital Bank	96	47	9	3	8.10	1	0.30	5	5	67	24	
17	Axis Bank	55	7	0	0	0.00	0	0.00	0	0	0	0	
18	ICICI bank	38	6	0	0	0.00	0	0.00	0	0	0	0	
19	IDBI Bank	31	6	6	0	0.00	0	0.00	6	6	1038	3289	
20	HDFC Bank	72	4	0	0	0.00	0	0.00	0	0	0	0	
21	The J & K Bank	3	0	0	0	0.00	0	0.00	0	0	4	15	
22	Fedral Bank Ltd	1	0	0	0	0.00	0	0.00	0	0	0	0	
23	IndusInd Bank	20	0	0	0	0.00	0	0.00	0	0	0	0	
24	The Karnataka bank	4	1	0	0	0.00	0	0.00	0	0	4	6	
25	The South Indian Bank Ltd	1	0	0	0	0.00	0	0.00	0	0	9	25	
26	Yes Bank	17	0	0	0	0.00	0	0.00	0	0	3760	3126	
27	Kotak Mahindra Bank	10	0	0	0	0.00	0	0.00	0	0	0	0	
28	Bandhan Bank	12	0	0	0	0.00	0	0.00	0	0	0	0	
29	Ujjivan Small Finance Bank	4	0	0	0	0.00	0	0.00	0	0	0	0	
30	Utkarsh Small Finance Bank	22	0	0	0	0.00	0	0.00	0	0	0	0	
31	IDFC Bank	3	0	0	0	0.00	0	0.00	0	0	0	0	
G	Total Private Bank	389	71	15	3	8.1	1	0.3	1	11	4882	6485.1	
H	Total All Bank (F+G)	2392	1055	921	342	258.42	328	202.73	58	521	21838	40312	

SCHEDULE CASTE
FROM 01.04.2021 TO 30.09.2021

(In lacs)

S. No	Name of the Bank	Branches	Target	Receivied	Sanctioned		Disbursed		Returned	Pending	Outstanding since the launch of scheme i.e 2002-02 to 30.09.2021	
		No.		No.	No.	Amt.	No.	Amt.	No.	No.	No.	Amt.
1	State Bank of India	456	155	172	35	43.41	31	3.91	7	130	2902	3704.33
2	Punjab National Bank	302	107	140	24	32.96	23	25.96	7	109	2078	971.01
3	Bank of Baroda	134	51	92	18	11.30	18	11.30	8	66	321	604.61
A	Total Lead Banks	892	313	404	77	87.67	72	41.17	22	305	5301	5280
4	Union Bank of India	123	45	40	17	12.80	17	12.80	1	22	314	787.20
5	Canara Bank	129	43	24	8	11.30	8	11.30	0	16	96	74.87
6	Central Bank of India	41	19	10	3	2.00	3	2.00	0	7	34	494.15
7	Punjab & Sind Bank	45	13	4	0	0.00	0	0.00	0	4	68	48.58
8	UCO Bank	57	19	10	2	1.50	2	1.50	0	8	118	106.60
9	Indian Overseas Bank	45	13	4	1	2.00	1	2.00	1	2	117	207.39
10	Bank of India	35	16	10	0	0.00	0	0.00	0	10	850	370.86
11	Indian Bank	53	18	17	3	5.00	3	5.00	0	14	384	588.99
12	Bank of Maharashtra	7	2	0	0	0.00	0	0.00	0	0	26	48.00
B	Total Non-Lead Banks	535	188	119	34	34.60	34	34.60	2	83	2007	2727
C	Total N. Banks (A + B)	1427	501	523	111	122.27	106	75.77	24	388	7308	8007
13	Uttarakhand G.B	286	109	144	79	48.10	78	47.11	15	50	1951	1263.52
14	U.P. Gramin Bank	1	0	0	0	0.00	0	0.00	0	0	2	1.60
D	Total R.R.B.	287	109	144	79	48.1	78	47.11	15	50	1953	1265.12
15	Co-operative Bank	289	143	194	138	76.10	133	76.10	16	40	669	256.19
E	Total Cooperative	289	143	194	138	76.10	133	76.10	16	40	669	256
F	Total (C+D+E)	2003	753	861	328	246.47	317	198.98	55	478	9930	9528
16	Nainital Bank	96	34	9	3	8.10	1	0.30	1	5	53	19.33
17	Axis Bank	55	5	0	0	0.00	0	0.00	0	0	0	0.00
18	ICICI bank	38	5	0	0	0.00	0	0.00	0	0	0	0.00
19	IDBI Bank	31	4	6	0	0.00	0	0.00	0	6	612	1444.61
20	HDFC Bank	72	4	0	0	0.00	0	0.00	0	0	0	0.00
21	The J & K Bank	3	0	0	0	0.00	0	0.00	0	0	0	0.00
22	Fedral Bank Ltd	1	0	0	0	0.00	0	0.00	0	0	0	0.00
23	IndusInd Bank	20	0	0	0	0.00	0	0.00	0	0	0	0.00
24	The Karnataka bank	4	0	0	0	0.00	0	0.00	0	0	3	3.49
25	The South Indian Bank Ltd	1	0	0	0	0.00	0	0.00	0	0	0	0.00
26	Yes Bank	17	0	0	0	0.00	0	0.00	0	0	1769	392.95
27	Kotak Mahindra Bank	10	0	0	0	0.00	0	0.00	0	0	0	0.00
28	Bandhan Bank	12	0	0	0	0.00	0	0.00	0	0	0	0.00
29	Ujjivan Small Finance Bank	4	0	0	0	0.00	0	0.00	0	0	0	0.00
30	Utkarsh Small Finance Bank	22	0	0	0	0.00	0	0.00	0	0	0	0.00
31	IDFC Bank	3	0	0	0	0.00	0	0.00	0	0	0	0.00
G	Total Private Bank	389	52	15	3	8.10	1	0.30	1	11	2437	1860
H	Total All Bank (F+G)	2392	805	876	331	254.57	318	199.28	56	489	12367	11388

SCHEDULE TRIBE

FROM 01.04.2021 TO 30.09.2021

(` In lacs)

S. No.	Name of the Bank	Branches	Target	Receivied	Sanctioned		Disbursed		Returned	Pending	Outstanding since the launch of scheme i.e 2002-02 to 30.09.2021	
		No.		No.	Amt.	No.	Amt.	No.	No.	No.	Amt.	
												No.
1	State Bank of India	456	16	5	0	0.00	0	0.00	0	5	1293	1712.59
2	Punjab National Bank	302	11	6	1	0.50	1	0.50	2	3	326	1010.06
3	Bank of Baroda	134	9	0	0	0.00	0	0.00	0	0	142	313.42
A	Total Lead Banks	892	36	11	1	0.50	1	0.50	2	8	1761	3036
4	Union Bank of India	123	7	0	0	0.00	0	0.00	0	0	19	33.61
5	Canara Bank	129	6	1	1	0.40	0	0.00	0	0	23	18.70
6	Central Bank of India	41	3	0	0	0.00	0	0.00	0	0	0	18.19
7	Punjab & Sind Bank	45	4	0	0	0.00	0	0.00	0	0	11	7.35
8	UCO Bank	57	4	0	0	0.00	0	0.00	0	0	248	151.14
9	Indian Overseas Bank	45	3	0	0	0.00	0	0.00	0	0	14	22.09
10	Bank of India	35	4	0	0	0.00	0	0.00	0	0	25	70.49
11	Indian Bank	53	4	0	0	0.00	0	0.00	0	0	133	181.25
12	Bank of Maharashtra	7	0	0	0	0.00	0	0.00	0	0	0	0.00
B	Total Non-Lead Banks	535	35	1	1	0.40	0	0.00	0	0	473	503
C	Total N. Banks (A + B)	1427	71	12	2	0.90	1	0.50	2	8	2234	3539
13	Uttarakhand G.B	286	11	9	0	0.00	0	0.00	0	9	324	398.67
14	U.P. Gramin Bank	1	0	0	0	0.00	0	0.00	0	0	0	0.00
D	Total R.R.B.	287	11	9	0	0.00	0	0.00	0	9	324	399
15	Co-operative Bank	289	10	24	9	2.95	9	2.95	0	15	158	110.43
E	Total Cooperative	289	10	24	9	2.95	9	2.95	0	15	158	110
F	Total (C+D+E)	2003	92	45	11	3.85	10	3.45	2	32	2716	4048
16	Nainital Bank	96	5	0	0	0.00	0	0.00	0	0	13	3.70
17	Axis Bank	55	1	0	0	0.00	0	0.00	0	0	0	0.00
18	ICICI bank	38	1	0	0	0.00	0	0.00	0	0	0	0.00
19	IDBI Bank	31	1	0	0	0.00	0	0.00	0	0	116	652.94
20	HDFC Bank	72	0	0	0	0.00	0	0.00	0	0	0	0.00
21	The J & K Bank	3	0	0	0	0.00	0	0.00	0	0	0	0.00
22	Fedral Bank Ltd	1	0	0	0	0.00	0	0.00	0	0	0	0.00
23	IndusInd Bank	20	0	0	0	0.00	0	0.00	0	0	0	0.00
24	The Karnataka bank	4	0	0	0	0.00	0	0.00	0	0	0	0.00
25	The South Indian Bank Ltd	1	0	0	0	0.00	0	0.00	0	0	0	0.00
26	Yes Bank	17	0	0	0	0.00	0	0.00	0	0	200	23.21
27	Kotak Mahindra Bank	10	0	0	0	0.00	0	0.00	0	0	0	0.00
28	Bandhan Bank	12	0	0	0	0.00	0	0.00	0	0	0	0.00
29	Ujjivan Small Finance Bank	4	0	0	0	0.00	0	0.00	0	0	0	0.00
30	Utkarsh Small Finance Bank	22	0	0	0	0.00	0	0.00	0	0	0	0.00
31	IDFC Bank	3	0	0	0	0.00	0	0.00	0	0	0	0.00
G	Total Private Bank	389	8	0	0	0.00	0	0.00	0	0	329	680
H	Total All Bank (F+G)	2392	100	45	11	3.85	10	3.45	2	32	3045	4728

MINORITY

FROM 01.04.2021 TO 30.09.2021

(₹ In lacs)

S. No.	Name of the Bank	Branches	Target	Received	Sanctioned		Disbursed		Returned	Pending	Outstanding since the launch of scheme i.e 2002-02 to 30.09.2021	
		No.		No.	Amt.	No.	Amt.	No.	No.	No.	Amt.	
												No.
1	State Bank of India	456	28	0	0	0.00	0	0.00	0	0	779	1281.87
2	Punjab National Bank	302	22	0	0	0.00	0	0.00	0	0	1408	8433.10
3	Bank of Baroda	134	14	0	0	0.00	0	0.00	0	0	710	6840.29
A	Total Lead Banks	892	64	0	0	0.00	0	0.00	0	0	2897	16555
4	Union Bank of India	123	11	0	0	0.00	0	0.00	0	0	46	57.59
5	Canara Bank	129	10	0	0	0.00	0	0.00	0	0	105	117.15
6	Central Bank of India	41	3	0	0	0.00	0	0.00	0	0	244	1777.39
7	Punjab & Sind Bank	45	4	0	0	0.00	0	0.00	0	0	5	5.10
8	UCO Bank	57	4	0	0	0.00	0	0.00	0	0	9	37.10
9	Indian Overseas Bank	45	4	0	0	0.00	0	0.00	0	0	81	141.00
10	Bank of India	35	4	0	0	0.00	0	0.00	0	0	98	134.44
11	Indian Bank	53	5	0	0	0.00	0	0.00	0	0	332	711.10
12	Bank of Maharashtra	7	0	0	0	0.00	0	0.00	0	0	39	226.36
B	Total Non-Lead Banks	535	45	0	0	0.00	0	0.00	0	0	959	3207
C	Total N. Banks (A + B)	1427	109	0	0	0.00	0	0.00	0	0	3856	19762
13	Uttarakhand G.B	286	16	0	0	0.00	0	0.00	0	0	453	485.46
14	U.P. Gramin Bank	1	0	0	0	0.00	0	0.00	0	0	0	0.00
D	Total R.R.B.	287	16	0	0	0.00	0	0.00	0	0	453	485
15	Co-operative Bank	289	14	0	0	0.00	0	0.00	0	0	1	2.60
E	Total Cooperative	289	14	0	0	0.00	0	0.00	0	0	1	3
F	Total (C+D+E)	2003	139	0	0	0.00	0	0.00	0	0	4310	20251
16	Nainital Bank	96	8	0	0	0.00	0	0.00	0	0	1	1.25
17	Axis Bank	55	1	0	0	0.00	0	0.00	0	0	0	0.00
18	ICICI bank	38	0	0	0	0.00	0	0.00	0	0	0	0.00
19	IDBI Bank	31	1	0	0	0.00	0	0.00	0	0	310	1191.19
20	HDFC Bank	72	0	0	0	0.00	0	0.00	0	0	0	0.00
21	The J & K Bank	3	0	0	0	0.00	0	0.00	0	0	4	14.66
22	Fedral Bank Ltd	1	0	0	0	0.00	0	0.00	0	0	0	0.00
23	IndusInd Bank	20	0	0	0	0.00	0	0.00	0	0	0	0.00
24	The Karnataka bank	4	1	0	0	0.00	0	0.00	0	0	1	2.99
25	The South Indian Bank Ltd	1	0	0	0	0.00	0	0.00	0	0	9	25.12
26	Yes Bank	17	0	0	0	0.00	0	0.00	0	0	1791	2709.66
27	Kotak Mahindra Bank	10	0	0	0	0.00	0	0.00	0	0	0	0.00
28	Bandhan Bank	12	0	0	0	0.00	0	0.00	0	0	0	0.00
29	Ujjivan Small Finance Bank	4	0	0	0	0.00	0	0.00	0	0	0	0.00
30	Utkarsh Small Finance Bank	22	0	0	0	0.00	0	0.00	0	0	0	0.00
31	IDFC Bank	3	0	0	0	0.00	0	0.00	0	0	0	0.00
G	Total Private Bank	389	11	0	0	0.00	0	0.00	0	0	2116	3945
H	Total All Bank (F+G)	2392	150	0	0	0.00	0	0.00	0	0	6426	24195

NATIONAL URBAN LIVELIHOOD MISSION (NULM) INDIVIDUALS

FROM 01.04.2021 TO 30.09.2021

(` In lacs)

Sr. No.	Name of the Bank	Branches	Yearly Target	Received	Sanctioned	Loan Disbursed	Amt.	Return	Pending	Outstanding since inception	
		No.	No.	No.	No.	No.		No.	No.	No.	No.
1	State Bank of India	456	418	270	17	16	26.01	16	237	570	641.39
2	Punjab National Bank	302	313	336	29	29	45.22	22	285	783	800.69
3	Bank of Baroda	134	197	1	0	0	0.00	0	1	379	465.65
A	Total Lead Banks	892	928	607	46	45	71.23	38	523	1732	1908
4	Union Bank of India	123	183	84	17	17	17.98	9	58	210	118.18
5	Canara Bank	129	152	64	13	13	20.37	8	43	160	182.21
6	Central Bank of India	41	83	29	7	7	8.79	2	20	193	195.76
7	Punjab & Sind Bank	45	57	20	0	0	0.00	0	20	108	114.44
8	UCO Bank	57	63	32	4	4	5.30	2	26	370	297.06
9	Indian Overseas Bank	45	58	0	0	0	0.00	0	0	86	65.55
10	Bank of India	35	54	46	18	18	22.40	3	25	72	104.72
11	Indian Bank	53	66	20	1	1	1.00	0	19	13	11.77
12	Bank of Maharashtra	7	13	4	0	0	0.00	0	4	20	55.49
B	Total Non-Lead Banks	535	729	299	60	60	75.84	24	215	1232	1145
C	Total N. Banks (A + B)	1427	1657	906	106	105	147.07	62	738	2964	3053
13	Uttarakhand G.B	286	211	64	12	12	18.90	7	45	276	295.67
14	U.P. Gramin Bank	1	0	0	0	0	0.00	0	0	0	0.00
D	Total R.R.B.	287	211	64	12	12	18.90	7	45	276	296
15	Co-operative Bank	289	198	24	7	7	8.60	3	14	21	27.62
E	Total Cooperative	289	198	24	7	7	8.60	3	14	21	28
F	Total (C+D+E)	2003	2066	994	125	124	174.57	72	797	3261	3376
16	Nainital Bank	96	106	35	7	7	8.30	0	28	151	163.77
17	Axis Bank	55	28	14	0	0	0.00	1	13	4	6.48
18	ICICI bank	38	23		0	0	0.00	0	0	0	0.00
19	IDBI Bank	31	29	14	1	1	1.90	2	11	40	38.94
20	HDFC Bank	72	34	17	0	0	0.00	0	17	3	0.98
21	The J & K Bank	3	5	0	0	0	0.00	0	0	0	0.00
22	Fedral Bank Ltd	1	0	0	0	0	0.00	0	0	0	0.00
23	IndusInd Bank	20	14	0	0	0	0.00	0	0	0	0.00
24	The Karnataka bank	4	5	0	0	0	0.00	0	0	5	3.83
25	The South Indian Bank Ltd	1	0	0	0	0	0.00	0	0	0	0.00
26	Yes Bank	17	6	0	0	0	0.00	0	0	0	0.00
27	Kotak Mahindra Bank	10	6	0	0	0	0.00	0	0	0	0.00
28	Bandhan Bank	12	4	10	0	0	0.00	0	10	0	0.00
29	Ujjivan Small Finance Bank	4	0	0	0	0	0.00	0	0	0	0.00
30	Utkarsh Small Finance Bank	22	4	0	0	0	0.00	0	0	0	0.00
31	IDFC Bank	3	0	0	0	0	0.00	0	0	0	0.00
G	Total Private Bank	389	264	90	8	8	10.20	3	79	203	214
H	Total All Bank (F+G)	2392	2330	1084	133	132	184.77	75	876	3464	3590

NATIONAL URBAN LIVELIHOOD MISSION (NULM) GROUP

FROM 01.04.2020 TO 30.09.2021

(` In lacs)

Sr. No.	Name of the Bank	Branches	Yearly Target	Received	Sanctioned	Loan Disbursed	Amt.	Return	Pending	
		No.	No.	No.	No.	No.		No.	<1M	>1M
1	State Bank of India	456	7	0	0	0	0.00	0	0	0
2	Punjab National Bank	302	2	7	1	1	1.00	1	4	1
3	Bank of Baroda	134	3	2	0	0	0.00	0	0	2
A	Total Lead Banks	892	12	9	1	1	1.00	1	4	3
4	Union Bank of India	123	0	2	1	1	1.00	0	1	0
5	Canara Bank	129	0	1	0	0	0.00	0	1	0
6	Central Bank of India	41	0	0	0	0	0.00	0	0	0
7	Punjab & Sind Bank	45	0	1	0	0	0.00	0	1	0
8	UCO Bank	57	0	0	0	0	0.00	0	0	0
9	Indian Overseas Bank	45	0	1	0	0	0.00	0	1	0
10	Bank of India	35	0	5	4	4	2.77	0	0	1
11	Indian Bank	53	0	7	0	0	0.00	1	3	3
12	Bank of Maharashtra	7	0	0	0	0	0.00	0	0	0
B	Total Non-Lead Banks	535	0	17	5	5	3.77	1	7	4
C	Total N. Banks (A + B)	1427	12	26	6	6	4.77	2	11	7
13	Uttarakhand G.B	286	3	10	5	5	9.56	1	3	1
14	U.P. Gramin Bank	1	0	0	0	0	0.00	0	0	0
D	Total R.R.B.	287	3	10	5	5	9.56	1	3	1
15	Co-operative Bank	289	1	8	4	4	17.50	1	3	0
E	Total Cooperative	289	1	8	4	4	17.50	1	3	0
F	Total (C+D+E)	2003	16	44	15	15	31.83	4	17	8
16	Nainital Bank	96	0	4	0	0	0.00	0	1	3
17	Axis Bank	55	0	0	0	0	0.00	0	0	0
18	ICICI bank	38	0	0	0	0	0.00	0	0	0
19	IDBI Bank	31	0	0	0	0	0.00	0	0	0
20	HDFC Bank	72	1	0	0	0	0.00	0	0	0
21	The J & K Bank	3	0	0	0	0	0.00	0	0	0
22	Fedral Bank Ltd	1	0	0	0	0	0.00	0	0	0
23	Indusind Bank	20	0	0	0	0	0.00	0	0	0
24	The Karnataka bank	4	0	0	0	0	0.00	0	0	0
25	The South Indian Bank Ltd	1	0	0	0	0	0.00	0	0	0
26	Yes Bank	17	0	0	0	0	0.00	0	0	0
27	Kotak Mahindra Bank	10	0	0	0	0	0.00	0	0	0
28	Bandhan Bank	12	0	0	0	0	0.00	0	0	0
29	Ujjivan Small Finance Bank	4	0	0	0	0	0.00	0	0	0
30	Utkarsh Small Finance Bank	22	0	0	0	0	0.00	0	0	0
31	IDFC Bank	3	0	0	0	0	0.00	0	0	0
G	Total Private Bank	389	1	4	0	0	0.00	0	1	3
H	Total All Bank (F+G)	2392	17	48	15	15	31.83	4	18	11

NATIONAL URBAN LIVELIHOOD MISSION (NULM) SHG BANK LINKAGE

FROM 01.04.2020 TO 30.09.2021

(` In lacs)

Sr. No.	Name of the Bank	Branches	Yearly Target	Received	Sanctioned	Loan Disbursed	Amt.	Return	Pending	
		No.	No.	No.	No.	No.		No.	<1M	>1M
1	State Bank of India	456	72	123	11	11	17.40	15	75	22
2	Punjab National Bank	302	58	87	13	13	24.20	12	62	0
3	Bank of Baroda	134	34	29	4	4	7.90	1	19	5
A	Total Lead Banks	892	164	239	28	28	49.50	28	156	27
4	Union Bank of India	123	26	22	3	3	6.00	3	11	5
5	Canara Bank	129	26	16	6	6	8.50	1	9	0
6	Central Bank of India	41	9	3	0	0	0.00	0	2	1
7	Punjab & Sind Bank	45	4	6	0	0	0.00	0	6	0
8	UCO Bank	57	6	8	4	4	6.00	0	4	0
9	Indian Overseas Bank	45	3	2	1	1	1.90	1	0	0
10	Bank of India	35	15	9	1	1	1.90	0	8	0
11	Indian Bank	53	13	12	1	1	0.50	1	9	1
12	Bank of Maharashtra	7	0	0	0	0	0	0	0	0
B	Total Non-Lead Banks	535	102	78	16	16	24.80	6	49	7
C	Total N. Banks (A + B)	1427	266	317	44	44	74.30	34	205	34
13	Uttarakhand G.B	286	41	26	6	4	7.90	3	15	2
14	U.P. Gramin Bank	1	0	0	0	0	0.00	0	0	0
D	Total R.R.B.	287	41	26	6	4	7.90	3	15	2
15	Co-operative Bank	289	26	5	0	0	0.00	1	2	2
E	Total Cooperative	289	26	5	0	0	0.00	1	2	2
F	Total (C+D+E)	2003	333	348	50	48	82.20	38	222	38
16	Nainital Bank	96	13	18	2	2	4.00	0	16	0
17	Axis Bank	55	2	1	0	0	0.00	0	1	0
18	ICICI bank	38	0	0	0	0	0.00	0	0	0
19	IDBI Bank	31	0	2	1	1	2.00	0	0	1
20	HDFC Bank	72	2	0	0	0	0.00	0	0	0
21	The J & K Bank	3	0	0	0	0	0.00	0	0	0
22	Fedral Bank Ltd	1	0	0	0	0	0.00	0	0	0
23	IndusInd Bank	20	0	3	0	0	0.00	0	3	0
24	The Karnataka bank	4	0	0	0	0	0.00	0	0	0
25	The South Indian Bank Ltd	1	0	0	0	0	0.00	0	0	0
26	Yes Bank	17	0	0	0	0	0.00	0	0	0
27	Kotak Mahindra Bank	10	0	0	0	0	0.00	0	0	0
28	Bandhan Bank	12	0	0	0	0	0.00	0	0	0
29	Ujjivan Small Finance Bank	4	0	0	0	0	0.00	0	0	0
30	Utkarsh Small Finance Bank	22	0	0	0	0	0.00	0	0	0
31	IDFC Bank	3	0	0	0	0	0.00	0	0	0
G	Total Private Bank	389	17	24	3	3	6.00	0	20	1
H	Total All Bank (F+G)	2392	350	372	53	51	88.20	38	242	39

NATIONAL RURAL LIVELIHOOD MISSION (NRLM)
FROM 01.04.2020 TO 30.09.2021

(` In lacs)

S.No	Name of Bank	Branches	Group Target	Group Recvd.	Group Sanctioned		Returned	Pending Group loan		Outstanding Since Inception	
								<1M	>1M		
		No.	No.	No.	No.	Amt.	No.	No.	No.	A/cs	Amt.
1	State Bank of India	456	1690	1187	329	619.25	61	228	569	2899	3630.70
2	Punjab National Bank	302	1368	1588	761	1516.62	487	142	198	2046	1094.20
3	Bank of Baroda	134	507	663	268	353.80	230	57	108	554	408.65
A	Total Lead Banks	892	3565	3438	1358	2489.67	778	427	875	5499	5133.55
4	Union Bank of India	123	531	564	216	410.37	101	39	208	457	384.68
5	Canara Bank	129	458	420	180	382.26	139	48	53	229	444.29
6	Central Bank of India	41	86	94	29	43.40	38	18	9	14	8.28
7	Punjab & Sind Bank	45	99	174	53	92.60	19	18	84	251	323.60
8	UCO Bank	57	123	86	22	36.05	36	10	18	173	87.00
9	Indian Overseas Bank	45	155	223	61	107.27	87	13	62	125	95.46
10	Bank of India	35	68	84	22	32.00	23	8	31	40	46.19
11	Indian Bank	53	126	145	28	28.00	2	9	106	61	60.01
12	Bank of Maharashtra	7	3	0	0	0.00	0	0	0	0	0.00
B	Total Non-Lead Banks	535	1649	1790	611	1131.95	445	163	571	1350	1450
C	Total N. Banks (A + B)	1427	5214	5228	1969	3621.62	1223	590	1446	6849	6583
13	Uttarakhand G.B	286	2066	3202	1333	2064.34	1004	465	400	4720	2307.50
14	U.P. Gramin Bank	1	5	0	0	0.00	0	0	0	0	0.00
D	Total R.R.B.	287	2071	3202	1333	2064.34	1004	465	400	4720	2308
15	Co-operative Bank	289	2295	4053	2349	4161.05	913	343	448	6075	1439.02
E	Total Cooperative	289	2295	4053	2349	4161.05	913	343	448	6075	1439
F	Total (C+D+E)	2003	9580	12483	5651	9847.01	3140	1398	2294	17644	10330
16	Nainital bank	96	324	282	86	111.00	44	48	104	79	52.44
17	Axis Bank	55	16	1	0	0.00	0	0	1	0	0.00
18	ICICI bank	38	7	2	1	1.00	0	0	1	0	0.00
19	IDBI Bank	31	47	32	10	12.10	0	1	21	5	3.81
20	HDFC Bank	72	13	18	0	0.00	0	0	18	0	0.00
21	The J & K Bank	3	0	0	0	0.00	0	0	0	0	0.00
22	Fedral Bank Ltd	1	0	0	0	0.00	0	0	0	0	0.00
23	IndusInd Bank	20	0	0	0	0.00	0	0	0	0	0.00
24	The Karnataka bank	4	0	0	0	0.00	0	0	0	0	0.00
25	The South Indian Bank Ltd	1	0	0	0	0.00	0	0	0	0	0.00
26	Yes Bank	17	0	0	0	0.00	0	0	0	0	0.00
27	Kotak Mahindra Bank	10	0	0	0	0.00	0	0	0	0	0.00
28	Bandhan Bank	12	0	0	0	0.00	0	0	0	0	0.00
29	Ujjivan Small Finance Bank	4	0	0	0	0.00	0	0	0	0	0.00
30	Utkarsh Small Finance Bank	22	13	0	0	0.00	0	0	0	0	0.00
31	IDFC Bank	3	0	0	0	0.00	0	0	0	0	0.00
G	Total Private Bank	389	420	335	97	124.10	44	49	145	84	56
H	Total All Bank (F+G)	2392	10000	12818	5748	9971.11	3184	1447	2439	17728	10386

PMSVANIDHI SCHEME STATUS AS ON 30.09.2021

S.No	Name of Bank	Total Applications	Withdrawn	Eligible Applications	Market Place	Total Sanctioned	Disbursed (out of total sanction)	RETURNED	Picked up(Pending for Sanction)
		A	B	A-B					
1	State Bank of India	3317	313	3004	11	2420	2350	440	133
2	Punjab National Bank	3708	141	3567	11	2859	2291	627	70
3	Bank of Baroda	2284	156	2128	18	1294	1291	741	75
A	Total Lead Banks	9309	610	8699	40	6573	5932	1808	278
4	Union Bank of India	1022	57	965	0	729	713	220	16
5	Canara Bank	1088	89	999	3	602	599	372	22
6	Central Bank of India	486	34	452	1	324	321	119	8
7	Punjab & Sind Bank	366	19	347	0	239	236	105	3
8	UCO Bank	385	34	351	1	211	204	113	26
9	Indian Overseas Bank	346	21	325	3	201	201	119	2
10	Bank of India	426	38	388	2	278	277	99	9
11	Indian Bank	676	48	628	2	559	522	16	51
12	Bank of Maharashtra	46	3	43	0	19	17	21	3
B	Total Non-Lead Banks	4841	343	4498	12	3162	3090	1184	140
C	Total N. Banks (A + B)	14150	953	13197	52	9735	9022	2992	418
13	Uttarakhand G.B	597	31	566	1	391	375	26	148
14	U.P. Gramin Bank	0		0	0	0	0	0	0
D	Total R.R.B.	597	31	566	1	391	375	26	148
15	Co-operative Bank	314	15	299	0	135	112	7	157
E	Total Cooperative	314	15	299	0	135	112	7	157
F	Total (C+D+E)	15061	999	14062	53	10261	9509	3025	723
16	Nainital Bank	357	24	333	2	151	144	61	119
17	Axis Bank	56	6	50	3	3	1	14	30
18	ICICI bank	97	37	60	10	0	0	4	46
19	IDBI Bank	178	14	164	1	103	101	54	6
20	HDFC Bank	277	23	254	0	170	83	19	65
21	The J & K Bank	2	0	2	0	1	1	1	0
22	Fedral Bank Ltd	0	0	0	0	0	0	0	0
23	IndusInd Bank	3	0	3	0	0	0	3	0
24	The Karnataka bank	36	3	33	0	3	3	9	21
25	The South Indian Bank Ltd	0	0	0	0	0	0	0	0
26	Yes Bank	24	19	5	1	0	0	4	0
27	Kotak Mahindra Bank	23	7	16	0	0	0	0	16
28	Bandhan Bank	78	8	70	4	3	3	3	60
29	Ujjivan Small Finance Bank	28	3	25	0	2	1	0	23
30	Utkarsh Small Finance Bank	56	2	54	1	13	13	32	8
31	IDFC Bank	1	0	1	0	0	0	0	1
32	other Banks	297	95	202	22	7	7	80	93
G	Total Private Bank	1513	241	1272	44	456	357	284	488
H	Total All Bank (F+G)	16574	1240	15334	97	10717	9866	3309	1211

Bank-wise : ECLGS Data as of 30.09.2021 (PHASE - 1)

BANKWISE ECLGS DATA UPTO Rs. 25 Cr.

S.No	Bank Name	loan A/Cs Eligible		No. of accounts whom information sent	No. of Accounts		Amount		(%)-No. Sanctioned/No. Eligible
		No of A/Cs	Amount (in Rs. Cr)		Cum. Sanctioned	Cum. Disbursement	Cum. Sanctioned (in Rs Cr.)	Cum. Disbursement (in Rs Cr.)	
		A	B		C	D	E	F	
1	State Bank of India	20212	428.96	20212	16780	8398	415.13	346.98	83.02
2	Punjab National Bank	18535	544.81	18535	15246	8941	497.12	445.74	82.26
3	Bank of Baroda	8257	254.34	8257	7138	4498	312.13	279.73	86.45
A	Total Lead Banks	47004	1228.11	47004	39164	21837	1224.38	1072.45	83.32
4	Union Bank of India	5331	66.55	5331	5275	2407	59.22	52.45	98.95
5	Canara Bank	5244	325.00	5244	4225	4218	93.65	93.47	80.57
6	Central Bank of India	1485	36.56	1485	833	833	26.85	26.49	56.09
7	Punjab & Sind Bank	2485	35.61	2485	1327	1099	21.84	19.53	53.40
8	UCO Bank	3453	20.00	3453	1918	1032	10.41	7.40	55.55
9	Indian Overseas Bank	2253	22.67	2253	891	891	15.48	15.48	39.55
10	Bank of India	3630	33.75	3630	3375	2693	40.22	32.67	92.98
11	Indian Bank	3132	151.85	3132	2859	1724	56.66	44.00	91.28
12	Bank of Maharashtra	217	2.18	217	107	107	1.68	1.68	49.31
B	Total Non-Lead Banks	27230	694.17	27230	20810	15004	326.01	293.17	76.42
C	Total N. Banks (A + B)	74234	1922.28	74234	59974	36841	1550.39	1365.62	80.79
13	Uttarakhand G.B	14713	97.02	14713	1872	1870	26.22	26.16	12.72
14	U.P. Gramin Bank	131	0.59	131	131	131	0.59	0.59	100.00
D	Total R.R.B.	14844	97.61	14844	2003	2001	26.81	26.75	13.49
15	Co-operative Bank	0	0.00	0	0	0	0.00	0.00	0.00
E	Total Cooperative	0	0.00	0	0	0	0.00	0.00	0.00
F	Total (C+D+E)	89078	2019.89	89078	61977	38842	1577.2	1392.37	69.58
16	Nainital Bank	1767	50.98	1767	263	263	22.98	22.79	14.88
17	Axis Bank	544	67.00	544	123	112	55.27	51.90	22.61
18	ICICI bank	1401	89.14	1401	900	327	89.97	60.07	64.24
19	IDBI Bank	2186	49.25	2186	607	511	25.01	24.10	27.77
20	HDFC Bank	801	84.69	801	323	323	68.77	68.77	40.32
21	The J & K Bank	0	0.00	0	0	0	0.00	0.00	0.00
22	Fedral Bank Ltd	9	0.89	9	9	1	0.89	0.05	100.00
23	IndusInd Bank	3151	11.07	3151	3151	1127	11.02	7.76	100.00
24	The Karnataka bank	0	0.00	0	0	0	0.00	0.00	0.00
25	The South Indian Bank Ltd	5	0.07	5	5	5	0.07	0.07	100.00
26	Yes Bank	0	0.00	0	0	0	0.00	0.00	0.00
27	Kotak Mahindra Bank	0	0.00	0	0	0	0.00	0.00	0.00
28	Bandhan Bank	0	0.00	0	0	0	0.00	0.00	0.00
29	Ujjivan Small Finance Bank	0	0.00	0	0	0	0.00	0.00	0.00
30	Utkarsh Small Finance Bank	45	1.25	45	4	4	0.30	0.30	8.89
31	IDFC Bank	153	105.37	153	111	110	14.31	14.29	72.55
G	Total Private Bank	10062	459.71	10062	5496	2783	288.59	250.10	54.62
H	Total All Bank (F+G)	99140	2479.60	99140	67473	41625	1865.79	1642.47	68.06

Bank-wise : ECLGS Data as on 30.09.2021 (PHASE -2)

BANKWISE ECLGS DATA ABOVE Rs. 25 Cr. UPTO 50 Cr.

S.No	Bank Name	loan A/Cs Eligible		No. of accounts whom information sent	No. of Accounts		Amount		(%) -No. Sanctioned/No. Eligible
		No of A/Cs	Amount (in Rs. Cr)		Cum. Sanctioned	Cum. Disbursement	Cum. Sanctioned (in Rs Cr.)	Cum. Disbursement (in Rs Cr.)	
		A	B		C	D	E	F	
1	State Bank of India	5	78.24	5	5	4	56.87	39.87	100.00
2	Punjab National Bank	5	74.50	5	5	5	74.50	54.71	100.00
3	Bank of Baroda	1	28.95	1	1	1	5.52	5.52	100.00
A	Total Lead Banks	11	181.69	11	11	10	136.89	100.1	100.00
4	Union Bank of India	0	0.00	0	0	0	0.00	0.00	0.00
5	Canara Bank	2	3.72	2	2	2	3.72	3.62	100.00
6	Central Bank of India	0	0.00	0	0	0	0.00	0.00	0.00
7	Punjab & Sind Bank	0	0.00	0	0	0	0.00	0.00	0.00
8	UCO Bank	0	0.00	0	0	0	0.00	0.00	0.00
9	Indian Overseas Bank	0	0.00	0	0	0	0.00	0.00	0.00
10	Bank of India	0	0.00	0	0	0	0.00	0.00	0.00
11	Indian Bank	0	0.00	0	0	0	0.00	0.00	0.00
12	Bank of Maharashtra	0	0.00	0	0	0	0.00	0.00	0.00
B	Total Non-Lead Banks	2	3.72	2	2	2	3.72	3.62	100.00
C	Total N. Banks (A + B)	13	185.41	13	13	12	140.61	103.72	100.00
13	Uttarakhand G.B	0	0.00	0	0	0	0.00	0.00	0.00
14	U.P. Gramin Bank	0	0.00	0	0	0	0.00	0.00	0.00
D	Total R.R.B.	0	0	0	0	0	0	0	0.00
15	Co-operative Bank	0	0.00	0	0	0	0.00	0.00	0.00
E	Total Cooperative	0	0	0	0	0	0	0	0.00
F	Total (C+D+E)	13	185.41	13	13	12	140.61	103.72	100.00
16	Nainital Bank	0	0.00	0	0	0	0.00	0.00	0.00
17	Axis Bank	491	12.00	491	25	22	2.64	2.19	5.09
18	ICICI bank	0	0.00	0	0	0	0.00	0.00	0.00
19	IDBI Bank	0	0.00	0	0	0	0.00	0.00	0.00
20	HDFC Bank	567	7.88	567	47	47	2.46	2.46	8.29
21	The J & K Bank	0	0.00	0	0	0	0.00	0.00	0.00
22	Fedral Bank Ltd	0	0.00	0	0	0	0.00	0.00	0.00
23	IndusInd Bank	0	0.00	0	0	0	0.00	0.00	0.00
24	The Karnataka bank	0	0.00	0	0	0	0.00	0.00	0.00
25	The South Indian Bank Ltd	0	0.00	0	0	0	0.00	0.00	0.00
26	Yes Bank	0	0.00	0	0	0	0.00	0.00	0.00
27	Kotak Mahindra Bank	0	0.00	0	0	0	0.00	0.00	0.00
28	Bandhan Bank	0	0.00	0	0	0	0.00	0.00	0.00
29	Ujjivan Small Finance Bank	0	0.00	0	0	0	0.00	0.00	0.00
30	Utkarsh Small Finance Bank	0	0.00	0	0	0	0.00	0.00	0.00
31	IDFC Bank	0	0.00	0	0	0	0.00	0.00	0.00
G	Total Private Bank	1058	19.88	1058	72	69	5.1	4.65	6.81
H	Total All Bank (F+G)	1071	205.29	1071	85	81	145.71	108.37	7.94

Credit Guarantee Scheme for Subordinated Debt (CGSSD)

DATA AS ON 30.09.2021

S.No	Name of Bank	No. of MSME Borrowers which are stressed (i.e. SMA-2 and NPA) as on 30.04.2020	Number of Eligible Borrowers under CGSSD	Sanctioned under CGSSD	
				No.	Amt (In lacs)
1	State Bank of India	369	11	7	15.86
2	Punjab National Bank	251	79	4	39.81
3	Bank of Baroda	987	14	8	7.60
A	Total Lead Banks	1607	104	19	63.27
4	Union Bank of India	2019	5	0	0.00
5	Canara Bank	1075	43	0	0.00
6	Central Bank of India	59	1	1	2.46
7	Punjab & Sind Bank	210	10	0	0.00
8	UCO Bank	277	1	0	0.00
9	Indian Overseas Bank	0	0	0	0.00
10	Bank of India	0	0	0	0.00
11	Indian Bank	262	157	0	0.00
12	Bank of Maharashtra	0	0	0	0.00
B	Total Non-Lead Banks	3902	217	1	2.46
C	Total N. Banks (A + B)	5509	321	20	65.73
13	Uttarakhand G.B	0	0	0	0.00
14	U.P. Gramin Bank	0	0	0	0.00
D	Total R.R.B.	0	0	0	0
15	Co-operative Bank	0	0	0	0.00
E	Total Cooperative	0	0	0	0
F	Total (C+D+E)	5509	321	20	65.73
16	Nainital Bank	0	0	0	0.00
17	Axis Bank	0	0	0	0.00
18	ICICI bank	0	0	0	0.00
19	IDBI Bank	0	0	0	0.00
20	HDFC Bank	0	0	0	0.00
21	The J & K Bank	0	0	0	0.00
22	Fedral Bank Ltd	0	0	0	0.00
23	IndusInd Bank	0	0	0	0.00
24	The Karnataka bank	0	0	0	0.00
25	The South Indian Bank Ltd	0	0	0	0.00
26	Yes Bank	0	0	0	0.00
27	Kotak Mahindra Bank	0	0	0	0.00
28	Bandhan Bank	0	0	0	0.00
29	Ujjivan Small Finance Bank	0	0	0	0.00
30	Utkarsh Small Finance Bank	0	0	0	0.00
31	IDFC Bank	0	0	0	0.00
G	Total Private Bank	0	0	0	0.00
H	Total All Bank (F+G)	5509	321	20	65.73

HORTICULTURE FINANCING
OUTSTANDING AS ON 30 SEPTEMBER 2021

(₹ in Lacs)

S. No.	Name of the Bank	Floriculture		Orchards		Medicinal & Aromatic Plants		100 Sq Mtr Poly House		Total Horticulture	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	32	369.37	1138	2020.01	15	66.63	2	8.00	1187	2464.01
2	Punjab National Bank	619	1704.16	19	98.81	6	103.59	14	86.00	658	1992.56
3	Bank of Baroda	11	10.75	0	0.00	0	0.00	0	0.00	11	10.75
A	Total Lead Banks	662	2084.28	1157	2118.82	21	170.22	16	94.00	1856	4467.32
4	Union Bank of India	16	38.44	2	13.40	0	0.00	2	105.64	20	157.48
5	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Central Bank of India	6	6.88	2	4.00	1	6.91	0	0.00	9	17.79
7	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Indian Overseas Bank	139	130.96	18	17.87	4	2.43	0	0.00	161	151.26
10	Bank of India	2	10.05	0	0.00	1	79.25	0	0.00	3	89.30
11	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
B	Total Non-Lead Banks	163	186.33	22	35.27	6	88.59	2	105.64	193	415.83
C	Total N. Banks (A + B)	825	2270.61	1179	2154.09	27	258.81	18	199.64	2049	4883.15
13	Uttarakhand G.B	0	0.00	0	0.00	8	69.65	0	0.00	8	69.65
14	Prathama U.P Gramin Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
D	Total R.R.B.	0	0.00	0	0.00	8	69.65	0	0.00	8	69.65
15	Co-operative Bank	16	21.06	20	34.08	0	0.00	19	37.04	55	92.18
E	Total Cooperative	16	21.06	20	34.08	0	0.00	19	37.04	55	92.18
F	Total (C+D+E)	841	2291.67	1199	2188.17	35	328.46	37	236.68	2112	5044.98
16	Nainital Bank	4	174.41	0	0.00	0	0.00	0	0.00	4	174.41
17	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	ICICI bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	IDBI Bank	4	119.39	0	0.00	0	0.00	6	407.07	10	526.46
20	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	The J & K Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Fedral Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	The Karnataka bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	The South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	BANDHAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
G	Total Private Bank	8	293.80	0	0.00	0	0.00	6	407.07	14	700.87
H	Total All Bank (F+G)	849	2585.47	1199	2188.17	35	328.46	43	643.75	2126	5745.85

PROGRESS UNDER DIRECT SHG'S LINKAGE WITH BANKS

SLBC - 22

FROM 01.04.2021 TO 30.09.2021

(` in Lacs)

S. No.	Name of the Bank	NUMBER OF SELF HELP GROUPS-SAVING BANK A/C							Out of total outstanding women beneficiaries	
		Groups formed		Eligible for linkage	Linked & Disbursed		Total Outstanding		No.	Amt.
		No.	Savings		No.	Amt.	No.	Amt.		
1	State Bank of India	805	1342.00	615	225	255.20	1575	975.68	1415	902.02
2	Punjab National Bank	2176	523.18	1294	871	253.98	1881	874.13	637	281.95
3	Bank of Baroda	92	114.22	89	7	4.52	1033	670.79	539	286.29
A	Total Lead Banks	3073	1979.40	1998	1103	513.70	4489	2520.60	2591	1470.26
4	Union Bank of India	14	7.13	14	14	63.50	871	613.96	492	262.54
5	Canara Bank	11	11.01	0	11	11.01	677	403.69	622	353.98
6	Central Bank of India	106	10.95	101	48	75.40	68	33.85	68	33.85
7	Punjab & Sind Bank	0	0.00	0	0	0.00	23	18.59	23	18.59
8	UCO Bank	421	103.89	82	112	79.46	94	55.30	55	20.71
9	Indian Overseas Bank	0	0.00	0	0	0.00	144	82.80	138	82.80
10	Bank of India	0	0.00	0	0	0.00	23	24.86	20	18.06
11	Indian Bank	0	0.00	0	0	0.00	0	0.00	0	0.00
12	Bank of Maharashtra	0	0.00	0	0	0.00	0	0.00	0	0.00
B	Total Non-Lead Banks	552	132.98	197	185	229.37	1900	1233.05	1418	790.53
C	Total N. Banks (A + B)	3625	2112.38	2195	1288	743.07	6389	3753.64	4009	2260.79
13	Uttarakhand G.B	29233	6394.52	6815	6815	2938.77	6815	2938.77	5466	2191.03
14	Prathama U.P Gramin Bank	0	0.00	0	0	0.00	61	6.00	59	3.45
D	Total R.R.B.	29233	6394.52	6815	6815	2938.77	6876	2944.77	5525	2194.48
15	Co-operative Bank	5152	1108.66	2092	830	553.41	9072	4664.68	5639	3576.69
E	Total Cooperative	5152	1108.66	2092	830	553.41	9072	4664.68	5639	3576.69
F	Total (C+D+E)	38010	9615.56	11102	8933	4235.25	22337	11363.09	15173	8031.96
16	Nainital Bank	199	11.26	27	27	27.50	209	103.27	155	71.90
17	Axis Bank	0	0.00	0	0	0.00	0	0.00	0	0.00
18	ICICI bank	0	0.00	0	0	0.00	0	0.00	0	0.00
19	IDBI Bank	0	0.00	0	0	0.00	260	223.14	251	228.15
20	HDFC Bank	0	0.00	0	0	0.00	0	0.00	0	0.00
21	The J & K Bank	0	0.00	0	0	0.00	0	0.00	0	0.00
22	Fedral Bank Ltd	0	0.00	0	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	0	0.00	0	0	0.00	0	0.00	0	0.00
24	The Karnataka bank	0	0.00	0	0	0.00	0	0.00	0	0.00
25	The South Indian Bank Ltd	0	0.00	0	0	0.00	0	0.00	0	0.00
26	Yes Bank	0	0.00	0	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0	0.00	0	0.00	0	0.00
28	BANDHAN BANK	0	0.00	0	0	0.00	0	0.00	0	0.00
29	Ujjivan Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0	0.00
30	Utkarsh Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0	0.00
31	IDFC Bank	0	0.00	0	0	0.00	0	0.00	0	0.00
G	Total Private Bank	199	11.26	27	27	27.50	469	326.41	406	300.05
H	Total All Bank (F+G)	38209	9626.82	11129	8960	4262.75	22806	11689.50	15579	8332.01

PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)

Implementing Agency : Agriculture Insurance Company of India Limited, Dehradun, U.K.

AS ON 30 SEPTEMBER 2021

(` in Lacs)

S. No.	Name of the Bank	Total Crop loan Disbursed	Crop Loan Insured for notified crops	No. of Farmers Insured	Premium Collected	Claim Disbursed	Farmer Benefitted
		Amt.	Amt.	No.	Amt.	Amt.	No.
1	State Bank of India	36611.76	1483.59	3744	29.67	28.59	1652
2	Punjab National Bank	49227.52	796.25	2343	15.92	18.72	581
3	Bank of Baroda	27254.96	195.19	609	3.90	0.39	73
A	Total Lead Banks	113094.24	2475.03	6696	49.50	47.70	2306
4	Union Bank of India	5558.36	12.60	112	0.25	0.02	13
5	Canara Bank	4199.70	66.61	210	1.33	0.15	10
6	Central Bank of India	170.84	40.19	148	0.80	0.26	87
7	Punjab & Sind Bank	3103.49	1.44	37	0.03	0.19	36
8	UCO Bank	162.26	108.88	260	2.18	0.05	5
9	Indian Overseas Bank	483.25	0.00	0	0.00	0.00	0
10	Bank of India	2922.58	65.10	233	1.30	2.27	103
11	Indian Bank	1071.97	76.04	154	1.52	0.20	49
12	Bank of Maharashtra	0.00	0.00	0	0.00	0.00	0
B	Total Non-Lead Banks	17672.45	370.86	1154	7.42	3.15	303
C	Total N. Banks (A + B)	130766.69	2845.89	7850	56.91	50.85	2609
13	Uttarakhand G.B	10198.82	963.78	3741	19.28	16.52	1181
14	Prathama U.P Gramin Bank	0.00	0.00	0	0.00	0.00	0
D	Total R.R.B.	10198.82	963.78	3741	19.28	16.52	1181
15	Co-operative Bank	58101.00	3226.90	16272	64.53	66.03	2773
E	Total Cooperative	58101.00	3226.90	16272	64.53	66.03	2773
F	Total (C+D+E)	199066.51	7036.57	27863	140.72	133.40	6563
16	Nainital Bank	412.76	60.13	147	1.20	0.001	1
17	Axis Bank	3098.27	5.60	45	0.11	0.04	7
18	ICICI bank	206.81	89.56	56	1.79	0.00	0
19	IDBI Bank	1039.55	0.00	0	0.00	0.00	0
20	HDFC Bank	10322.57	168.88	181	3.38	0.20	6
21	The J & K Bank	0.00	0.00	0	0.00	0.00	0
22	Fedral Bank Ltd	0.00	0.00	0	0.00	0.00	0
23	IndusInd Bank	0.00	0.00	0	0.00	0.00	0
24	The Karnataka bank	0.00	0.00	0	0.00	0.00	0
25	The South Indian Bank Ltd	0.00	0.00	0	0.00	0.00	0
26	Yes Bank	414.13	10.32	5	0.21	0.00	0
27	Kotak Mahindra Bank	0.00	0.00	0	0.00	0.00	0
28	BANDHAN BANK	0.00	0.00	0	0.00	0.00	0
29	Ujjivan Small Finance Bank	0.00	0.00	0	0.00	0.00	0
30	Utkarsh Small Finance Bank	0.00	0.00	0	0.00	0.00	0
31	IDFC Bank	0.00	0.00	0	0.00	0.00	0
G	Total Private Bank	15494.09	334.49	434	6.69	0.24	14
H	Total All Bank (F+G)	214560.60	7371.06	28297	147.41	133.64	6577

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME
(Re-WBCIS)**

Implementing Agency : Agriculture Insurance Company of India Limited, Dehradun, U.A.

AS ON 30 SEPTEMBER 2021

(` in Lacs)

S.No.	Name of the Bank	Total Crop loan Disbursed	Crop Loan Insured for notified crops	No. of Farmers Insured	Premium Collected	Claim Disbursed	Farmer Benefitted
		Amt.	Amt.	No.	Amt.	Amt.	No.
1	State Bank of India	36611.76	1827.20	2756	91.36	395.31	3323
2	Punjab National Bank	49227.52	486.49	1185.00	24.32	37.96	616.00
3	Bank of Baroda	27254.96	1.98	2	0.10	0.00	0
A	Total Lead Banks	113094.24	2315.67	3943	115.78	433.28	3939
4	Union Bank of India	5558.36	12.48	28	0.62	1.79	19
5	Canara Bank	4199.70	0.00	0	0.00	1.29	29
6	Central Bank of India	170.84	1.19	7	0.06	0.25	7
7	Punjab & Sind Bank	3103.49	0.00	0	0.00	0.00	0
8	UCO Bank	162.26	0.00	0	0.00	0.02	1
9	Indian Overseas Bank	483.25	0.00	0	0.00	0.00	0
10	Bank of India	2922.58	29.71	171	1.49	8.36	188
11	Indian Bank	1071.97	0.00	0	0.00	0.25	15
12	Bank of Maharashtra	0.00	0.00	0	0.00	0.00	0
B	Total Non-Lead Banks	17672.45	43.38	206	2.17	11.96	259
C	Total N. Banks (A + B)	130766.69	2359.05	4149	117.95	445.23	4198
13	Uttarakhand G.B	10198.82	1201.95	3236	60.10	330.88	4601
14	Prathama U.P Gramin Bank	0.00	0.00	0	0.00	0.00	0
D	Total R.R.B.	10198.82	1201.95	3236	60.10	330.88	4601
15	Co-operative Bank	58101.00	2584.96	4003	129.25	356.08	3983
E	Total Cooperative	58101.00	2584.96	4003	129.25	356.08	3983
F	Total (C+D+E)	199066.51	6145.96	11388	307.30	1132.19	12782
16	Nainital Bank	412.76	0.00	0	0.00	0.00	0
17	Axis Bank	3098.27	0.00	0	0.00	0.00	0
18	ICICI bank	206.81	0.00	0	0.00	0.00	0
19	IDBI Bank	1039.55	0.00	0	0.00	0.00	0
20	HDFC Bank	10322.57	0.00	0	0.00	0.00	0
21	The J & K Bank	0.00	0.00	0	0.00	0.00	0
22	Fedral Bank Ltd	0.00	0.00	0	0.00	0.00	0
23	IndusInd Bank	0.00	0.00	0	0.00	0.00	0
24	The Karnataka bank	0.00	0.00	0	0.00	0.00	0
25	The South Indian Bank Ltd	0.00	0.00	0	0.00	0.00	0
26	Yes Bank	414.13	0.00	0	0.00	0.00	0
27	Kotak Mahindra Bank	0.00	0.00	0	0.00	0.00	0
28	BANDHAN BANK	0.00	0.00	0	0.00	0.00	0
29	Ujjivan Small Finance Bank	0.00	0.00	0	0.00	0.00	0
30	Utkarsh Small Finance Bank	0.00	0.00	0	0.00	0.00	0
31	IDFC Bank	0.00	0.00	0	0.00	0.00	0
G	Total Private Bank	15494.09	0.00	0	0.00	0.00	0
H	Total All Bank (F+G)	214560.60	6145.96	11388	307.30	1132.19	12782

ALL TYPES OF HOUSING SCHEME PROGRESS

FROM 01.04.2021 TO 30.09.2021

(in Lacs)

S. No.	Name of the Bank	Application upto Rs. 25 Lacs					
		Sanctioned During the year		Disbursed During the year		Total Outstanding as on 30.09.2021	
		No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	1120	3593.69	1120	3593.69	18360	86682.84
2	Punjab National Bank	246	2101.11	246	2101.11	13493	52696.68
3	Bank of Baroda	113	782.85	107	744.00	5059	37599.28
A	Total Lead Banks	1479	6477.65	1473	6438.80	36912	176978.80
4	Union Bank of India	57	751.88	33	115.52	5438	60482.70
5	Canara Bank	446	652.40	445	505.61	5839	34682.76
6	Central Bank of India	35	381.55	35	381.55	5932	7763.29
7	Punjab & Sind Bank	34	492.83	34	374.74	1769	11341.58
8	UCO Bank	78	963.51	78	700.89	1628	12312.42
9	Indian Overseas Bank	150	2413.17	150	1123.54	2862	20075.20
10	Bank of India	11	165.25	59	263.29	1716	13380.38
11	Indian Bank	151	1011.54	66	401.30	2476	31937.36
12	Bank of Maharashtra	49	481.15	45	378.58	304	3003.92
B	Total Non-Lead Banks	1011	7313.28	945	4245.02	27964	194979.61
C	Total N. Banks (A + B)	2490	13790.93	2418	10683.82	64876	371958.41
13	Uttarakhand G.B	333	3440.59	333	2657.52	7291	52494.36
14	Prathama U.P Gramin Bank	0	0.00	0	0.00	8	5.00
D	Total R.R.B.	333	3440.59	333	2657.52	7299	52499.36
15	Co-operative Bank	260	3353.71	260	2907.02	11001	49365.56
E	Total Cooperative	260	3353.71	260	2907.02	11001	49365.56
F	Total (C+D+E)	3083	20585.23	3011	16248.36	83176	473823.33
16	Nainital Bank	98	1349.64	98	975.76	3255	47022.80
17	Axis Bank	0	0.00	0	0.00	374	2237.86
18	ICICI bank	0	0.00	0	0.00	960	10699.62
19	IDBI Bank	118	1487.49	118	1278.41	1300	11865.64
20	HDFC Bank	600	528.00	593	524.09	150	56.82
21	The J & K Bank	7	215.00	7	195.50	267	2341.35
22	Fedral Bank Ltd	0	0.00	0	0.00	23	158.00
23	IndusInd Bank	0	0.00	0	0.00	7	1.00
24	The Karnataka bank	15	212.00	11	100.00	151	1828.86
25	The South Indian Bank Ltd	0	0.00	0	0.00	15	61.00
26	Yes Bank	0	0.00	0	0.00	791	179.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	1	16.00
28	BANDHAN BANK	10	108.50	10	108.50	2	35.00
29	Ujjivan Small Finance Bank	239	244.77	239	244.77	10466	2910.00
30	Utkarsh Small Finance Bank	1	5.00	1	5.00	18253	4301.00
31	IDFC Bank	7	58.00	7	58.00	36	496.00
G	Total Private Bank	1095	4208.40	1084	3490.03	36051	84209.95
H	Total All Bank (F+G)	4178	24793.63	4095	19738.39	119227	558033.28

Contd.

(` in Lacs)

S.No.	Name of the Bank	Application Above Rs. 25 Lacs					
		Sanctioned During the year		Disbursed During the year		Outstanding as on 30.09.2021	
		No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	1553	9128.37	1553	9128.37	10496	202267.83
2	Punjab National Bank	324	6715.74	324	6715.74	15648	205190.27
3	Bank of Baroda	135	2912.05	129	2500.79	3737	51210.44
A	Total Lead Banks	2012	18756.16	2006	18344.90	29881	458668.54
4	Union Bank of India	26	1133.58	16	200.96	5091	48372.65
5	Canara Bank	16	657.74	16	397.03	1527	32463.89
6	Central Bank of India	13	434.97	13	434.97	1240	13096.94
7	Punjab & Sind Bank	19	1252.20	19	91.83	105	3455.40
8	UCO Bank	33	1318.44	33	853.87	1800	22938.44
9	Indian Overseas Bank	29	1341.11	29	945.39	2777	28679.75
10	Bank of India	6	250.79	42	678.84	2276	28184.73
11	Indian Bank	88	1680.85	16	252.56	3381	34316.61
12	Bank of Maharashtra	12	582.50	12	406.46	419	4505.93
B	Total Non-Lead Banks	242	8652.18	196	4261.91	18616	216014.34
C	Total N. Banks (A + B)	2254	27408.34	2202	22606.81	48497	674682.88
13	Uttarakhand G.B	106	1994.81	93	1318.56	1050	17933.71
14	Prathama U.P Gramin Bank	0	0.00	0	0.00	0	0.00
D	Total R.R.B.	106	1994.81	93	1318.56	1050	17933.71
15	Co-operative Bank	0	0.00	0	0.00	0	0.00
E	Total Cooperative	0	0.00	0	0.00	0	0.00
F	Total (C+D+E)	2360	29403.15	2295	23925.37	49547	692616.59
16	Nainital Bank	28	1196.93	28	827.69	1753	20800.18
17	Axis Bank	0	0.00	0	0.00	0	0.00
18	ICICI bank	206	5971.29	206	5971.29	3550	78481.74
19	IDBI Bank	70	3233.75	70	2773.12	532	16394.30
20	HDFC Bank	222	207.91	222	207.91	9987	67784.85
21	The J & K Bank	25	84.00	5	155.00	225	1774.84
22	Fedral Bank Ltd	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	0	0.00	0	0.00	0	0.00
24	The Karnataka bank	5	197.66	8	348.66	147	2422.36
25	The South Indian Bank Ltd	0	0.00	0	0.00	23	101.24
26	Yes Bank	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
28	BANDHAN BANK	0	0.00	0	0.00	0	0.00
29	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00
31	IDFC Bank	2	120.00	2	120.00	29	374.00
G	Total Private Bank	558	11011.54	541	10403.67	16246	188133.51
H	Total All Bank (F+G)	2918	40414.69	2836	34329.04	65793	880750.10

ADVANCES TO M.S.M.E SECTOR
POSITION AS ON 30 SEPTEMBER 2021

(in Crores)

S. No.	Name of the Bank	Total Micro & Small Enterprise				Credit to Medium Enterprises			
		Manufacturing Sector		Service Sector		Manufacturing Sector		Service Sector	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	8317	723.35	24728	1505.48	727	163.93	96	162.23
2	Punjab National Bank	3007	952.77	44651	2262.77	122	426.63	316	370.52
3	Bank of Baroda	10044	722.99	12568	686.40	16	12.61	74	2.66
A	Total Lead Banks	21368	2399.11	81947	4454.65	865	603.17	486	535.41
4	Union Bank of India	1188	106.22	17073	560.28	17	0.93	107	18.31
5	Canara Bank	19720	696.79	2140	449.80	0	0.00	0	0.00
6	Central Bank of India	929	102.48	2839	179.62	0	0.00	0	0.00
7	Punjab & Sind Bank	287	26.95	5276	220.62	0	0.00	0	0.00
8	UCO Bank	26	10.01	7460	198.62	0	0.00	0	0.00
9	Indian Overseas Bank	1212	104.46	4172	123.40	2	2.01	2	20.49
10	Bank of India	9524	329.95	365	13.34	1	3.70	1	0.19
11	Indian Bank	3127	125.11	5516	235.02	20	14.86	12	1.79
12	Bank of Maharashtra	84	10.95	375	17.91	2	0.41	0	0.00
B	Total Non-Lead Banks	36097	1512.92	45216	1998.61	42	21.91	122	40.78
C	Total N. Banks (A + B)	57465	3912.03	127163	6453.26	907	625.08	608	576.19
13	Uttarakhand G.B	5811	165.46	19061	535.85	0	0.00	0	0.00
14	Prathama U.P Gramin Bank	0	0.00	220	1.12	0	0.00	0	0.00
D	Total R.R.B.	5811	165.46	19281	536.97	0	0.00	0	0.00
15	Co-operative Bank	2510	34.81	9155	219.79	421	27.57	1533	33.75
E	Total Cooperative	2510	34.81	9155	219.79	421	27.57	1533	33.75
F	Total (C+D+E)	65786	4112.30	155599	7210.02	1328	652.65	2141	609.94
16	Nainital Bank	649	162.05	7023	327.08	10	104.11	1	0.34
17	Axis Bank	802	331.61	0	0.00	31	61.00	0	0.00
18	ICICI bank	214	90.51	2971	694.95	29	63.68	231	47.67
19	IDBI Bank	405	21.46	4026	282.27	4	5.40	6	7.94
20	HDFC Bank	432	277.62	5537	479.36	73	147.77	248	40.14
21	The J & K Bank	0	0.00	99	8.41	0	0.00	0	0.00
22	Fedral Bank Ltd	7	1.81	2	0.40	0	0.00	0	0.00
23	IndusInd Bank	1127	24.68	16794	200.49	2	10.95	15	9.53
24	The Karnataka bank	85	28.69	134	42.80	0	0.00	0	0.00
25	The South Indian Bank Ltd	0	0.00	6	2.27	0	0.00	0	0.00
26	Yes Bank	324	175.36	372	116.67	34	49.51	2	0.84
27	Kotak Mahindra Bank	155	121.19	83	49.41	10	36.66	0	0.00
28	BANDHAN BANK	0	0.00	2311	176.17	0	0.00	0	0.00
29	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
30	Utkarsh Small Finance Bank	0	0.00	5	2.29	0	0.00	0	0.00
31	IDFC Bank	22	6.09	99	46.25	0	0.00	3	0.84
G	Total Private Bank	4222	1241.07	39462	2428.82	193	479.08	506	107.30
H	Total All Bank (F+G)	70008	5353.37	195061	9638.84	1521	1131.73	2647	717.24

Contd.

(` in Crores)

S. No.	Name of the Bank	Total Manufacturing Sector		Total Service Sector		Total M.S.M.E	
		No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	9044	887.28	24824	1667.71	33868	2554.99
2	Punjab National Bank	3129	1379.40	44967	2633.29	48096	4012.69
3	Bank of Baroda	10060	735.60	12642	689.06	22702	1424.66
A	Total Lead Banks	22233	3002.28	82433	4990.06	104666	7992.34
4	Union Bank of India	1205	107.15	17180	578.59	18385	685.74
5	Canara Bank	19720	696.79	2140	449.80	21860	1146.59
6	Central Bank of India	929	102.48	2839	179.62	3768	282.10
7	Punjab & Sind Bank	287	26.95	5276	220.62	5563	247.57
8	UCO Bank	26	10.01	7460	198.62	7486	208.63
9	Indian Overseas Bank	1214	106.47	4174	143.89	5388	250.36
10	Bank of India	9525	333.65	366	13.53	9891	347.18
11	Indian Bank	3147	139.97	5528	236.81	8675	376.78
12	Bank of Maharashtra	86	11.36	375	17.91	461	29.27
B	Total Non-Lead Banks	36139	1534.83	45338	2039.39	81477	3574.22
C	Total N. Banks (A + B)	58372	4537.11	127771	7029.45	186143	11566.56
13	Uttarakhand G.B	5811	165.46	19061	535.85	24872	701.31
14	Prathama U.P Gramin Bank	0	0.00	220	1.12	220	1.12
D	Total R.R.B.	5811	165.46	19281	536.97	25092	702.43
15	Co-operative Bank	2931	62.38	10688	253.54	13619	315.92
E	Total Cooperative	2931	62.38	10688	253.54	13619	315.92
F	Total (C+D+E)	67114	4764.95	157740	7819.96	224854	12584.91
16	Nainital Bank	659	266.16	7024	327.42	7683	593.58
17	Axis Bank	833	392.61	0	0.00	833	392.61
18	ICICI bank	243	154.19	3202	742.62	3445	896.81
19	IDBI Bank	409	26.86	4032	290.21	4441	317.07
20	HDFC Bank	505	425.39	5785	519.50	6290	944.89
21	The J & K Bank	0	0.00	99	8.41	99	8.41
22	Fedral Bank Ltd	7	1.81	2	0.40	9	2.21
23	IndusInd Bank	1129	35.63	16809	210.02	17938	245.65
24	The Karnataka bank	85	28.69	134	42.80	219	71.49
25	The South Indian Bank Ltd	0	0.00	6	2.27	6	2.27
26	Yes Bank	358	224.87	374	117.51	732	342.38
27	Kotak Mahindra Bank	165	157.85	83	49.41	248	207.26
28	BANDHAN BANK	0	0.00	2311	176.17	2311	176.17
29	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00
30	Utkarsh Small Finance Bank	0	0.00	5	2.29	5	2.29
31	IDFC Bank	22	6.09	102	47.09	124	53.18
G	Total Private Bank	4415	1720.15	39968	2536.12	44383	4256.27
H	Total All Bank (F+G)	71529	6485.10	197708	10356.08	269237	16841.18

PROGRESS OF MUDRA LOAN UNDER PMMY
FROM 01.04.2021 TO 30.09.2021

(` In Crores)

S. No.	Name of the Bank	SHISHU UP TO Rs. 50000/-									
		Manufacturing		Trading		Service		Agriculture Allied Activities		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	0	0.00	516	1.80	103	0.29	0	0.00	619	2.09
2	Punjab National Bank	0	0.00	1669	6.26	370	1.32	0	0.00	2039	7.58
3	Bank of Baroda	0	0.00	206	0.58	43	0.08	2	0.01	251	0.67
A	Total Lead Banks	0	0.00	2391	8.64	516	1.69	2	0.01	2909	10.34
4	Union Bank of India	0	0.00	752	0.75	123	0.31	18	0.08	893	1.14
5	Canara Bank	0	0.00	1730	2.50	139	0.19	0	0.00	1869	2.69
6	Central Bank of India	0	0.00	560	0.47	79	0.10	0	0.00	639	0.57
7	Punjab & Sind Bank	0	0.00	53	0.13	12	0.04	0	0.00	65	0.17
8	UCO Bank	0	0.00	301	0.83	31	0.08	0	0.00	332	0.91
9	Indian Overseas Bank	0	0.00	81	0.22	17	0.04	0	0.00	98	0.26
10	Bank of India	0	0.00	2453	0.99	269	0.10	0	0.00	2722	1.09
11	Indian Bank	0	0.00	54	0.06	13	0.02	0	0.00	67	0.08
12	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
B	Total Non-Lead Banks	0	0.00	5984	5.95	683	0.88	18	0.08	6685	6.91
C	Total N. Banks (A + B)	0	0.00	8375	14.59	1199	2.57	20	0.09	9594	17.25
13	Uttarakhand G.B	0	0.00	93	0.34	11	0.03	131	0.49	235	0.86
14	U.P. Gramin Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
D	Total R.R.B.	0	0.00	93	0.34	11	0.03	131	0.49	235	0.86
15	Co-operative Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
E	Total Cooperative	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F	Total (C+D+E)	0	0.00	8468	14.93	1210	2.60	151	0.58	9829	18.11
16	Nainital Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Axis Bank	0	0.00	591	1.93	87	0.18	0	0.00	678	2.11
18	ICICI bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	IDBI Bank	0	0.00	20	0.03	0	0.00	0	0.00	20	0.03
20	HDFC Bank	0	0.00	488	1.75	103	0.37	0	0.00	591	2.12
21	The J & K Bank	0	0.00	2	0.01	0	0.00	0	0.00	2	0.01
22	Fedral Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	0	0.00	11993	34.04	892	2.57	0	0.00	12885	36.61
24	The Karnataka bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	The South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Yes Bank	0	0.00	11	0.04	0	0.00	0	0.00	11	0.04
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Bandhand Bank	0	0.00	1884	7.26	419	1.69	0	0.00	2303	8.95
29	Ujjivan Small Finance Bank	0	0.00	661	2.22	0	0.00	0	0.00	661	2.22
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	6763	28.76	6763	28.76
31	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
G	Total Private Bank	0	0.00	15650	47.28	1501	4.81	6763	28.76	23914	80.85
H	Total All Bank (F+G)	0	0.00	24118	62.21	2711	7.41	6914	29.34	33743	98.96

PROGRESS OF MUDRA LOAN UNDER PMMY
FROM 01.04.2021 TO 30.09.2021

(` In Crores)

S. No.	Name of the Bank	TARUN ABOVE Rs. 5 LAKH TO Rs. 10 LAKH									
		Manufacturing		Trading		Service		Agriculture Allied Activities		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	153	14.78	621	52.94	121	9.14	119	9.02	1014	85.88
2	Punjab National Bank	91	8.67	486	42.04	269	21.69	39	3.42	885	75.82
3	Bank of Baroda	27	2.59	198	18.31	91	8.03	29	2.13	345	31.06
A	Total Lead Banks	271	26.04	1305	113.29	481	38.86	187	14.57	2244	192.76
4	Union Bank of India	0	0.00	67	5.77	27	2.06	0	0.00	94	7.83
5	Canara Bank	249	20.94	0	0.00	0	0.00	0	0.00	249	20.94
6	Central Bank of India	9	0.88	105	9.24	12	0.98	0	0.00	126	11.10
7	Punjab & Sind Bank	21	1.91	53	4.88	17	1.31	26	1.66	117	9.76
8	UCO Bank	0	0.00	50	4.41	13	1.04	0	0.00	63	5.45
9	Indian Overseas Bank	9	0.76	9	0.74	7	0.68	0	0.00	25	2.18
10	Bank of India	31	2.79	65	4.70	27	2.12	0	0.00	123	9.61
11	Indian Bank	8	0.76	4	0.27	3	0.24	0	0.00	15	1.27
12	Bank of Maharashtra	0	0.00	4	0.36	2	0.17	0	0.00	6	0.53
B	Total Non-Lead Banks	327	28.04	357	30.37	108	8.60	26	1.66	818	68.67
C	Total N. Banks (A + B)	598	54.08	1662	143.66	589	47.46	213	16.23	3062	261.43
13	Uttarakhand G.B	20	1.58	23	2.19	11	0.81	53	3.63	107	8.21
14	U.P. Gramin Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
D	Total R.R.B.	20	1.58	23	2.19	11	0.81	53	3.63	107	8.21
15	Co-operative Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
E	Total Cooperative	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F	Total (C+D+E)	618	55.66	1685	145.85	600	48.27	266	19.86	3169	269.64
16	Nainital Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Axis Bank	5	0.36	8	0.64	0	0.00	0	0.00	13	1.00
18	ICICI bank	4	0.34	0	0.00	0	0.00	0	0.00	4	0.34
19	IDBI Bank	1	0.10	56	3.66	19	1.29	0	0.00	76	5.05
20	HDFC Bank	16	0.95	0	0.00	0	0.00	0	0.00	16	0.95
21	The J & K Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Fedral Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	0	0.00	51	2.81	12	0.60	0	0.00	63	3.41
24	The Karnataka bank	0	0.00	8	0.65	0	0.00	0	0.00	8	0.65
25	The South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	2	0.14	0	0.00	0	0.00	2	0.14
28	BANDHAN BANK	0	0.00	11	0.69	0	0.00	0	0.00	11	0.69
29	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	IDFC Bank	0	0.00	3	0.22	0	0.00	0	0.00	3	0.22
G	Total Private Bank	26	1.75	139	8.81	31	1.89	0	0.00	196	12.45
H	Total All Bank (F+G)	644	57.41	1824	154.66	631	50.16	266	19.86	3365	282.09

PROGRESS OF MUDRA LOAN UNDER PMMY
FROM 01.04.2021 TO 30.09.2021

(` In Crores)

S. No.	Name of the Bank	KISHORE ABOVE Rs. 50,000 TO 5 LAKH									
		Manufacturing		Trading		Service		Agriculture Allied Activities		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	151	7.41	2587	71.31	379	6.79	412	8.39	3529	93.90
2	Punjab National Bank	234	11.12	1755	41.83	419	8.17	178	3.12	2586	64.24
3	Bank of Baroda	29	1.40	612	16.13	136	3.57	17	0.80	794	21.90
A	Total Lead Banks	414	19.93	4954	129.27	934	18.53	607	12.31	6909	180.04
4	Union Bank of India	17	0.81	358	6.63	163	3.11	29	1.12	567	11.67
5	Canara Bank	345	11.50	341	9.17	139	1.78	0	0.00	825	22.45
6	Central Bank of India	29	1.41	345	8.97	70	1.88	0	0.00	444	12.26
7	Punjab & Sind Bank	33	1.59	129	2.77	29	0.34	53	1.24	244	5.94
8	UCO Bank	0	0.00	311	6.70	54	1.04	0	0.00	365	7.74
9	Indian Overseas Bank	34	1.67	102	1.28	37	0.68	0	0.00	173	3.63
10	Bank of India	311	8.62	217	2.07	102	0.92	0	0.00	630	11.61
11	Indian Bank	42	1.05	17	0.19	0	0.00	0	0.00	59	1.24
12	Bank of Maharashtra	0	0.00	11	0.34	0	0.00	0	0.00	11	0.34
B	Total Non-Lead Banks	811	26.65	1831	38.12	594	9.75	82	2.36	3318	76.88
C	Total N. Banks (A + B)	1225	46.58	6785	167.39	1528	28.28	689	14.67	10227	256.92
13	Uttarakhand G.B	122	4.44	131	1.37	71	0.63	279	5.64	603	12.08
14	U.P. Gramin Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
D	Total R.R.B.	122	4.44	131	1.37	71	0.63	279	5.64	603	12.08
15	Co-operative Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
E	Total Cooperative	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F	Total (C+D+E)	1347	51.02	6916	168.76	1599	28.91	968	20.31	10830	269.00
16	Nainital Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Axis Bank	15	0.43	12	0.30	0	0.00	0	0.00	27	0.73
18	ICICI bank	4	0.12	0	0.00	0	0.00	0	0.00	4	0.12
19	IDBI Bank	0	0.00	55	1.98	18	0.39	0	0.00	73	2.37
20	HDFC Bank	1	0.04	9	0.05	18	0.14	0	0.00	28	0.23
21	The J & K Bank	0	0.00	2	0.07	0	0.00	0	0.00	2	0.07
22	Fedral Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	0	0.00	2896	20.70	141	1.03	0	0.00	3037	21.73
24	The Karnataka bank	0	0.00	4	0.11	0	0.00	0	0.00	4	0.11
25	The South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	BANDHAN BANK	0	0.00	2299	22.95	0	0.00	0	0.00	2299	22.95
29	Ujjivan Small Finance Bank	0	0.00	106	0.69	0	0.00	0	0.00	106	0.69
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	151	0.91	151	0.91
31	IDFC Bank	0	0.00	4	0.10	0	0.00	0	0.00	4	0.10
G	Total Private Bank	20	0.59	5387	46.95	177	1.56	151	0.91	5735	50.01
H	Total All Bank (F+G)	1367	51.61	12303	215.71	1776	30.47	1119	21.22	16565	319.01

PROGRESS OF MUDRA LOAN UNDER PMMY

FROM 01.04.2021 TO 30.09.2021

(` In Crores)

S. No.	Name of the Bank	All Total MUDRA									
		Manufacturing		Trading		Service		Agriculture Allied Activities		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	304	22.19	3724	126.05	603	16.22	531	17.41	5162	181.87
2	Punjab National Bank	325	19.79	3910	90.13	1058	31.18	217	6.54	5510	147.64
3	Bank of Baroda	56	3.99	1016	35.02	270	11.68	48	2.94	1390	53.63
A	Total Lead Banks	685	45.97	8650	251.20	1931	59.08	796	26.89	12062	383.14
4	Union Bank of India	17	0.81	1177	13.15	313	5.48	47	1.20	1554	20.64
5	Canara Bank	594	32.44	2071	11.67	278	1.97	0	0.00	2943	46.08
6	Central Bank of India	38	2.29	1010	18.68	161	2.96	0	0.00	1209	23.93
7	Punjab & Sind Bank	54	3.50	235	7.78	58	1.69	79	2.90	426	15.87
8	UCO Bank	0	0.00	662	11.94	98	2.16	0	0.00	760	14.10
9	Indian Overseas Bank	43	2.43	192	2.24	61	1.40	0	0.00	296	6.07
10	Bank of India	342	11.41	2735	7.76	398	3.14	0	0.00	3475	22.31
11	Indian Bank	50	1.81	75	0.52	16	0.26	0	0.00	141	2.59
12	Bank of Maharashtra	0	0.00	15	0.70	2	0.17	0	0.00	17	0.87
B	Total Non-Lead Banks	1138	54.69	8172	74.44	1385	19.23	126	4.10	10821	152.46
C	Total N. Banks (A + B)	1823	100.66	16822	325.64	3316	78.31	922	30.99	22883	535.60
13	Uttarakhand G.B	142	6.02	247	3.90	93	1.47	463	9.76	945	21.15
14	U.P. Gramin Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
D	Total R.R.B.	142	6.02	247	3.90	93	1.47	463	9.76	945	21.15
15	Co-operative Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
E	Total Cooperative	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F	Total (C+D+E)	1965	106.68	17069	329.54	3409	79.78	1385	40.75	23828	556.75
16	Nainital Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Axis Bank	20	0.79	611	2.87	87	0.18	0	0.00	718	3.84
18	ICICI bank	8	0.46	0	0.00	0	0.00	0	0.00	8	0.46
19	IDBI Bank	1	0.10	131	5.67	37	1.68	0	0.00	169	7.45
20	HDFC Bank	17	0.99	497	1.80	121	0.51	0	0.00	635	3.30
21	The J & K Bank	0	0.00	4	0.08	0	0.00	0	0.00	4	0.08
22	Fedral Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	0	0.00	14940	57.55	1045	4.20	0	0.00	15985	61.75
24	The Karnataka bank	0	0.00	12	0.76	0	0.00	0	0.00	12	0.76
25	The South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Yes Bank	0	0.00	11	0.04	0	0.00	0	0.00	11	0.04
27	Kotak Mahindra Bank	0	0.00	2	0.14	0	0.00	0	0.00	2	0.14
28	BANDHAN BANK	0	0.00	4194	30.90	419	1.69	0	0.00	4613	32.59
29	Ujjivan Small Finance Bank	0	0.00	767	2.91	0	0.00	0	0.00	767	2.91
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	6914	29.67	6914	29.67
31	IDFC Bank	0	0.00	7	0.32	0	0.00	0	0.00	7	0.32
G	Total Private Bank	46	2.34	21176	103.04	1709	8.26	6914	29.67	29845	143.31
H	Total All Bank (F+G)	2011	109.02	38245	432.58	5118	88.04	8299	70.42	53673	700.06

**STATEMENT OF SICK UNITS (MSME) FOR UTTARAKHAND
(EXCLUDING STATE SPONSORED SCHEMES)
AS ON 30 SEPTEMBER 2021**

(` in Lacs)

S. No.	Name of the Bank	Potentiality Viable Sick MSME Unit(s)		Non Viable Sick Unit(s)		Total Number of Sick MSME Unit(s)		Units Rehabilitated After Nursing		Sick viable units yet to be rehabilitated	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	4249	6479.00	2955	6243.00	7204	12722.00	1406	3931.00	3623	3640.00
2	Punjab National Bank	22	73.06	220	1782.77	242	1855.83	12	32.48	10	40.54
3	Bank of Baroda	6	25.75	17	37.25	23	63.00	9	25.75	0	0.00
A	Total Lead Banks	4277	6577.81	3192	8063.02	7469	14640.83	1427	3989.23	3633	3680.54
4	Union Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Central Bank of India	140	250.36	0	0.00	140	250.36	0	0.00	0	0.00
7	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Indian Overseas Bank	0	0.00	1	1.80	1	1.80	0	0.00	2	18.58
10	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
B	Total Non-Lead Banks	140	250.36	1	1.80	141	252.16	0	0.00	2	18.58
C	Total N. Banks (A + B)	4417	6828.17	3193	8064.82	7610	14892.99	1427	3989.23	3635	3699.12
13	Uttarakhand G.B	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Prathama U.P Gramin Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
D	Total R.R.B.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Co-operative Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
E	Total Cooperative	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
F	Total (C+D+E)	4417	6828.17	3193	8064.82	7610	14892.99	1427	3989.23	3635	3699.12
16	Nainital Bank	782	12995.00	0	0.00	782	12995.00	0	0.00	0	0.00
17	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	ICICI bank	0	0.00	7	108.00	7	108.00	0	0.00	0	0.00
19	IDBI Bank	0	0.00	448	1702.19	448	1702.19	0	0.00	0	0.00
20	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	The J & K Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Fedral Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	The Karnataka bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	The South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	BANDHAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
G	Total Private Bank	782	12995.00	455	1810.19	1237	14805.19	0	0.00	0	0.00
H	Total All Bank (F+G)	5199	19823.17	3648	9875.01	8847	29698.18	1427	3989.23	3635	3699.12

NPA Position as on 30.09.2021

(₹ in Lacs)

S.No.	Name of the Bank	C&I		Agri.		MSME	
		No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	0	0.00	13296	20503.02	8054	20408.20
2	Punjab National Bank	0	0.00	28656	57388.43	9625	72489.51
3	Bank of Baroda	235	2090.60	4158	14816.01	3265	15960.40
A	Total Lead Banks	235	2090.60	46110	92707.46	20944	108858.11
4	Union Bank of India	0	0.00	3195	8140.09	2031	11410.21
5	Canara Bank	0	0.00	3190	1641.82	1799	10190.24
6	Central Bank of India	0	0.00	161	3001.94	581	3428.73
7	Punjab & Sind Bank	0	0.00	996	3749.11	939	3135.36
8	UCO Bank	0	0.00	1245	2305.60	486	1967.12
9	Indian Overseas Bank	14	44.44	407	1859.73	296	2330.30
10	Bank of India	1341	1338.86	1989	4549.56	790	1874.91
11	Indian Bank	20	39.68	1688	5665.57	897	8023.06
12	Bank of Maharashtra	0	0.00	2	1.86	130	779.03
B	Total Non-Lead Banks	1375	1422.98	12873	30915.28	7949	43138.96
C	Total N. Banks (A + B)	1610	3513.58	58983	123622.74	28893	151997.07
13	Uttarakhand G.B	0	0.00	1278	1061.31	1482	3442.37
14	Prathama U.P Gramin Bank	0	0.00	103	61.57	78	43.00
D	Total R.R.B.	0	0.00	1381	1122.88	1560	3485.37
15	Co-operative Bank	1901	16307.58	7160	7706.11	9570	10611.74
E	Total Cooperative	1901	16307.58	7160	7706.11	9570	10611.74
F	Total (C+D+E)	3511	19821.16	67524	132451.73	40023	166094.18
16	Nainital Bank	0	0.00	1669	10212.56	1179	14756.02
17	Axis Bank	0	0.00	439	5121.66	3	1.80
18	ICICI bank	0	0.00	118	347.63	449	4480.25
19	IDBI Bank	0	0.00	493	451.64	387	2007.56
20	HDFC Bank	0	0.00	1335	3353.77	309	1057.93
21	The J & K Bank	0	0.00	0	0.00	0	0.00
22	Fedral Bank Ltd	1	8.40	0	0.00	1	5.00
23	IndusInd Bank	0	0.00	15	2.51	374	1007.52
24	The Karnataka bank	0	0.00	0	0.00	0	0.00
25	The South Indian Bank Ltd	0	0.00	0	0.00	0	0.00
26	Yes Bank	0	0.00	0	0.00	25	396.67
27	Kotak Mahindra Bank	0	0.00	197	3792.64	2	474.27
28	BANDHAN BANK	0	0.00	0	0.00	0	0.00
29	Ujjivan Small Finance Bank	0	0.00	834	62.99	71	9.14
30	Utkarsh Small Finance Bank	0	0.00	680	184.00	0	0.00
31	IDFC Bank	0	0.00	0	0.00	0	0.00
G	Total Private Bank	1	8.40	5780	23529.40	2800	24196.16
H	Total All Bank (F+G)	3512	19830	73304	155981.13	42823	190290.34

S.No.	Name of the Bank	Per.		Total NPA		Total Advances		% of NPA To Total advances
		No.	Amt.	No.	Amt.	No.	Amt.	
1	State Bank of India	2597	5031.20	23947	45942.42	308981	1342767.00	3.42
2	Punjab National Bank	4574	30193.40	42855	160071.34	205587	1110259.00	14.42
3	Bank of Baroda	838	2737.15	8496	35604.16	90092	455042.00	7.82
A	Total Lead Banks	8009	37961.75	75298	241617.92	604660	2908068.00	8.31
4	Union Bank of India	1914	8295.69	7140	27845.99	60493	254059.00	10.96
5	Canara Bank	1050	1325.90	6039	13157.96	53688	296030.00	4.44
6	Central Bank of India	380	885.18	1122	7315.85	25845	75700.00	9.66
7	Punjab & Sind Bank	382	1716.59	2317	8601.06	16761	76538.00	11.24
8	UCO Bank	196	584.44	1927	4857.16	16294	59705.00	8.14
9	Indian Overseas Bank	175	1010.15	892	5244.62	30302	81326.00	6.45
10	Bank of India	135	559.31	4255	8322.64	24921	113899.00	7.31
11	Indian Bank	145	309.94	2750	14038.25	63414	134043.00	10.47
12	Bank of Maharashtra	566	112.22	698	893.11	1946	10569.00	8.45
B	Total Non-Lead Banks	4943	14799.42	27140	90276.64	293664	1101869.00	8.19
C	Total N. Banks (A + B)	12952	52761.17	102438	331894.56	898324	4009937.00	8.28
13	Uttarakhand G.B	207	682.53	2967	5186.21	106717	257476.00	2.01
14	Prathama U.P Gramin Bank	7	2.00	188	106.57	970	988.00	10.79
D	Total R.R.B.	214	684.53	3155	5292.78	107687	258464.00	2.05
15	Co-operative Bank	9812	21402.11	28443	56027.54	426397	637743.00	8.79
E	Total Cooperative	9812	21402.11	28443	56027.54	426397	637743.00	8.79
F	Total (C+D+E)	22978	74847.81	134036	393214.88	1432408	4906144.00	8.01
16	Nainital Bank	538	3226.83	3386	28195.41	29739	191901.00	14.69
17	Axis Bank	0	0.00	442	5123.46	22717	194920.00	2.63
18	ICICI bank	1802	3909.68	2369	8737.56	64460	295255.00	2.96
19	IDBI Bank	135	1982.15	1015	4441.35	9220	67874.00	6.54
20	HDFC Bank	3960	826.85	5604	5238.55	260812	554620.00	0.94
21	The J & K Bank	67	601.47	67	601.47	821	6129.00	9.81
22	Fedral Bank Ltd	0	0.00	2	13.40	202	4194.00	0.32
23	IndusInd Bank	0	0.00	389	1010.03	62522	51720.00	1.95
24	The Karnataka bank	3	64.35	3	64.35	1063	15790.00	0.41
25	The South Indian Bank Ltd	4	815.87	4	815.87	176	1692.00	48.22
26	Yes Bank	0	0.00	25	396.67	17055	114253.00	0.35
27	Kotak Mahindra Bank	0	0.00	199	4266.91	1759	47643.00	8.96
28	BANDHAN BANK	0	0.00	0	0.00	111693	57124.00	0.00
29	Ujjivan Small Finance Bank	114	36.04	1019	108.17	21108	6401.00	1.69
30	Utkarsh Small Finance Bank	0	0.00	680	184.00	47187	12195.00	1.51
31	IDFC Bank	0	0.00	0	0.00	23287	37645.00	0.00
G	Total Private Bank	6623	11463.24	15204	59197.20	673821	1659356.00	3.57
H	Total All Bank (F+G)	29601	86311.05	149240	452412.08	2106229	6565500.00	6.89

FINANCING TO WOMEN BENEFICIARIES
POSITION AS ON 30 SEPTEMBER 2021

(` in Lacs)

S. No.	Name of the Bank	Amount of loan disbursed to women beneficiaries under Govt. Sponsored Sch.		Amount of loan disbursed to women beneficiaries under Banks Gen. Sch.		Total Amount of loan disbursed to women beneficiaries		% flow to women	Total outstanding to women beneficiaries under all types of finances \$\$	
		No.	Amt.	No.	Amt.	No.	Amt.		No.	Amt.
1	State Bank of India	4509	12056.87	6764	18085.28	11273	30142.15	16.47	42022	183022.32
2	Punjab National Bank	39	43.50	1628	7064.07	1667	7107.57	4.10	43257	173291.80
3	Bank of Baroda	124	469.40	1535	4790.21	1659	5259.61	11.49	13870	45768.55
A	Total Lead Banks	4672	12569.77	9927	29939.56	14599	42509.33	10.57	99149	402082.67
4	Union Bank of India	6	40.65	1126	17139.92	1132	17180.57	107.90	8197	15921.95
5	Canara Bank	32	211.59	167	422.45	199	634.04	2.01	5400	31477.42
6	Central Bank of India	1	1.50	42	54.76	43	56.26	0.49	3828	11555.38
7	Punjab & Sind Bank	27	83.18	293	1527.66	320	1610.84	12.82	3000	12567.80
8	UCO Bank	0	0.00	438	1353.39	438	1353.39	14.45	2948	9363.45
9	Indian Overseas Bank	0	0.00	967	5762.14	967	5762.14	47.32	2910	12177.37
10	Bank of India	298	157.12	312	171.76	610	328.88	99.95	620	329.06
11	Indian Bank	628	2211.60	0	0.00	628	2211.60	12.73	6229	17366.91
12	Bank of Maharashtra	0	0.00	47	419.86	47	419.86	28.52	217	1472.12
B	Total Non-Lead Banks	992	2705.64	3392	26851.94	4384	29557.58	26.34	33349	112231.46
C	Total N. Banks (A + B)	5664	15275.41	13319	56791.50	18983	72066.91	14.01	132498	514314.13
13	Uttarakhand G.B	302	321.82	4437	11670.12	4739	11991.94	26.13	14886	45900.96
14	Prathama U.P Gramin Bank	0	0.00	0	0.00	0	0.00	0.00	315	119.21
D	Total R.R.B.	302	321.82	4437	11670.12	4739	11991.94	26.06	15201	46020.17
15	Co-operative Bank	592	787.94	5554	3133.68	6146	3921.62	11.47	17683	34187.00
E	Total Cooperative	592	787.94	5554	3133.68	6146	3921.62	11.47	17683	34187.00
F	Total (C+D+E)	6558	16385.17	23310	71595.30	29868	87980.47	14.80	165382	594521.30
16	Nainital Bank	29	46.83	210	114.97	239	161.80	1.40	4078	11591.78
17	Axis Bank	0	0.00	0	0.00	0	0.00	0.00	0	0.00
18	ICICI bank	0	0.00	3763	3992.32	3763	3992.32	11.63	7738	34335.91
19	IDBI Bank	2	5.50	347	1346.47	349	1351.97	16.73	1727	8081.01
20	HDFC Bank	0	0.00	8621	7067.21	8621	7067.21	28.81	49401	24526.43
21	The J & K Bank	0	0.00	150	950.07	150	950.07	100.00	147	950.07
22	Fedral Bank Ltd	0	0.00	2	10.00	2	10.00	64.23	13	15.57
23	IndusInd Bank	0	0.00	0	0.00	0	0.00	0.00	0	0.00
24	The Karnataka bank	0	0.00	188	1096.81	188	1096.81	0.00	0	0.00
25	The South Indian Bank Ltd	0	0.00	9	17.10	9	17.10	18.01	40	94.95
26	Yes Bank	0	0.00	11	3.87	11	3.87	0.78	2746	499.32
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0.00	0	0.00
28	BANDHAN BANK	0	0.00	18862	13470.04	18862	13470.04	0.00	0	0.00
29	Ujjivan Small Finance Bank	0	0.00	3697	1469.78	3697	1469.78	27.83	20865	5280.92
30	Utkarsh Small Finance Bank	0	0.00	7468	3079.00	7468	3079.00	29.52	46927	10430.00
31	IDFC Bank	0	0.00	0	0.00	0	0.00	0.00	7	157.00
G	Total Private Bank	31	52.33	43328	32617.64	43359	32669.97	34.04	133689	95962.96
H	Total All Bank (F+G)	6589	16437.50	66638	104212.94	73227	120650.44	17.47	299071	690484.26

BANK FINANCES TO MINORITY COMMUNITIES

OUTSTANDING AS ON 30 SEPTEMBER 2021

COMMUNITYWISE OUTSTANDING

(in Lacs)

S. No	Name of the Bank	Christians		Muslims		Sikhs	
		1		2		3	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
1	State Bank of India	396	1847.22	21904	52634.51	5509	22760.86
2	Punjab National Bank	236	872.02	14045	26152.94	10194	35028.9
3	Bank of Baroda	199	435.87	4665	11811.12	6108	23317.67
A	Total Lead Banks	831	3155.11	40614	90598.57	21811	81107.43
4	Union Bank of India	195	299.63	4292	16747.02	2271	8471.08
5	Canara Bank	108	185.14	2611	8868	1122	5713.25
6	Central Bank of India	75	171.81	897	3494.37	302	1830.81
7	Punjab & Sind Bank	30	100.27	1853	6889.69	6000	23451.39
8	UCO Bank	17	74.38	1171	2365.19	804	2940.97
9	Indian Overseas Bank	17	31.57	793	1135.26	364	798.68
10	Bank of India	24	6.93	1974	628.37	1049	375.38
11	Indian Bank	164	418.31	2045	3494.78	4241	10498.38
12	Bank of Maharashtra	1	28.15	32	205.49	28	396.69
B	Total Non-Lead Banks	631	1316.19	15668	43828.17	16181	54476.63
C	Total N. Banks (A + B)	1462	4471.30	56282	134426.74	37992	135584.06
13	Uttarakhand G.B	34	129.97	2737	6313.7	1297	3501.27
14	Prathama U.P Gramin Bank	0	0	286	198.12	27	40.25
D	Total R.R.B.	34	129.97	3023	6511.82	1324	3541.52
15	Co-operative Bank	76	145.22	9489	10034.8	2688	3211.35
E	Total Cooperative	76	145.22	9489	10034.80	2688	3211.35
F	Total (C+D+E)	1572	4746.49	68794	150973.36	42004	142336.93
16	Nainital Bank	31	66.14	1525	2380.92	1465	4688.97
17	Axis Bank	42	157.61	1527	8814.19	10517	112083.51
18	ICICI bank	68	407.51	2356	9930.64	1136	9415.07
19	IDBI Bank	24	77.67	534	2010.42	197	2167.85
20	HDFC Bank	42	19.39	11019	5504.58	3551	21434.19
21	The J & K Bank	0	0	78	854.15	9	31.97
22	Fedral Bank Ltd	7	11.38	15	212.95	2	89.89
23	IndusInd Bank	82	20.47	18145	9714.57	122	638.39
24	The Karnataka bank	5	19.26	65	146.74	16	63.83
25	The South Indian Bank Ltd	3	4.25	1	0.16	5	20.72
26	Yes Bank	8	1.62	1943	1726.65	67	249.32
27	Kotak Mahindra Bank	0	0	102	225.13	198	5701.36
28	BANDHAN BANK	83	43.19	43481	20156.3	1046	648.35
29	Ujjivan Small Finance Bank	37	9	6057	1517.51	198	44.28
30	Utkarsh Small Finance Bank	47	9.5	1930	412.89	184	38.03
31	IDFC Bank	0	0	0	0	0	0
G	Total Private Bank	479	846.99	88778	63607.80	18713	157315.73
H	Total All Bank (F+G)	2051	5593.48	157572	214581.16	60717	299652.66

Contd.

(₹ in Lacs)

S. No.	Name of the Bank	Others		Total Adv. (1 to 4)		Total PSA in Uttarakhand		% Share to total PSA in Uttarakhand
		4		A/cs	Amt.	A/cs	Amt.	
		A/cs	Amt.					
1	State Bank of India	458	2227.77	28267	79,470.36	124465	510435.00	15.57
2	Punjab National Bank	162	803.05	24637	62,856.91	157619	733103.00	8.57
3	Bank of Baroda	1294	4409.52	12266	39,974.18	69786	349789.80	11.43
A	Total Lead Banks	1914	7440.34	65170	182,301.45	351870	1593327.80	11.44
4	Union Bank of India	3368	2589.55	10126	28,107.28	49708	190338.28	14.77
5	Canara Bank	368	626.00	4209	15,392.39	42059	186156.00	8.27
6	Central Bank of India	54	658.85	1328	6,155.84	11953	46371.00	13.28
7	Punjab & Sind Bank	537	1629.69	8420	32,071.04	13348	55457.00	57.83
8	UCO Bank	57	224.37	2049	5,604.91	13757	42823.49	13.09
9	Indian Overseas Bank	75	178.17	1249	2,143.68	14649	55890.00	3.84
10	Bank of India	35	8.49	3082	1,019.17	18320	65657.00	1.55
11	Indian Bank	9	19.15	6459	14,430.62	23529	117906.00	12.24
12	Bank of Maharashtra	70	1234.92	131	1,865.25	787	6180.00	30.18
B	Total Non-Lead Banks	4573	7169.19	37053	106,790.18	188110	766778.77	13.93
C	Total N. Banks (A + B)	6487	14609.53	102223	289,091.63	539980	2360106.57	12.25
13	Uttarakhand G.B	32	105.02	4100	10,049.96	87340	164931.00	6.09
14	Prathama U.P Gramin Bank	0	0.00	313	238.37	949	965.00	24.70
D	Total R.R.B.	32	105.02	4413	10,288.33	88289	165896.00	6.20
15	Co-operative Bank	2042	6406.71	14295	19,798.08	380628	378579.00	5.23
E	Total Cooperative	2042	6406.71	14295	19,798.08	380628	378579.00	5.23
F	Total (C+D+E)	8561	21121.26	120931	319,178.04	1008897	2904581.57	10.99
16	Nainital Bank	19	52.70	3040	7,188.73	20580	134118.01	5.36
17	Axis Bank	34	359.89	12120	121,415.20	10337	89993.00	134.92
18	ICICI bank	61	598.10	3621	20,351.32	9411	109195.02	18.64
19	IDBI Bank	15	250.40	770	4,506.34	7399	48876.00	9.22
20	HDFC Bank	13	22.11	14625	26,980.27	13949	121731.10	22.16
21	The J & K Bank	0	0.00	87	886.12	366	3199.00	27.70
22	Fedral Bank Ltd	0	0.00	24	314.22	70	465.00	67.57
23	IndusInd Bank	19	58.19	18368	10,431.62	52847	34616.00	30.14
24	The Karnataka bank	274	4621.00	360	4,850.83	389	9480.00	49.65
25	The South Indian Bank Ltd	0	0.00	9	25.13	21	288.00	8.73
26	Yes Bank	19	732.57	2037	2,710.16	5473	46723.20	5.80
27	Kotak Mahindra Bank	6	407.58	306	6,334.07	1171	32828.00	19.29
28	BANDHAN BANK	16	6.81	44626	20,854.65	69827	48608.00	42.90
29	Ujjivan Small Finance Bank	14816	4830.26	21108	6,401.05	18944	5172.00	123.76
30	Utkarsh Small Finance Bank	0	0.00	2161	460.42	47086	11102.00	4.15
31	IDFC Bank	0	0.00	0	0.00	160	5814.00	0.00
G	Total Private Bank	15292	11939.61	123262	233,710.13	258030	702208.33	33.27
H	Total All Bank (F+G)	23853	33,060.87	244193	552,888.17	1266927	3606789.90	15.33

STATEMENT OF WEAVERS CREDIT CARD
STATEMENT OF WEAVERS CREDIT CARD 30 SEPTEMBER 2021

(` in lacs)

S.No.	Name of the Bank	Target (2021 - 22)	Received		Sanctioned		Rejected		Pending		Outstanding	
		No.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	309	0	0.00	0	0.00	0	0.00	0	0.00	98	135.29
2	Punjab National Bank	207	0	0.00	0	0.00	0	0.00	0	0.00	93	46.11
3	Bank of Baroda	125	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
A	Total Lead Banks	641	0	0.00	0	0.00	0	0.00	0	0.00	191	181.40
4	Union Bank of India	61	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5	Canara Bank	57	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Central Bank of India	29	0	0.00	0	0.00	0	0.00	0	0.00	38	28.75
7	Punjab & Sind Bank	32	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8	UCO Bank	40	0	0.00	0	0.00	0	0.00	0	0.00	1	1.50
9	Indian Overseas Bank	34	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	Bank of India	24	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Indian Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	Bank of Maharashtra	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
B	Total Non-Lead Banks	388	0	0.00	0	0.00	0	0.00	0	0.00	39	30.25
C	Total N. Banks (A + B)	1029	0	0.00	0	0.00	0	0.00	0	0.00	230	211.65
13	Uttarakhand G.B	211	0	0.00	0	0.00	0	0.00	0	0.00	34	16.97
14	Prathama U.P Gramin Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
D	Total R.R.B.	211	0	0.00	0	0.00	0	0.00	0	0.00	34	16.97
15	Co-operative Bank	188	0	0.00	0	0.00	0	0.00	0	0.00	4	150.00
E	Total Cooperative	188	0	0.00	0	0.00	0	0.00	0	0.00	4	150.00
F	Total (C+D+E)	1428	0	0.00	0	0.00	0	0.00	0	0.00	268	378.62
16	Nainital Bank	50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Axis Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	ICICI bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	IDBI Bank	23	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	HDFC Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	The J & K Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Fedral Bank Ltd	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	The Karnataka bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	The South Indian Bank Ltd	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Yes Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	BANDHAN BANK	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	IDFC Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
G	Total Private Bank	73	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
H	Total All Bank (F+G)	1501	0	0.00	0	0.00	0	0.00	0	0.00	268	378.62

POSITION OF PENDING RECOVERY CERTIFICATES

AS ON 30 SEPTEMBER 2021

(₹ in Lacs)

S. No.	Name of the Bank	RCs Pending					
		Less than 1 Year		1 Year to 3 Years		3 Years to 5 Years	
		No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	2426	3779.65	7101	11921.71	913	883.12
2	Punjab National Bank	1869	1288.79	1819	845.41	690	622.21
3	Bank of Baroda	437	851.06	333	872.23	0	0.00
A	Total Lead Banks	4732	5919.50	9253	13639.35	1603	1505.33
4	Union Bank of India	265	1226.59	434	1053.67	54	114.90
5	Canara Bank	128	260.79	511	732.11	8	12.56
6	Central Bank of India	192	341.80	54	51.67	26	20.89
7	Punjab & Sind Bank	102	706.24	402	2123.44	120	275.68
8	UCO Bank	67	53.52	104	169.03	62	255.70
9	Indian Overseas Bank	183	260.83	159	190.11	52	62.02
10	Bank of India	240	616.50	880	2983.23	6	16.60
11	Indian Bank	317	515.30	278	494.28	0	0.00
12	Bank of Maharashtra	1	12.76	9	21.09	1	1.65
B	Total Non-Lead Banks	1495	3994.33	2831	7818.63	329	760.00
C	Total N. Banks (A + B)	6227	9913.83	12084	21457.98	1932	2265.33
13	Uttarakhand G.B	621	961.58	1376	3446.36	1798	1805.29
14	Prathama U.P Gramin Bank	0	0.00	4	7.00	0	0.00
D	Total R.R.B.	621	961.58	1380	3453.36	1798	1805.29
15	Co-operative Bank	1027	1344.85	2882	3926.62	198	211.75
E	Total Cooperative	1027	1344.85	2882	3926.62	198	211.75
F	Total (C+D+E)	7875	12220.26	16346	28837.96	3928	4282.37
16	Nainital Bank	129	748.57	185	616.76	53	236.62
17	Axis Bank	0	0.00	0	0.00	0	0.00
18	ICICI bank	0	0.00	14	171.48	0	0.00
19	IDBI Bank	113	159.52	0	0.00	0	0.00
20	HDFC Bank	0	0.00	0	0.00	0	0.00
21	The J & K Bank	0	0.00	0	0.00	0	0.00
22	Fedral Bank Ltd	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	0	0.00	0	0.00	0	0.00
24	The Karnataka bank	0	0.00	0	0.00	0	0.00
25	The South Indian Bank Ltd	0	0.00	0	0.00	0	0.00
26	Yes Bank	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
28	BANDHAN BANK	0	0.00	0	0.00	0	0.00
29	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00
31	IDFC Bank	0	0.00	0	0.00	0	0.00
G	Total Private Bank	242	908.09	199	788.24	53	236.62
H	Total All Bank (F+G)	8117	13128.35	16545	29626.20	3981	4518.99

**POSITION OF PENDING RECOVERY CERTIFICATES
AS ON 30 SEPTEMBER 2021**

(in Lacs)

S. No.	Name of the Bank	More than 5 Years		Total RCs Pending		Recovery against RC 01.04.2021 to 30.09.2021		Recovery %
		No.	Amt.	No.	Amt.	No.	Amt.	
		1	State Bank of India	306	351.46	10746	16936	
2	Punjab National Bank	493	543.43	4871	3300	219	230.30	6.98
3	Bank of Baroda	0	0.00	770	1723	56	19.45	1.13
A	Total Lead Banks	799	894.89	16387	21959	889	477.40	2.17
4	Union Bank of India	106	125.23	859	2520	32	11.08	0.44
5	Canara Bank	4	18.26	651	1024	0	0.00	0.00
6	Central Bank of India	81	39.30	353	454	16	3.99	0.88
7	Punjab & Sind Bank	110	129.03	734	3234	0	0.00	0.00
8	UCO Bank	12	18.70	245	497	0	0.00	0.00
9	Indian Overseas Bank	0	0.00	394	513	0	0.00	0.00
10	Bank of India	0	0.00	1126	3616	34	21.15	0.58
11	Indian Bank	0	0.00	595	1010	92	73.03	7.23
12	Bank of Maharashtra	30	23.53	41	59	0	0.00	0.00
B	Total Non-Lead Banks	343	354.05	4998	12927	174	109.25	0.85
C	Total N. Banks (A + B)	1142	1248.94	21385	34886	1063	586.65	1.68
13	Uttarakhand G.B	1655	1619.47	5450	7833	506	101.14	1.29
14	Prathama U.P Gramin Bank	0	0.00	4	7	0	0.00	0.00
D	Total R.R.B.	1655	1619.47	5454	7840	506	101.14	1.29
15	Co-operative Bank	306	306.00	4413	5789	853	712.78	12.31
E	Total Cooperative	306	306.00	4413	5789	853	712.78	12.31
F	Total (C+D+E)	3103	3174.41	31252	48515	2422	1400.57	2.89
16	Nainital Bank	63	109.22	430	1711	44	76.99	4.50
17	Axis Bank	0	0.00	0	0	7	12.89	0.00
18	ICICI bank	0	0.00	14	171	0	0.00	0.00
19	IDBI Bank	0	0.00	113	160	126	20.92	13.11
20	HDFC Bank	0	0.00	0	0	0	0.00	0.00
21	The J & K Bank	0	0.00	0	0	0	0.00	0.00
22	Fedral Bank Ltd	0	0.00	0	0	0	0.00	0.00
23	IndusInd Bank	0	0.00	0	0	0	0.00	0.00
24	The Karnataka bank	0	0.00	0	0	0	0.00	0.00
25	The South Indian Bank Ltd	0	0.00	0	0	0	0.00	0.00
26	Yes Bank	0	0.00	0	0	0	0.00	0.00
27	Kotak Mahindra Bank	0	0.00	0	0	0	0.00	0.00
28	BANDHAN BANK	0	0.00	0	0	0	0.00	0.00
29	Ujjivan Small Finance Bank	0	0.00	0	0	0	0.00	0.00
30	Utkarsh Small Finance Bank	0	0.00	0	0	0	0.00	0.00
31	IDFC Bank	0	0.00	0	0	0	0.00	0.00
G	Total Private Bank	63	109.22	557	2042	177	110.80	5.43
H	Total All Bank (F+G)	3166	3283.63	31809	50557	2599	1511.37	2.99

STATEMENT OF EDUCATION LOAN
FOR THE YEAR ENDED 30 SEPTEMBER 2021

(in Lacs)

S. No.	Name of the Bank	Outstanding as on March 2021		Fresh sanctions (April 2021 to Sept. 2021)		Out of Fresh sanctions under Priority Sector Loan disbursement only (April 2021 to Sept. 2021)		Recovery & Repayment (April 2021 to Sept. 2021)		Outstanding as on 30.09.2021	
		No.	Amount	No.	Amount			No.	Amount	No.	Amount
1	State Bank of India	6699	31197.76	174	951.40	145.00	266.18	310	1020.00	6563	31129.16
2	Punjab National Bank	5926	23473.35	195	1975.25	173.00	366.76	504	1537.28	5617	23911.32
3	Bank of Baroda	1369	5620.50	202	981.23	209.00	440.50	201	516.01	1370	6085.72
A	Total Lead Banks	13994	60291.61	571	3907.88	527	1073.44	1015	3073.29	13550	61126.20
4	Union Bank of India	1238	5704.50	47	300.05	27.00	107.50	56	296.55	1229	5708.00
5	Canara Bank	1118	4810.08	16	87.16	16.00	87.16	0	0.00	1134	4897.24
6	Central Bank of India	469	2840.77	4	18.03	4.00	18.03	1	29.09	472	2829.71
7	Punjab & Sind Bank	235	941.55	23	228.93	23.00	36.98	19	252.06	239	918.42
8	UCO Bank	292	1154.58	1	6.00	1.00	6.00	0	0.00	293	1160.58
9	Indian Overseas Bank	469	916.89	12	21.20	12.00	21.20	24	47.29	457	890.80
10	Bank of India	211	763.84	7	103.05	5.00	10.77	4	8.27	214	858.62
11	Indian Bank	390	1550.30	30	445.85	12.00	32.12	33	132.51	387	1863.64
12	Bank of Maharashtra	36	193.00	3	28.45	2.00	8.50	1	0.37	38	221.08
B	Total Non-Lead Banks	4458	18875.51	143	1238.72	102	328.26	138	766.14	4463	19348.09
C	Total N. Banks (A + B)	18452	79167.12	714	5146.60	629	1401.70	1153	3839.43	18013	80474.29
13	Uttarakhand G.B	578	2071.19	23	164.61	17.00	108.30	60	194.16	541	2041.64
14	Prathama U.P Gramin Bank	2	4.00	0	0.00	0.00	0.00	0	0.00	2	4.00
D	Total R.R.B.	580	2075.19	23	164.61	17	108.30	60	194.16	543	2045.64
15	Co-operative Bank	199	720.30	24	86.51	10.00	53.16	11	102.37	212	704.44
E	Total Cooperative	199	720.30	24	86.51	10	53.16	11	102.37	212	704.44
F	Total (C+D+E)	19231	81962.61	761	5397.72	656	1563.16	1224	4135.96	18768	83224.37
16	Nainital Bank	343	876.00	37	443.95	31.00	170.95	34	242.75	346	1077.20
17	Axis Bank	25	575.75	1	24.39	0.00	0.00	0	0.00	26	600.14
18	ICICI bank	16	55.74	1	4.64	0.00	0.00	0	0.00	17	60.38
19	IDBI Bank	189	833.43	16	126.76	16.00	119.26	32	153.83	173	806.36
20	HDFC Bank	24	72.92	25	66.26	7.00	8.23	0	0.00	49	139.18
21	The J & K Bank	2	9.15	1	7.50	0.00	0.00	0	0.00	3	16.65
22	Fedral Bank Ltd	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00
23	IndusInd Bank	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00
24	The Karnataka bank	19	133.14	2	45.00	0.00	0.00	0	0.00	21	178.14
25	The South Indian Bank Ltd	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00
26	Yes Bank	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00
28	BANDHAN BANK	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00
29	Ujjivan Small Finance Bank	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00
31	IDFC Bank	0	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00
G	Total Private Bank	618	2556.13	83	718.50	54	298.44	66	396.58	635	2878.05
H	Total All Bank (F+G)	19849	84518.74	844	6116.22	710	1861.60	1290	4532.54	19403	86102.42

TECHNOLOGY BASED INFORMATION

AS ON 30 SEPTEMBER 2021

(` in Lacs)

S. No.	Name of the Bank	Branches		ATM's		Business Correspondents		Point of Sales	
		Branches opened during the quarter	Total No. of Branches	ATMs installed during the quarter	Total No. of ATMs	Appointed During the quarter	Total No. of BC	Installed during the quarter	Total No. of POS
1	State Bank of India	0	456	0	814	0	966	123	8843
2	Punjab National Bank	0	302	0	489	0	275	0	2626
3	Bank of Baroda	0	134	0	202	22	273	7	1258
A	Total Lead Banks	0	892	0	1505	22	1514	130	12727
4	Union Bank of India	0	123	0	121	4	64	0	277
5	Canara Bank	0	129	0	116	0	56	0	115
6	Central Bank of India	0	41	0	22	0	9	0	4
7	Punjab & Sind Bank	0	45	0	33	0	7	0	41
8	UCO Bank	0	57	0	52	0	28	0	299
9	Indian Overseas Bank	0	45	0	34	0	14	0	198
10	Bank of India	0	35	0	24	0	40	0	256
11	Indian Bank	0	53	3	25	0	29	0	71
12	Bank of Maharashtra	1	7	0	6	0	0	0	0
B	Total Non-Lead Banks	1	535	3	433	4	247	0	1261
C	Total N. Banks (A + B)	1	1427	3	1938	26	1761	130	13988
13	Uttarakhand G.B	0	286	5	7	0	624	6	331
14	Prathama U.P Gramin Bank	0	1	0	0	0	2	0	0
D	Total R.R.B.	0	287	5	7	0	626	6	331
15	Co-operative Bank	0	289	0	82	0	0	5	71
E	Total Cooperative	0	289	0	82	0	0	5	71
F	Total (C+D+E)	1	2003	8	2027	26	2387	141	14390
16	Nainital Bank	0	96	0	0	0	34	0	382
17	Axis Bank	3	55	0	142	0	101	0	11
18	ICICI bank	0	38	0	106	0	0	0	3919
19	IDBI Bank	0	31	0	56	0	1	59	544
20	HDFC Bank	2	72	8	154	0	190	272	6496
21	The J & K Bank	0	3	0	0	0	0	21	68
22	Fedral Bank Ltd	0	1	0	1	0	0	0	101
23	IndusInd Bank	0	20	0	29	0	0	0	0
24	The Karnataka bank	0	4	0	5	0	0	2	166
25	The South Indian Bank Ltd	0	1	0	1	0	0	0	0
26	Yes Bank	0	17	0	16	0	0	138	1792
27	Kotak Mahindra Bank	0	10	0	9	0	0	1	223
28	BANDHAN BANK	0	12	0	6	0	0	0	0
29	Ujjivan Small Finance Bank	0	4	0	4	0	0	0	0
30	Utkarsh Small Finance Bank	1	22	0	8	0	0	0	0
31	IDFC Bank	0	3	0	2	0	187	0	0
G	Total Private Bank	6	389	8	539	0	513	493	13702
H	Total All Bank (F+G)	7	2392	16	2566	26	2900	634	28092

DETAILS OF SEGMENTWISE DEPOSIT ACCOUNTS

PROGRESS AS ON 30 SEPTEMBER 2021

(` in Lacs)

S. No.	Name of the Bank	Deposits							
		Savings Bank		Current Account		Term Deposits		Total Deposits	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	4898041	2734617.00	62504	240722.93	1353512	2244857.07	6314057	5220197.00
2	Punjab National Bank	4231164	1574638.00	206674	283946.00	732699	1479489.00	5170537	3338073.00
3	Bank of Baroda	1529690	532048.80	29260	46814.26	201305	399089.94	1760255	977953.00
A	Total Lead Banks	10658895	4841303.80	298438	571483.19	2287516	4123436.01	13244849	9536223.00
4	Union Bank of India	416231	245043.87	86983	29119.58	293192	421554.55	796406	695718.00
5	Canara Bank	478377	123506.43	130619	190788.21	263751	261411.36	872747	575706.00
6	Central Bank of India	321958	116441.75	6618	8559.97	98373	138514.28	426949	263516.00
7	Punjab & Sind Bank	257496	78451.00	6754	7415.00	52532	105294.00	316782	191160.00
8	UCO Bank	296280	70189.31	4297	4538.51	68107	85713.18	368684	160441.00
9	Indian Overseas Bank	243159	93025.00	4292	8397.00	136272	127147.00	383723	228569.00
10	Bank of India	244016	76652.00	11480	8349.00	36128	109744.00	291624	194745.00
11	Indian Bank	470771	142156.00	11286	20043.00	98885	145889.00	580942	308088.00
12	Bank of Maharashtra	38699	5564.81	1378	1555.35	4852	8995.84	44929	16116.00
B	Total Non-Lead Banks	2766987	951030.17	263707	278765.62	1052092	1404263.21	4082786	2634059.00
C	Total N. Banks (A + B)	13425882	5792333.97	562145	850248.81	3339608	5527699.22	17327635	12170282.00
13	Uttarakhand G.B	1743789	342286.64	15015	12328.55	267500	263832.81	2026304	618448.00
14	Prathama U.P Gramin Bank	10020	1575.50	23	2.50	465	523.00	10508	2101.00
D	Total R.R.B.	1753809	343862.14	15038	12331.05	267965	264355.81	2036812	620549.00
15	Co-operative Bank	1675304	458539.08	44478	28249.94	253491	656131.98	1973273	1142921.00
E	Total Cooperative	1675304	458539.08	44478	28249.94	253491	656131.98	1973273	1142921.00
F	Total (C+D+E)	16854995	6594735.19	621661	890829.80	3861064	6448187.01	21337720	13933752.00
16	Nainital Bank	460410	138708.02	16749	19697.13	103768	175900.85	580927	334306.00
17	Axis Bank	161989	209645.41	13844	78393.19	44949	163832.40	220782	451871.00
18	ICICI bank	86768	363173.00	3889	36838.00	798	13716.00	91455	413727.00
19	IDBI Bank	205217	116516.00	13012	43676.00	33933	87141.00	252162	247333.00
20	HDFC Bank	401085	278375.89	33027	62030.46	80772	232296.65	514884	572703.00
21	The J & K Bank	7191	1644.57	1455	3060.66	892	3548.77	9538	8254.00
22	Fedral Bank Ltd	3334	3121.00	208	510.00	1858	7178.00	5400	10809.00
23	IndusInd Bank	65719	116280.91	2468	4075.64	20112	56622.45	88299	176979.00
24	The Karnataka bank	60224	5972.81	1720	1057.41	7678	16909.78	69622	23940.00
25	The South Indian Bank Ltd	4519	1089.22	316	99.76	4535	2353.02	9370	3542.00
26	Yes Bank	30474	34837.90	4098	9966.09	18555	81490.67	53127	126292.00
27	Kotak Mahindra Bank	49088	39684.88	2501	5362.91	11556	24435.25	63145	69481.00
28	BANDHAN BANK	88195	60542.00	1065	17019.00	61637	41088.00	150897	118649.00
29	Ujivan Small Finance Bank	30048	3216.73	305	150.46	4038	36384.12	34391	39750.00
30	Utkarsh Small Finance Bank	24514	7863.00	833	144.01	6399	69521.99	31746	77529.00
31	IDFC Bank	10304	21849.00	1076	1159.00	2706	10872.00	14086	33880.00
G	Total Private Bank	1689079	1402520.34	96566	283239.72	404186	1023284.94	2189831	2709045.00
H	Total All Bank (F+G)	18544074	7997255.53	718227	1174069.52	4265250	7471471.95	23527551	16642797.00

No. OF SAVING & CURRENT ACCOUNTS and No. OF ATM-cum-DEBIT CARD & RuPAY CARD

PROGRESS AS ON 30 SEPTEMBER 2021

S. No.	NAME OF THE BANK	NO. OF SAVINGS BANK A/C (a)	NO. OF CURRENT ACCOUNTS (b)	TOTAL No. OF ACCOUNTS (c) = (a+b)	NO. OF ATM-cum-DEBIT CARD ISSUED (d)	NO. OF RUPAY CARD ISSUED (e)	TOTAL No. OF CARDS ISSUED (f)= (d+e)	% OF CARD/ACCOUNTS (f)/(c)
		No.	No.	No.	No.	No.	No.	%
1	State Bank of India	4898041	62504	4960545	3054396	786353	3840749	77.43
2	Punjab National Bank	4231164	206674	4437838	3183429	1078092	4261521	96.03
3	Bank of Baroda	1514954	28965	1543919	293937	684917	978854	63.40
A	Total Lead Banks	10644159	298143	10942302	6531762	2549362	9081124	82.99
4	Union Bank of India	416231	86983	503214	202101	50146	252247	50.13
5	Canara Bank	478377	130619	608996	338865	65736	404601	66.44
6	Central Bank of India	321958	6618	328576	155320	117005	272325	82.88
7	Punjab & Sind Bank	257496	6754	264250	101775	88463	190238	71.99
8	UCO Bank	296280	4297	300577	144043	116841	260884	86.79
9	Indian Overseas Bank	243159	4292	247451	109472	60719	170191	68.78
10	Bank of India	244016	11480	255496	141607	71008	212615	83.22
11	Indian Bank	469593	10921	480514	25626	6625	32251	6.71
12	Bank of Maharashtra	38699	1378	40077	4990	30395	35385	88.29
B	Total Non-Lead Banks	2765809	263342	3029151	1223799	606938	1830737	60.44
C	Total N. Banks (A + B)	13409968	561485	13971453	7755561	3156300	10911861	78.10
13	Uttarakhand G.B	1743789	15015	1758804	0	312583	312583	17.77
14	Prathama U.P Gramin Bank	10020	23	10043	6602	2582	9184	91.45
D	Total R.R.B.	1753809	15038	1768847	6602	315165	321767	18.19
15	Co-operative Bank	1675304	44478	1719782	400039	403134	803173	46.70
E	Total Cooperative	1675304	44478	1719782	400039	403134	803173	46.70
F	Total (C+D+E)	16839081	621001	17460082	8162202	3874599	12036801	68.94
16	Nainital Bank	448971	16897	465868	0	145625	145625	31.26
17	Axis Bank	161989	13844	175833	149880	56661	206541	117.46
18	ICICI bank	86768	3889	90657	91257	11897	103154	113.78
19	IDBI Bank	237986	13012	250998	154990	107957	262947	104.76
20	HDFC Bank	401085	33027	434112	304435	79257	383692	88.39
21	The J & K Bank	6893	1443	8336	4183	45	4228	50.72
22	Fedral Bank Ltd	3334	208	3542	3210	358	3568	100.73
23	IndusInd Bank	65719	2468	68187	24501	715	25216	36.98
24	The Karnataka bank	60224	1720	61944	35780	5704	41484	66.97
25	The South Indian Bank Ltd	4519	316	4835	2570	425	2995	61.94
26	Yes Bank	30474	4098	34572	0	90	90	0.26
27	Kotak Mahindra Bank	49088	2501	51589	36210	15	36225	70.22
28	BANDHAN BANK	88195	1065	89260	80812	34782	115594	129.50
29	Ujjivan Small Finance Bank	30048	305	30353	867	0		0.00
30	Utkarsh Small Finance Bank	24514	833	25347	0	21094	21094	83.22
31	IDFC Bank	10304	1076	11380	6473	3247	9720	85.41
G	Total Private Bank	1710111	96702	1806813	895168	467872	1362173	75.39
H	Total All Bank (F+G)	18549192	717703	19266895	9057370	4342471	13398974	69.54

STAND - UP INDIA LOANS
SPECIAL SCHEME FOR SC/ST & WOMEN ENTREPRENEURS
 FROM 01.04.2021 TO 30.09.2021

Amount in lacs

S. No.	Name of the Bank	No. of Branches	Target	Application Received	Application Sanction		Sanctioned since inception (05.04.2016)		Loan Sanctioned to SC Entrepreneurs	Loan Sanctioned to ST Entrepreneurs	Loan Sanctioned to Women Entrepreneurs
			No.	No.	No.	Amt.	No.	Amt.	No.	No.	No.
1	State Bank of India	464	378	30	30	521	658	11075	12	3	15
2	Punjab National Bank	308	306	0	0	0	518	13558	0	0	0
3	Bank of Baroda	132	158	13	13	302	229	4594	5	3	5
A	Total Lead Banks	904	842	43	43	823	1405	29227	17	6	20
4	Union Bank of India	123	166	2	2	20	111	1885	0	0	2
5	Canara Bank	130	166	4	4	90	147	2950	3	1	0
6	Central Bank of India	41	66	0	0	0	27	707	0	0	0
7	Punjab & Sind Bank	45	58	9	9	163	93	1589	0	0	9
8	UCO Bank	57	76	0	0	0	39	1086	0	0	0
9	Indian Overseas Bank	45	50	1	1	25	45	753	0	0	1
10	Bank of India	35	48	1	1	75	276	3640	0	0	1
11	Indian Bank	53	88	1	1	42	73	1544	0	0	1
12	Bank of Maharashtra	6	12	0	0	0	19	560	0	0	0
B	Total Non-Lead Banks	535	730	18	18	415	830	14715	3	1	14
C	Total N. Banks (A + B)	1439	1572	61	61	1238	2235	43942	20	7	34
13	Uttarakhand G.B	286	140	1	1	45	78	2090	0	0	1
14	Prathama U.P. Gramin Bank	1	0	0	0	0	0	0	0	0	0
D	Total R.R.B.	287	140	1	1	45	78	2090	0	0	1
15	Co-operative Bank	289	0	0	0	0	0	0	0	0	0
E	Total Cooperative	289	0	0	0	0	0	0	0	0	0
F	Total (C+D+E)	2015	1712	62	62	1283	2313	46032	20	7	35
16	Nainital Bank	96	90	0	0	0	30	686	0	0	0
17	Axis Bank	52	82	0	0	0	0	0	0	0	0
18	ICICI bank	38	68	0	0	0	4	56	0	0	0
19	IDBI Bank	31	42	0	0	0	24	562	0	0	0
20	HDFC Bank	70	102	2	2	62	30	679	0	0	2
21	The J & K Bank	3	6	0	0	0	0	0	0	0	0
22	Fedral Bank Ltd	1	2	0	0	0	0	0	0	0	0
23	IndusInd Bank	20	32	3	3	47	9	151	1	0	2
24	The Karnataka bank	4	8	0	0	0	0	0	0	0	0
25	The South Indian Bank Ltd	1	2	0	0	0	0	0	0	0	0
26	Yes Bank	17	24	0	0	0	0	0	0	0	0
27	Kotak Mahindra Bank	10	20	0	0	0	0	0	0	0	0
28	Bandhan Bank	12	24	0	0	0	0	0	0	0	0
29	Ujjivan Small Finance Bank	4	8	0	0	0	0	0	0	0	0
30	Utkarsh Small Finance Bank	21	36	0	0	0	0	0	0	0	0
31	IDFC Bank	3	6	0	0	0	0	0	0	0	0
G	Total Private Bank	383	552	5	5	109	97	2133	1	0	4
H	Total All Bank (F+G)	2398	2264	67	67	1392	2410	48165	21	7	39

DETAILS OF SC/ST ADVANCES
POSITION AS ON 30 SEPTEMBER 2021

(in Lacs)

S. No.	Name of the Bank	Advances to SC		Advances to ST		Total	
		No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	15729	53334.53	4854	14598.67	20583	67933.20
2	Punjab National Bank	9491	18448.52	5304	9898.87	14795	28347.39
3	Bank of Baroda	3588	6289.20	1056	3261.54	4644	9550.74
A	Total Lead Banks	28808	78072.25	11214	27759.08	40022	105831.33
4	Union Bank of India	2892	3870.92	1174	1560.93	4066	5431.85
5	Canara Bank	3706	5920.12	1201	4124.12	4907	10044.24
6	Central Bank of India	1208	2319.21	149	419.69	1357	2738.90
7	Punjab & Sind Bank	384	728.03	449	1071.93	833	1799.96
8	UCO Bank	1657	1273.00	2153	1711.50	3810	2984.50
9	Indian Overseas Bank	292	417.74	109	526.62	401	944.36
10	Bank of India	176	347.97	37	80.59	213	428.56
11	Indian Bank	1531	8288.98	501	1889.46	2032	10178.44
12	Bank of Maharashtra	142	366.80	16	125.00	158	491.80
B	Total Non-Lead Banks	11988	23532.77	5789	11509.84	17777	35042.61
C	Total N. Banks (A + B)	40796	101605.02	17003	39268.92	57799	140873.94
13	Uttarakhand G.B	13068	22991.64	4409	6924.13	17477	29915.77
14	Prathama U.P Gramin Bank	812	656.00	0	0.00	812	656.00
D	Total R.R.B.	13880	23647.64	4409	6924.13	18289	30571.77
15	Co-operative Bank	47815	39033.27	12962	11514.98	60777	50548.25
E	Total Cooperative	47815	39033.27	12962	11514.98	60777	50548.25
F	Total (C+D+E)	102491	164285.93	34374	57708.03	136865	221993.96
16	Nainital Bank	860	1119.78	676	1054.19	1536	2173.97
17	Axis Bank	1931	1823.68	332	3112.47	2263	4936.15
18	ICICI bank	782	2854.76	60	324.26	842	3179.02
19	IDBI Bank	513	14.56	105	7.43	618	21.99
20	HDFC Bank	133	676.48	10	48.99	143	725.47
21	The J & K Bank	0	0.00	0	0.00	0	0.00
22	Fedral Bank Ltd	3	0.02	0	0.00	3	0.02
23	IndusInd Bank	17453	4508.07	4259	1022.21	21712	5530.28
24	The Karnataka bank	18	154.45	0	0.00	18	154.45
25	The South Indian Bank Ltd	3	5.39	0	0.00	3	5.39
26	Yes Bank	1594	316.13	200	23.21	1794	339.34
27	Kotak Mahindra Bank	11	43.11	0	0.00	11	43.11
28	BANDHAN BANK	5270	2851.70	452	283.94	5722	3135.64
29	Ujjivan Small Finance Bank	7058	1866.46	754	191.38	7812	2057.84
30	Utkarsh Small Finance Bank	33447	7362.00	2266	511.00	35713	7873.00
31	IDFC Bank	124	76.00	9	6.00	133	82.00
G	Total Private Bank	69200	23672.60	9123	6585.08	78323	30257.67
H	Total All Bank (F+G)	171691	187958.53	43497	64293.11	215188	252251.63

DISBURSEMENT OF TERM LOAN SECTOR WISE ACHIEVEMENTS OF ALL BANKS
PRIORITY SECTOR ADVANCE
FROM 01.04.2021 TO 30.09.2021

S.No.	Name of the Bank	AH-Dairy Development		AH-Poultry Development		AH-Sheep/Goat/Piggery Development		Plantation and Horticulture		Fisheries Development		Food and Agro Processing	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	238	920.99	90	683.33	86	78.20	0	0.00	4	35.84	2	356.20
2	Punjab National Bank	959	3379.79	9	27.03	212	2253.87	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	190	244.83	10	20.92	4	6.22	3	12.24	2	2.05	13	53.76
A	Total Lead Banks	1387	4545.61	109	731.28	302	2338.29	3	12.24	6	37.89	15	409.96
4	Union Bank of India	65	234.49	32	134.35	47	230.38	0	0.00	0	0.00	0	0.00
5	Canara Bank	1647	15429.62	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Central Bank of India	17	17.28	0	0.00	0	0.00	0	0.00	1	5.00	0	0.00
7	Punjab & Sind Bank	23	39.94	0	0.00	1	1.60	0	0.00	0	0.00	14	241.79
8	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Indian Overseas Bank	48	88.00	1	3.80	0	0.00	22	30.80	0	0.00	40	59.32
10	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
B	Total Non-Lead Banks	1800	15809.33	33	138.15	48	231.98	22	30.80	1	5.00	54	301.11
C	Total N. Banks (A + B)	3187	20354.94	142	869.43	350	2570.27	25	43.04	7	42.89	69	711.07
13	Uttarakhand G.B	89	65.96	0	0.00	18	18.72	1	0.50	0	0.00	0	0.00
14	Prathama U.P Gramin Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
D	Total R.R.B.	89	65.96	0	0.00	18	18.72	1	0.50	0	0.00	0	0.00
15	Co-operative Bank	2375	3247.75	44	95.11	1713	2164.08	31	41.70	2	0.59	69	85.36
E	Total Cooperative	2375	3247.75	44	95.11	1713	2164.08	31	41.70	2	0.59	69	85.36
F	Total (C+D+E)	5651	23668.65	186	964.54	2081	4753.07	57	85.24	9	43.48	138	796.43
16	Nainital Bank	24	46.51	2	6.75	6	10.45	8	14.14	0	0.00	0	0.00
17	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	ICICI bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	The J & K Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Fedral Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	The Karnataka bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	The South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	BANDHAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Ujjivan Small Finance Bank	70	72.93	0	0.00	1748	677.99	0	0.00	0	0.00	0	0.00
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
G	Total Private Bank	94	119.44	2	6.75	1754	688.44	8	14.14	0	0.00	0	0.00
H	Total All Bank (F+G)	5745	23788.09	188	971.29	3835	5441.51	65	99.38	9	43.48	138	796.43

DISBURSEMENT OF TERM LOAN SECTOR WISE ACHIEVEMENTS OF ALL BANKS
PRIORITY SECTOR ADVANCE
FROM 01.04.2021 TO 30.09.2021

S.No.	Name of the Bank	Storage Godowns/Market Yards		Water Resources		Land Development		Farm Mechanization		Others (Agriculture)		Total Term Loan	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	State Bank of India	0	0.00	0	0.00	0	0.00	91	41.58	0	0.00	511	2116.14
2	Punjab National Bank	0	0.00	0	0.00	0	0.00	16	378.64	0	0.00	1196	6039.33
3	Bank of Baroda	0	0.00	0	0.00	0	0.00	2	7.90	1310	3820.79	1534	4168.71
A	Total Lead Banks	0	0.00	0	0.00	0	0.00	109	428.12	1310	3820.79	3241	12324.18
4	Union Bank of India	0	0.00	0	0.00	0	0.00	33	152.64	90	305.80	267	1057.66
5	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1647	15429.62
6	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	68	811.67	86	833.95
7	Punjab & Sind Bank	1	180.00	0	0.00	4	5.50	7	55.06	86	301.86	136	825.75
8	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00	182	410.39	182	410.39
9	Indian Overseas Bank	6	12.60	9	13.13	22	36.05	17	22.10	70	107.84	235	373.64
10	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	606	1471.97	606	1471.97
11	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	59	686.56	59	686.56
12	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
B	Total Non-Lead Banks	7	192.60	9	13.13	26	41.55	57	229.80	1161	4096.09	3218	21089.54
C	Total N. Banks (A + B)	7	192.60	9	13.13	26	41.55	166	657.92	2471	7916.88	6459	33413.72
13	Uttarakhand G.B	0	0.00	0	0.00	0	0.00	0	0.00	764	1401.35	872	1486.53
14	Prathama U.P Gramin Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
D	Total R.R.B.	0	0.00	0	0.00	0	0.00	0	0.00	764	1401.35	872	1486.53
15	Co-operative Bank	0	0.00	0	0.00	0	0.00	1	3.00	2677	3976.63	6912	9614.22
E	Total Cooperative	0	0.00	0	0.00	0	0.00	1	3.00	2677	3976.63	6912	9614.22
F	Total (C+D+E)	7	192.60	9	13.13	26	41.55	167	660.92	5912	13294.86	14243	44514.47
16	Nainital Bank	0	0.00	0	0.00	0	0.00	2	26.88	2	5.05	44	109.78
17	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	1118	1840.95	1118	1840.95
18	ICICI bank	0	0.00	0	0.00	0	0.00	0	0.00	1130	1493.00	1130	1493.00
19	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	436	790.84	436	790.84
20	HDFC Bank	0	0.00	0	0.00	280	246.84	332	177.03	616	7744.48	1228	8168.35
21	The J & K Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Fedral Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	IndusInd Bank	0	0.00	0	0.00	0	0.00	0	0.00	18866	6357.38	18866	6357.38
24	The Karnataka bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	The South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	65	8407.53	65	8407.53
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	212	439.28	0	0.00	212	439.28
28	BANDHAN BANK	0	0.00	0	0.00	2357	1556.47	0	0.00	24445	7550.02	26802	9106.49
29	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	479	190.25	2297	941.17
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	7468	3079.00	7468	3079.00
31	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
G	Total Private Bank	0	0.00	0	0.00	2637	1803.31	546	643.19	54625	37458.50	59666	40733.77
H	Total All Bank (F+G)	7	192.60	9	13.13	2663	1844.86	713	1304.11	60537	50753.36	73909	85248.24

PRADHAN MANTRI AWAS YOJANA (PMAY)

FROM 01-04-2021 TO 30.09.2021

S. No	Name of the Bank	Branches	Target	Application sanctioned directly at Bank/Branch received from customer	APPLICATION FROM DEPARTMENT				Target 1st Quarter	Gross Sanction
					Received	Sanctioned	Reject/R return	Pending		
					No.	No.	No.	No.		
1	State Bank of India	456	332	81	9	0	6	3	50	81
2	Punjab National Bank	302	247	17	5	0	4	1	37	17
3	Bank of Baroda	134	160	25	0	0	0	0	24	25
A	Total Lead Banks	892	739	123	14	0	10	4	111	123
4	Union Bank of India	123	148	8	1	0	1	0	22	8
5	Canara Bank	129	145	47	1	1	0	0	22	48
6	Central Bank of India	41	49	2	0	0	0	0	8	2
7	Punjab & Sind Bank	45	36	31	0	0	0	0	5	31
8	UCO Bank	57	56	15	0	0	0	0	8	15
9	Indian Overseas Bank	45	72	13	0	0	0	0	11	13
10	Bank of India	35	40	7	0	0	0	0	6	7
11	Indian Bank	53	48	6	0	0	0	0	7	6
12	Bank of Maharashtra	7	13	2	0	0	0	0	2	2
B	Total Non-Lead Banks	535	607	131	2	1	1	0	91	132
C	Total N. Banks (A + B)	1427	1346	254	16	1	11	4	202	255
13	Uttarakhand G.B	286	190	230	3	3	0	0	28	233
14	U.P. Gramin Bank	1	0	0	0	0	0	0	0	0
D	Total R.R.B.	287	190	230	3	3	0	0	28	233
15	Co-operative Bank	289	145	62	2	1	1	0	22	63
E	Total Cooperative	289	145	62	2	1	1	0	22	63
F	Total (C+D+E)	2003	1681	546	21	5	12	4	252	551
16	Nainital Bank	96	65	27	0	0	0	0	10	27
17	Axis Bank	55	57	2	0	0	0	0	8	2
18	ICICI bank	38	42	55	0	0	0	0	6	55
19	IDBI Bank	31	35	2	3	3	0	0	5	5
20	HDFC Bank	72	59	0	0	0	0	0	9	0
21	The J & K Bank	3	5	0	0	0	0	0	1	0
22	Fedral Bank Ltd	1	2	0	0	0	0	0	0	0
23	IndusInd Bank	20	9	0	0	0	0	0	1	0
24	The Karnataka bank	4	8	0	0	0	0	0	1	0
25	The South Indian Bank Ltd	1	1	0	0	0	0	0	0	0
26	Yes Bank	17	7	0	0	0	0	0	2	0
27	Kotak Mahindra Bank	10	10	0	0	0	0	0	2	0
28	Bandhan Bank	12	11	0	0	0	0	0	2	0
29	Ujjivan Small Finance Bank	4	0	0	0	0	0	0	0	0
30	Utkarsh Small Finance Bank	22	6	0	0	0	0	0	1	0
31	IDFC Bank	3	2	0	0	0	0	0	0	0
G	Total Private Bank	389	319	86	3	3	0	0	48	89
H	Total All Bank (F+G)	2392	2000	632	24	8	12	4	300	640

DISTRICT - WISE DATA

**CREDIT DEPOSIT RATIO OF ALL BANKS
AS ON 30 SEPTEMBER 2021**

(` in Crores)

S. No.	Name of the District	No. of Br.	Total Deposit	Total Advances	C:D Ratio	Investment	Adv+Inv	Total Agri	Manf.	Serv.	Others	Total \$ PSA	Adv. To W/S	SC/ST
1	Dehradun	594	66200	22310	34	446	22756	1142	1577	3745	2146	8609	1466	415
2	Uttarkashi	66	2427	1118	46	391	1508	318	57	114	147	636	173	61
3	Hardwar	281	23296	15941	68	391	16331	2396	1580	1644	963	6583	1639	341
4	Tehri	137	5807	1770	30	391	2160	319	81	238	187	824	181	89
5	Pauri	195	9995	2357	24	391	2748	300	237	311	532	1381	133	90
6	Chamoli	96	3958	2757	70	391	3147	150	57	123	108	438	64	134
7	Rudra Prayag	56	2287	588	26	391	979	103	27	87	55	272	121	94
A	Total G.M	1425	113970	46840	41	2789	49629	4728	3616	6262	4138	18744	3778	1224
8	Almora	149	6833	1602	23	391	1992	294	90	254	146	784	152	103
9	Bageshwar	54	2177	523	24	391	913	70	39	88	35	232	48	47
10	Pithoragarh	110	5168	2222	43	391	2612	404	68	249	166	886	217	207
11	Champawat	61	2577	811	31	391	1202	140	36	159	66	401	142	57
12	Nainital	262	19225	7262	38	391	7653	1217	666	1401	779	4063	1081	310
13	USNagar	331	16478	16607	101	391	16998	5933	1970	1944	1111	10957	3961	574
B	Total K.M	967	52458	29027	55	2343	31370	8057	2869	4094	2303	17324	5600	1298
C	G. TOTAL	2392	166428	75867	46	5133	80999	12785	6485	10356	6441	36068	9378	2523

Contd.
(` in Crores)

S. No.	Name of the District	No. of Branches					AUTHORISATION		Deposits				
		R	SU	U	M	Total	<6M	>6M	R	SU	U	Total	
									Amt.	Amt.	Amt.	No.	Amt.
1	Dehradun	158	105	331	0	594	0	2	6700	8426	51074	5342377	66200
2	Uttarkashi	41	25	0	0	66	0	0	1226	1160	41	686993	2427
3	Hardwar	82	55	144	0	281	0	0	5272	2968	15056	4125518	23296
4	Tehri	96	29	12	0	137	0	0	3426	1973	408	1183464	5807
5	Pauri	130	65	0	0	195	0	0	4759	5146	90	1537497	9995
6	Chamoli	68	28	0	0	96	0	0	2736	1210	12	842905	3958
7	Rudra Prayag	56	0	0	0	56	0	0	2287	0	0	492434	2287
A	Total G.M	631	307	487	0	1425	0	2	26406	20883	66680	14211188	113970
8	Almora	101	42	6	0	149	0	0	3588	2769	476	1298473	6833
9	Bageshwar	53	0	1	0	54	0	0	2091	0	87	476276	2177
10	Pithoragarh	76	31	3	0	110	0	0	2688	2240	240	1030763	5168
11	Champawat	47	12	2	0	61	0	0	1947	523	107	561008	2577
12	Nainital	117	54	91	0	262	0	0	4314	4336	10575	2282170	19225
13	USNagar	116	124	91	0	331	0	0	2757	5262	8459	3667673	16478
B	Total K.M	510	263	194	0	967	0	0	17384	15129	19945	9316363	52458
C	G. TOTAL	1141	570	681	0	2392	0	2	43790	36012	86625	23527551	166428

Contd.
(` in Crores)

ADVANCES																
S. No.	Name of the District	From Within State					From Outside State					Total				
		R	SU	U	Total		R	SU	U	Total		R	SU	U	Total	
		Amt.	Amt.	Amt.	No.	Amt.	Amt.	Amt.	Amt.	No.	Amt.	Amt.	Amt.	Amt.	No.	Amt.
1	Dehradun	1979	2983	15501	472743	20463	1	224	1622	171	1847	1980	3207	17123	472914	22310
2	Uttarkashi	534	502	81	63053	1117	0	0	0	7	0	534	502	81	63060	1118
3	Hardwar	4139	1396	6567	387340	12103	0	1093	2745	130	3838	4140	2489	9312	387470	15941
4	Tehri	805	528	249	86716	1582	0	188	0	2	188	805	716	249	86718	1770
5	Pauri	955	1220	133	90966	2308	48	1	0	19	49	1003	1221	133	90985	2357
6	Chamoli	712	328	53	53559	1092	1664	0	0	6	1665	2376	328	53	53565	2757
7	Rudra Prayag	586	2	0	52169	588	0	0	0	3	0	586	2	0	52172	588
A	Total G.M	9710	6959	22585	1206546	39254	1714	1506	4366	338	7587	11424	8465	26951	1206884	46840
8	Almora	681	674	227	81406	1582	19	1	0	22	20	701	675	227	81428	1602
9	Bageshwar	479	1	43	29030	523	0	0	0	3	0	480	1	43	29033	523
10	Pithoragarh	743	654	359	72330	1756	465	1	0	17	466	1207	655	359	72347	2222
11	Champawat	503	214	49	36697	765	46	0	0	12	46	548	214	49	36709	811
12	Nainital	1435	1094	4522	231413	7051	1	210	1	32	211	1436	1303	4523	231445	7262
13	USNagar	2464	4219	8042	448807	14725	795	1076	11	209	1882	3259	5295	8053	449016	16607
B	Total K.M	6305	6855	13241	899683	26401	1325	1288	12	295	2625	7631	8143	13253	899978	29027
C	G. TOTAL	16015	13814	35826	2106229	65655	3039	2794	4378	633	10212	19054	16608	40204	2106862	75867

Priority Sector Advances

(` in Crores)

Agriculture																
S. No.	Name of the District	Crop Loan					TERM LOAN (INCLUDING AGRI. INFRASTRUCTURE & ANCILLARY ACTIVITIES					Total				
		R	SU	U	Total		R	SU	U	Total		R	SU	U	Total	
					No.	Amt.				No.	Amt.				No.	Amt.
1	Dehradun	341	71	58	37921	471	188	276	208	38738	672	529	347	266	76659	1142
2	Uttarkashi	188	62	0	35071	250	43	25	0	2743	68	231	87	0	37814	318
3	Hardwar	735	500	452	118699	1687	256	193	260	64617	709	991	693	712	183316	2396
4	Tehri	134	33	10	39486	177	96	33	13	15250	142	230	65	23	54736	319
5	Pauri	43	16	0	30268	59	184	58	0	6997	242	227	74	0	37265	300
6	Chamoli	69	5	0	20576	74	69	6	0	5078	75	138	11	0	25654	150
7	Rudra Prayag	40	0	0	13573	40	63	0	0	18017	63	103	0	0	31590	103
A	Total G.M	1550	687	521	295594	2758	899	590	481	151440	1970	2449	1278	1002	447034	4728
8	Almora	149	10	11	31868	170	102	14	8	8664	124	251	24	19	40532	294
9	Bageshwar	32	0	9	11624	41	24	1	5	3957	30	56	1	14	15581	70
10	Pithoragarh	196	48	38	32877	281	82	25	16	5904	123	277	72	54	38781	404
11	Champawat	45	23	20	13332	87	32	14	7	4774	53	76	37	27	18106	140
12	Nainital	414	142	61	57967	617	293	149	158	34570	600	706	291	219	92537	1217
13	USNagar	1064	1648	653	149492	3365	659	1024	885	76400	2568	1723	2671	1538	225892	5933
B	Total K.M	1899	1870	791	297160	4560	1191	1227	1079	134269	3497	3090	3097	1870	431429	8057
C	G. TOTAL	3449	2557	1312	592754	7318	2090	1817	1560	285709	5468	5539	4374	2872	878463	12785

Priority Sector Advances

(Nos in Thousand)
(` in Crores)

		Manufacturing (Micro & Small and Credit to Medium Enterprises)								SERVICES (Micro & Small and Credit to Medium Enterprises)							
S. No.	Name of the District	R		SU		U		Total		R		SU		U		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Dehradun	2921	116	3799	312	9830	1148	16550	1577	11211	294	9577	780	27434	2671	48222	3745
2	Uttarkashi	924	11	1512	46	0	0	2436	57	3064	69	1899	44	0	0	4963	114
3	Hardwar	2222	118	3499	286	5156	1176	10877	1580	6594	186	6577	348	13016	1109	26187	1644
4	Tehri	1389	40	1017	41	0	0	2406	81	4622	126	2288	68	1017	44	7927	238
5	Pauri	3127	66	3819	171	0	0	6946	237	3910	100	4032	211	0	0	7942	311
6	Chamoli	1749	31	1494	27	0	0	3243	57	3484	80	1902	43	0	0	5386	123
7	Rudra Prayag	1755	27	1	0	0	0	1756	27	10004	87	1	0	0	0	10005	87
A	Total G.M	14087	409	15141	882	14986	2324	44214	3616	42889	943	26276	1495	41467	3825	110632	6262
8	Almora	1135	32	1990	58	0	0	3125	90	4789	142	4308	112	0	0	9097	254
9	Bageshwar	1673	39	0	0	0	0	1673	39	3824	88	0	0	0	0	3824	88
10	Pithoragarh	1249	24	1469	44	0	0	2718	68	5490	168	2307	81	0	0	7797	249
11	Champawat	829	23	529	13	0	0	1358	36	4906	129	1282	30	0	0	6188	159
12	Nainital	1931	63	1640	161	2470	443	6041	666	14805	285	5684	378	8548	738	29037	1401
13	USNagar	2515	233	3854	549	6031	1187	12400	1970	7844	269	10765	667	12524	1007	31133	1944
B	Total K.M	9332	413	9482	826	8501	1630	27315	2869	41658	1082	24346	1267	21072	1745	87076	4094
C	G. TOTAL	23419	822	24623	1709	23487	3954	71529	6485	84547	2024	50622	2762	62539	5570	197708	10356

SLBC - 2 B

Priority Sector Advances

(Nos in Thousand)
(` in Crores)

		{OTHERS (Housing Loan Rs. 25 Lacs, Education Loan 10 Lacs)}					Total \$ PSA	
S. No.	Name of the District	R	SU	U	Total		Total	
		No.	Amt.	No.	Amt.	No.	Amt.	
1	Dehradun	354	472	1319	38777	2146	180208	8609
2	Uttarkashi	67	80	0	2386	147	47599	636
3	Hardwar	118	262	583	25508	963	245888	6583
4	Tehri	77	80	29	3174	187	68243	824
5	Pauri	214	306	12	9515	532	61668	1381
6	Chamoli	76	32	0	1628	108	35911	438
7	Rudra Prayag	55	0	0	840	55	44191	272
A	Total G.M	961	1233	1944	81828	4138	683708	18744
8	Almora	59	79	7	3084	146	55838	784
9	Bageshwar	33	0	2	844	35	21922	232
10	Pithoragarh	57	99	10	2510	166	51806	886
11	Champawat	42	22	2	1112	66	26764	401
12	Nainital	184	162	434	14100	779	141715	4063
13	USNagar	147	516	447	15749	1111	285174	10957
B	Total K.M	523	878	903	37399	2303	583219	17324
C	G. TOTAL	1484	2111	2847	119227	6441	1266927	36068

SLBC - 2 (C)

(Nos in Thousand)
(` in Crores)

S. No.	Name of the District	Total PSA		Total NPSA		Total Within	
		Total		Total		Total	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Dehradun	180208	8609	292535	11854	472743	20463
2	Uttarkashi	47599	636	15454	481	63053	1117
3	Hardwar	245888	6583	141452	5520	387340	12103
4	Tehri	68243	824	18473	757	86716	1582
5	Pauri	61668	1381	29298	928	90966	2308
6	Chamoli	35911	438	17648	654	53559	1092
7	Rudra Prayag	44191	272	7978	316	52169	588
A	Total G.M	683708	18744	522838	20510	1206546	39254
8	Almora	55838	784	25568	797	81406	1582
9	Bageshwar	21922	232	7108	290	29030	523
10	Pithoragarh	51806	886	20524	870	72330	1756
11	Champawat	26764	401	9933	364	36697	765
12	Nainital	141715	4063	89698	2988	231413	7051
13	USNagar	285174	10957	163633	3768	448807	14725
B	Total K.M	583219	17324	316464	9077	899683	26401
C	G. TOTAL	1266927	36068	839302	29587	2106229	65655

SLBC - 2(D)

(Nos in Thousand)
(` in Crores)

S. No.	Name of the District	ADV. TO W/S					DIR ADV		ADV TO SC/ST		POPULATION-WISE CD RATIO			
		R	SU	U	Total		No.	Amt.	No.	Amt.	R	SU	U	Total
					No.	Amt.								
1	Dehradun	559	164	743	97720	1466	856	2	33314	415	30	38	34	34
2	Uttarkashi	44	129	0	10606	173	28	0	5492	61	44	43	196	46
3	Hardwar	724	389	526	95787	1639	446	1	43922	341	79	84	62	68
4	Tehri	124	57	0	18494	181	130	0	6894	89	23	36	61	30
5	Pauri	59	74	0	17104	133	364	1	3239	90	21	24	148	24
6	Chamoli	34	30	0	6300	64	63	0	8917	134	87	27	454	70
7	Rudra Prayag	121	0	0	35916	121	32	0	15185	94	26	0	0	26
A	Total G.M	1666	842	1270	281927	3778	1919	5	116963	1224	43	41	40	41
8	Almora	66	85	0	17318	152	436	0	8525	103	20	24	48	23
9	Bageshwar	48	0	0	5064	48	75	0	5070	47	23	0	49	24
10	Pithoragarh	138	76	3	24057	217	172	0	12583	207	45	29	150	43
11	Champawat	78	57	7	15814	142	267	0	5276	57	28	41	46	31
12	Nainital	481	247	353	115661	1081	689	1	28141	310	33	30	43	38
13	USNagar	1062	1570	1329	181665	3961	1221	2	38630	574	118	101	95	101
B	Total K.M	1873	2035	1692	359579	5600	2860	4	98225	1298	44	54	66	55
C	G. TOTAL	3539	2877	2961	641506	9378	4779	9	215188	2523	44	46	46	46

ANNUAL CREDIT PLAN
SECTOR WISE ACHIEVEMENTS OF ALL BANKS
PRIORITY SECTOR ADVANCE
POSITION AS ON : 30 SEPTEMBER 2021

(in Lacs)

S.No.	Name of the District	CROP LOAN					TERM LOAN (INCLUDING AGRI. INFRASTRUCTURE & ANCILLARY ACTIVITIES)					TOTAL AGRICULTURE					NON FARM SECTOR				
		Targets		Achievements		%age	Targets		Achievements		%age	Targets		Achievements		%age	Targets		Achievements		%age
		No.	Amt.	No.	Amt.		No.	Amt.	No.	Amt.		No.	Amt.	No.	Amt.		No.	Amt.	No.	Amt.	
1	Dehradun	23863	37837	11335	12670	33	33685	59527	11628	18164	31	57548	97364	22963	30834	32	97413	352437	15741	126321	36
2	Uttarkashi	21670	17435	7340	5909	34	6100	4350	1260	718	17	27770	21785	8600	6628	30	2400	12588	1652	4428	35
3	Hardwar	106481	200000	37750	45808	23	20381	70000	15360	9513	14	126862	270000	53110	55321	20	6376	185000	5956	77954	42
4	Tehri	61276	15823	7854	3888	25	13182	15272	559	537	4	74458	31095	8413	4424	14	2763	12567	3517	8774	70
5	Pauri	7781	17419	2986	2136	12	3514	6694	1543	2648	40	11295	24113	4529	4784	20	2965	23407	3602	14585	62
6	Chamoli	12258	5746	2901	1533	27	9312	11728	201	269	2	21570	17474	3102	1802	10	6961	14917	2498	5281	35
7	Rudra Prayag	10950	7325	2344	1072	15	2523	2823	7883	2738	97	13473	10148	10227	3810	38	3884	8082	2882	3743	46
	Total Garhwal Mandal	244279	301585	72510	73016	24	88697	170395	38434	34587	20	332976	471980	110944	107603	23	122762	608998	35848	241085	40
8	Almora	9845	17809	10861	5043	28	3081	26302	1195	994	4	12926	44111	12056	6037	14	4588	21383	3891	10652	50
9	Bageshwar	21403	8258	4755	2376	29	12605	5166	549	571	11	34008	13423	5304	2947	22	7794	6936	1426	3289	47
10	Pithoragarh	35025	24046	9202	4961	21	7964	6246	811	932	15	42989	30292	10013	5894	19	2494	11618	4611	13913	120
11	Champawat	21260	10683	3428	2715	25	7017	4344	1197	982	23	28277	15027	4625	3697	25	4874	8904	2462	6111	69
12	Nainital	5519	59008	16482	12282	21	4990	57393	18251	13897	24	10509	116401	34733	26179	22	4577	116306	6983	53723	46
13	USNagar	113394	296689	56289	114165	38	41914	241936	13417	42408	18	155308	538625	69706	156573	29	48925	271209	7037	84588	31
	Total Kumaon Mandal	206446	416493	101017	141544	34	77571	341387	35420	59783	18	284017	757880	136437	201327	27	73252	436356	26410	172275	39
	Grand Total	450725	718077	173527	214561	30	166268	511782	73854	94370	18	616993	1229859	247381	308931	25	196014	1045354	62258	413361	40

SLBC - 3(a)

Contd.

(in Lacs)

S.No.	Name of the District	OTHER PRIORITY SECTOR					TOTAL PSA				
		Targets		Achievements		%age	Targets		Achievements		%age
		No.	Amt.	No.	Amt.		No.	Amt.	No.	Amt.	
1	Dehradun	13745	80384	5841	15773	20	168706	530185	44545	172928	33
2	Uttarkashi	1600	7496	180	1504	20	31770	41870	10432	12559	30
3	Hardwar	16068	59000	3771	7416	13	149306	514000	62837	140691	27
4	Tehri	4528	23237	502	2776	12	81749	66899	12432	15975	24
5	Pauri	4595	34460	1539	6118	18	18855	81980	9670	25487	31
6	Chamoli	8169	17908	302	1785	10	36700	50299	5902	8868	18
7	Rudra Prayag	1497	3770	143	852	23	18854	22000	13252	8406	38
	Total Garhwal Mandal	50202	226256	12278	36224	16	505940	1307233	159070	384913	29
8	Almora	5341	19360	772	1955	10	22855	84854	16719	18644	22
9	Bageshwar	1732	12494	252	643	5	43534	32853	6982	6879	21
10	Pithoragarh	3264	12994	443	1770	14	48747	54904	15067	21577	39
11	Champawat	2348	7042	167	1621	23	35499	30973	7254	11429	37
12	Nainital	4283	44674	1642	6196	14	19369	277381	43358	86098	31
13	USNagar	12193	63050	6176	14582	23	216426	872884	82919	255743	29
	Total Kumaon Mandal	29161	159614	9452	26768	17	386430	1353849	172299	400370	30
	Grand Total	79363	385870	21730	62992	16	892370	2661082	331369	785284	30

**ANNUAL CREDIT PLAN
SECTOR WISE ACHIEVEMENTS OF ALL BANKS
NON PRIORITY SECTOR ADVANCE
FROM 01.04.2021 TO 30.09.2021**

(` in Lacs)

S.No.	Name of the Bank	MSE		Services		Personal		Total Non-PSA	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Dehradun	6883	36597.53	7574	117434.19	67650	128087.78	82107	282119.50
2	Uttarkashi	646	1882.08	84	780.74	1469	4353.10	2199	7015.92
3	Hardwar	3084	20861.96	3472	21487.78	29738	72777.07	36294	115126.81
4	Tehri	1327	5281	554	1439.84	9161	21849.84	11042	28570.65
5	Pauri	2155	7027.98	325	1919.02	9646	13062.07	12126	22009.07
6	Chamoli	1429	4015.34	60	253.89	2102	7706.72	3591	11975.95
7	Rudra Prayag	712	2017.88	47	222.73	1779	6497.38	2538	8737.99
	Total Garhwal Mandal	16236	77683.74	12116	143538.19	121545	254333.96	149897	475555.89
8	Almora	1872	6868.47	747	2184.90	6404	7069.24	9023	16122.61
9	Bageshwar	807	1941.11	64	90.67	1433	2189.05	2304	4220.83
10	Pithoragarh	1920	6163.32	65	452.53	3003	4639.48	4988	11255.33
11	Champawat	511	1948.19	38	291.48	3078	2875.12	3627	5114.79
12	Nainital	2743	18877.24	1989	12851.53	14668	31201.70	19400	62930.47
13	USNagar	2830	39588.87	3904	21081.84	30825	68828.17	37559	129498.88
	Total Kumaon Mandal	10683	75387.20	6807	36952.95	59411	116802.76	76901	229142.91
	Grand Total	26919	153070.94	18923	180491.14	180956	371136.72	226798	704698.80

**KISAN CREDIT CARD SCHEME
POSITION AS ON : 30 SEPTEMBER 2021
FROM 01.04.2021 TO 30.09.2021**

(` in Lacs)

S.No.	Name of the Bank	Yearly Target	Card Issued (New & Renewals)	Limit Sanctioned	% Ach. of Target	No. of New KCC issued during the year	Total KCC A/Cs (Since inception)		Total KCC A/Cs in which ATM debit card issued (since inception)
		No.	No.	Amount		No.	No.	Amount	No.
1	Dehradun	21000	11335	12669.84	54	3226	37921	47050.10	24307
2	Uttarkashi	11000	7340	5909.25	67	2317	35071	25007.00	24438
3	Hardwar	5000	37750	45808.47	755	4379	118699	168707.01	84180
4	Tehri	70000	7854	3887.80	11	1744	39486	17673.00	29173
5	Pauri	35000	2986	2136.16	9	934	30268	5869.00	16423
6	Chamoli	18000	2901	1532.93	16	500	20576	7427.49	8814
7	Rudra Prayag	27000	2344	1071.87	9	581	13573	4040.00	10106
	Total Garhwal Mandal	187000	72510	73016.32	39	13681	295594	275773.60	197441
8	Almora	70000	10861	5043.42	16	1638	31868	17006.00	21364
9	Bageshwar	23000	4755	2376.40	21	261	11624	4062.00	7292
10	Pithoragarh	28000	9202	4961.48	33	1364	32877	28084.00	33732
11	Champawat	22000	3428	2715.33	16	972	13332	8705.00	14861
12	Nainital	2000	16482	12282.36	824	1088	57967	61672.20	45855
13	USNagar	5000	56289	114165.29	1126	15192	149492	336495.00	102624
	Total Kumaon Mandal	150000	101017	141544.28	67	20515	297160	456024.20	225728
	Grand Total	337000	173527	214560.60	51	34196	592754	731797.80	423169

CREDIT FLOW TO AGRICULTURE SECTOR :
PROGRESS MADE UPTO THE MONTH OF 30 SEPTEMBER 2021
FROM 01.04.2021 TO 30.09.2021

(in Lacs)

S.No.	Name of the Bank	Nos. of Semi-Urban & Rural Brs.	Disbursement/Loans issued (1)					
			Crop Loan		Term Loan		Total Loan	
			No.	Amt.	No.	Amt.	No.	Amt.
1	Dehradun	264	11335	12669.84	11628	18164.50	22963	30834.34
2	Uttarkashi	66	7340	5909.25	1260	718.43	8600	6627.68
3	Hardwar	138	37750	45808.47	15360	9512.72	53110	55321.19
4	Tehri	125	7854	3887.80	559	536.67	8413	4424.47
5	Pauri	195	2986	2136.16	1543	2647.83	4529	4783.99
6	Chamoli	96	2901	1532.93	201	269.06	3102	1801.99
7	Rudra Prayag	56	2344	1071.87	7883	2737.93	10227	3809.80
	Total Garhwal Mandal	940	72510	73016.32	38434	34587.14	110944	107603.46
8	Almora	143	10861	5043.42	1195	994.06	12056	6037.48
9	Bageshwar	53	4755	2376.40	549	570.63	5304	2947.03
10	Pithoragarh	107	9202	4961.48	811	932.40	10013	5893.88
11	Champawat	59	3428	2715.33	1197	981.54	4625	3696.87
12	Nainital	171	16482	12282.36	18251	13896.68	34733	26179.04
13	USNagar	240	56289	114165.29	13417	42407.70	69706	156572.99
	Total Kumaon Mandal	773	101017	141544.28	35420	59783.02	136437	201327.30
	Grand Total	1713	173527	214560.60	73854	94370.16	247381	308930.76

ADVANCES TO M.S.M.E SECTOR
POSITION AS ON 30 SEPTEMBER 2021

(in Crores)

S.No.	Name of the District	Total Micro & Small Enterprise				Credit to Medium Enterprises			
		Manufacturing Sector		Service Sector		Manufacturing Sector		Service Sector	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Dehradun	16460	1424.76	47897	3430.66	90	151.76	325	314.32
2	Uttarkashi	2015	29.34	4259	102.99	421	27.57	704	10.76
3	Hardwar	10736	1165.63	25959	1490.41	141	414.61	228	153.16
4	Tehri	2406	80.61	7209	209.33	0	0.00	718	29.01
5	Pauri	6938	232.93	7916	301.58	8	4.01	26	9.54
6	Chamoli	3243	57.30	5364	121.23	0	0.00	22	1.80
7	Rudra Prayag	1755	27.22	9872	86.71	1	0.03	133	0.35
	Total Garhwal Mandal	43553	3017.79	108476	5742.91	661	597.98	2156	518.94
8	Almora	3118	90.08	9086	250.87	7	0.09	11	3.13
9	Bageshwar	1673	38.86	3823	86.30	0	0.00	1	1.61
10	Pithoragarh	2718	68.12	7792	248.94	0	0.00	5	0.10
11	Champawat	1356	35.74	6181	158.19	2	0.03	7	0.70
12	Nainital	6013	606.68	28820	1311.12	28	59.71	217	89.52
13	USNagar	11577	1496.10	30883	1840.51	823	473.92	250	103.24
	Total Kumaon Mandal	26455	2335.58	86585	3895.93	860	533.75	491	198.30
14	Grand Total	70008	5353.37	195061	9638.84	1521	1131.73	2647	717.24

Contd.

(₹ in Crores)

S. No.	Name of the District	Total Manufacturing Sector		Total Service Sector		Total M.S.M.E	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Dehradun	16550	1576.52	48222	3744.98	64772	5321.50
2	Uttarkashi	2436	56.91	4963	113.75	7399	170.66
3	Hardwar	10877	1580.24	26187	1643.57	37064	3223.81
4	Tehri	2406	80.61	7927	238.34	10333	318.95
5	Pauri	6946	236.94	7942	311.12	14888	548.06
6	Chamoli	3243	57.30	5386	123.03	8629	180.33
7	Rudra Prayag	1756	27.25	10005	87.06	11761	114.31
	Total Garhwal Mandal	44214	3615.77	110632	6261.85	154846	9877.62
8	Almora	3125	90.17	9097	254.00	12222	344.17
9	Bageshwar	1673	38.86	3824	87.91	5497	126.77
10	Pithoragarh	2718	68.12	7797	249.04	10515	317.16
11	Champawat	1358	35.77	6188	158.89	7546	194.66
12	Nainital	6041	666.39	29037	1400.64	35078	2067.03
13	USNagar	12400	1970.02	31133	1943.75	43533	3913.77
	Total Kumaon Mandal	27315	2869.33	87076	4094.23	114391	6963.56
	Grand Total	71529	6485.10	197708	10356.08	269237	16841.18

POSITION OF PENDING RECOVERY CERTIFICATES

AS ON 30 SEPTEMBER 2021

(₹ in Lacs)

S. No.	Name of the City	RCs Pending					
		Less than 1 Year		1 Year to 3 Years		3 Years to 5 Years	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Dehradun	955	1896.04	1145.00	1495.68	625	692.87
2	Uttarkashi	391	371.35	1019.00	790.27	486	134.31
3	Hardwar	1410	1946.58	3453.00	4889.27	427	491.81
4	Tehri	364	314.48	436.00	963.61	201	103.58
5	Pauri	880	719.40	1303.00	980.33	64	68.15
6	Chamoli	151	72.21	361.00	171.01	178	142.31
7	Rudra Prayag	203	114.14	551.00	331.76	168	112.08
	Total Garhwal Mandal	4354	5434.20	8268.00	9621.93	2149	1745.11
8	Almora	563	389.75	208.00	133.24	136	69.56
9	Bageshwar	131	187.24	184.00	386.51	124	81.42
10	Pithoragarh	617	501.57	1081.00	539.32	383	305.33
11	Champawat	144	154.36	348.00	199.71	85	69.43
12	Nainital	394	807.17	430.00	1173.71	263	328.69
13	USNagar	1914	5654.06	6026.00	17571.78	841	1919.45
	Total Kumaon Mandal	3763	7694.15	8277	20004.27	1832	2773.88
	Grand Total	8117	13128.35	16545	29626.20	3981	4518.99

**POSITION OF PENDING RECOVERY CERTIFICATES
AS ON 30 SEPTEMBER 2021**

(` in Lacs)

S. No.	Name of the City	More than 5 Years		Total RCs Pending		Recovery against RC 01.04.2021 to 30.09.2021		Recovery %
		No.	Amt.	No.	Amt.	No.	Amt.	
		1	Dehradun	731	750.89	3456	4835	
2	Uttarkashi	225	42.83	2121	1339	245	175.92	13.14
3	Hardwar	603	429.01	5893	7757	240	147.56	1.90
4	Tehri	208	86.74	1209	1468	237	445.64	30.35
5	Pauri	36	42.14	2283	1810	641	195.61	10.81
6	Chamoli	75	90.91	765	476	72	7.26	1.52
7	Rudra Prayag	54	24.82	976	583	237	63.82	10.95
	Total Garhwal Mandal	1932	1467.34	16703	18268.58	1884	1176.25	6.44
8	Almora	121	54.09	1028	647	318	107.86	16.68
9	Bageshwar	68	79.75	507	735	52	67.17	9.14
10	Pithoragarh	132	94.96	2213	1441	116	29.44	2.04
11	Champawat	73	85.80	650	509	24	14.50	2.85
12	Nainital	277	295.50	1364	2605	67	44.85	1.72
13	USNagar	563	1206.19	9344	26351	138	71.30	0.27
	Total Kumaon Mandal	1234	1816.29	15106	32289	715	335.12	1.04
	Grand Total	3166	3283.63	31809	50557.17	2599	1511.37	2.99