

राज्य स्तरीय बैंकर्स समिति

STATE LEVEL BANKER'S COMMITTEE

उत्तराखण्ड

UTTARAKHAND

84वीं विशेष बैठक दिनांक 28 मार्च, 2023  
(समीक्षा दिनांक 31 दिसम्बर, 2022 तक)

संयोजक : भारतीय स्टेट बैंक



स्थानीय प्रधान कार्यालय,  
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## सूची (Index)

	विवरण	पृष्ठ सं.	
एजेण्डा-1	83वीं बैठक दिनांक 17 नवम्बर, 2022 के कार्य बिंदुओं से संबंधित कृत कार्यवाही की रिपोर्ट (ATR)	3	
एजेण्डा-2	83वीं बैठक के कार्य बिंदुओं की पुष्टि	3	
एजेण्डा-3	<b>Quantitative Parameters :</b>		
	<b>A</b>	<b>Access</b>	
	a	Physical Access Indicators	4
	b	Digital Access Indicators	7
	c	Provision of Banking Services in every Village within a radius of 5Kms/hamlets of 500 Households - status	7
	<b>B</b>	<b>Usage</b>	
	a	Savings Accounts Indicators	8
	b	Providing a Basic Bouquet of Financial Services (Micro Insurance and Micro Pension)	9
	c	Credit Indicators:	
	i	Number of Credit Accounts per one lakh Population	11
	ii	Number of active/operative PMJDY accounts out of which account availing OD facility	12
	iii	Kissan Credit Card (KCC)	12
	iv	Micro Credit (Self Help Group (SHG) & Joint Liability Groups (JLG)	14
	d	CD Ratio (State, Aspirational District and Districts having CD Ratio less than 40 % consecutively for last three financial Years)	17
एजेण्डा-4	<b>Qualitative Parameters</b>		
	a	Financial Literacy Indicators	20
	b	Skill Development Initiatives	21
	c	Centre for Financial Literacy	22
एजेण्डा-5	<b>Enabling Infrastructure for Furthering Financial Inclusion and Digital Payments Ecosystem</b>		
	a	Digital Infrastructure	23
	b	Physical Infrastructure Inadequacies - Road/Power/Telecom Connectivity	23
एजेण्डा-6	Progress in Pilot project/Scaled up Project of Expanding and Deepening of Digital Payments Undertaken in the identified districts in the State and way forward for scaling up the same in other Districts of the State		24
एजेण्डा-7	<b>Any other Specific issue relating to FI/FL/Digital Payments</b>		
	a	Performance of Aspirational Districts in four KPIs under Targeted Financial Inclusion Intervention Programme	25
	b	वित्तीय समावेशन से सशक्तिकरण	27
एजेण्डा - 8	वार्षिक ऋण योजना 2022-23 अंतर्गत प्राथमिकता क्षेत्र में ऋण उपलब्धि		27
एजेण्डा - 9	(क) सरकार द्वारा प्रायोजित ऋण योजनाओं की प्रगति		28
	(ख) एम.एस.एम.ई. योजना		29
एजेण्डा - 10	एन.पी.ए.		31
एजेण्डा - 11	लम्बित वसूली प्रमाण पत्र (R.C.)		32
एजेण्डा - 12	जनपद चमोली के जोषीमठ क्षेत्र में भू-स्खलन एवं भू-धंसाव विषयक		32
एजेण्डा - 13	प्रधानमंत्री आवास योजना (षहरी) के ए.एच.पी. घटक के अंतर्गत लाभार्थियों को ऋण की सुविधा उपलब्ध कराये जाने विषयक		33
एजेण्डा - 14	प्रधानमंत्री फसल बीमा योजना (PMFBY) एवं पुर्नगठित मौसम आधारित फसल बीमा योजना (RWBCIS)		34
एजेण्डा - 15	आरसेटी भवन की अद्यतन स्थिति		35
एजेण्डा - 16	नाबार्ड		36
एजेण्डा - 17	बजार की बुद्धिमत्ता (Market Intelligence)		38
एजेण्डा - 18	अध्यक्ष महोदय की अनुमति से अन्य किसी महत्वपूर्ण विषय पर चर्चा		38

**राज्य स्तरीय बैंकर्स समिति, उत्तराखण्ड**  
**84वीं विशेष बैठक दिनांक 28 मार्च, 2023 की कार्य सूची (एजेण्डा)**

**एजेण्डा संख्या – 1 :**

**83वीं बैठक दिनांक 17 नवम्बर, 2022 के कार्य बिंदुओं से संबंधित कृत कार्यवाही की रिपोर्ट (ATR) :**

क्र	कार्य बिंदु	कृत कार्यवाही
1.	<p><b>षासन से संबंधित कार्य बिंदु</b></p> <p>(क) स्वामित्व कार्ड विषयक निम्नानुसार षासनादेश षासन से अपेक्षित है :</p> <p>a. Legal recognition of SVAMITVA card under State Land Revenue Act.</p> <p>b. Provision for noting of Charge / Mortgage / Attachment on the property will be made.</p> <p>c. Modalities for creation of mortgage/noting of charge on SVAMITVA card treating these as Title of Property.</p> <p style="text-align: center;">(कार्यवाही : राजस्व विभाग)</p>	<p>(क) उक्त विषयक षासन से मुख्यतः 1 (क) b बिन्दु से सम्बन्धित सूचना अपेक्षित है।</p>
2.	<p><b>एस.एल.बी.सी. से संबंधित कार्य बिंदु :</b></p> <p>जिला उत्तरकाशी में जन षक्ति मल्टी परपज को-ऑपरेटिव सोसाईटी लि० के सम्बन्ध में दर्ज षिकायत से सम्बन्धित प्रकरण रजिस्ट्रार ऑफ सोसाईटी के संज्ञान में लाया जाय।</p>	<p>मल्टी परपज को-ऑपरेटिव सोसाईटी लि० के सम्बन्ध में दर्ज षिकायत से सम्बन्धित प्रकरण के सम्बन्ध में अग्रणी बैंक कार्यालय, उत्तरकाशी से प्राप्त षिकायती पत्र षासन को प्रेषित किये गये हैं। इससे सम्बन्धित सूचना निबन्धक, सहकारी समितियाँ, देहरादून से प्रतीक्षित है।</p>
3.	<p><b>बैंकों से संबंधित कार्य बिंदु :</b></p> <p>समस्त बैंकों से अपेक्षा है कि वे अपने कार्पोरेट कार्यालय/प्रधान कार्यालय/सक्षम अधिकारी से स्वामित्व योजना विषयक Circular instruction and product code जारी करने हेतु आवेदन करेंगे।</p>	<p>उक्त विषयक समस्त बैंकों से सूचना अपेक्षित है।</p>

**एजेण्डा संख्या – 2 :**

**83वीं बैठक के कार्य बिंदुओं की पुष्टि :**

राज्य स्तरीय बैंकर्स समिति, उत्तराखण्ड की 83वीं बैठक दिनांक 17 नवम्बर के कार्य बिंदुओं पर संबंधित विभागों एवं बैंकों द्वारा की गयी कार्यवाही से राज्य स्तरीय बैंकर्स समिति, उत्तराखण्ड को अवगत कराया गया है, जिसकी पुष्टि निम्नलिखित उप-समितियों की बैठक में सभी सदस्यों की सहमति से मान लिया गया है।

## Agenda - 3 :

### Quantitative Parameters :

#### A. Access : -

##### (a) Physical Access Indicators :

District	No. of Bank Branches per One Lakh Population				No. of BC Outlets per One Lakh Population				No. of ATMs per One Lakh Population			
	(I)				(II)				(III)			
	March, 2020	March, 2021	March, 2022	Dec., 2022	March, 2020	March, 2021	March, 2022	Dec., 2022	March, 2020	March, 2021	March, 2022	Dec., 2022
Dehradun	34	35	35	35	22	23	23	24	48	48	49	49
Uttarkashi	20	21	21	21	30	34	35	35	25	26	26	26
<b>Hardwar (A)</b>	15	15	15	15	21	22	24	25	51	52	53	53
Tehri	21	22	23	24	19	21	22	23	24	24	24	24
Pauri	29	29	29	29	20	22	22	23	21	22	22	22
Chamoli	23	25	25	25	24	27	28	28	20	20	20	20
Rudra Prayag	23	24	24	24	22	24	24	24	10	10	10	10
Almora	24	24	25	25	26	32	32	33	23	25	25	25
Bageshwar	20	20	20	20	25	26	26	27	14	14	14	14
Pithoragarh	22	22	22	22	20	24	25	25	14	15	16	16
Champawat	23	23	24	24	28	26	27	27	21	22	22	22
Nainital	27	27	25	26	29	32	33	34	33	35	33	35
<b>U.S. Nagar (A)</b>	20	20	19	21	23	24	25	27	37	40	41	41
<b>State Average</b>	<b>23</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>26</b>	<b>27</b>	<b>27</b>	<b>26</b>	<b>27</b>	<b>27</b>	<b>27</b>

(Source : LDMs, As per 2011 census)

- All India Branch availability per lac population is 18.12 and in Uttarakhand 24
- All India ATMs availability per lac population is 21.44 and in Uttarakhand 27

##### (i) राज्य में कार्यरत बैंक शाखाओं एवं ए.टी.एम. की संख्या :

बैंक	शाखाओं की संख्या			ए.टी.एम. की संख्या		
	As on 31.03.2022	As on 31.12.2022	Increase / Decrease	As on 31.03.2022	As on 31.12.2022	Increase / Decrease
सरकारी बैंक	1350	1346	-4	1946	1931	-15
ग्रामीण बैंक	287	287	---	2	7	+5
सहकारी बैंक	317	333	+16	82	90	+8
निजी बैंक	372	402	+30	523	584	+61
स्माल फाईनेन्स बैंक	28	29	+1	13	13	--
<b>योग</b>	<b>2354</b>	<b>2397</b>	<b>+43</b>	<b>2566</b>	<b>2625</b>	<b>+89</b>

सरकारी बैंकों की शाखाओं की संख्या में Back offices की संख्या नहीं ली गयी है।

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

- ❖ 24 Bank Branches are available per one lakh population in the State. The National average is 18.12.
- ❖ 27 Business Correspondent (BC) outlets are available per one lakh population in the State.
- ❖ 27 ATMs are available per one lakh population in the State. The National average is 21.44

A multidimensional composite Financial Inclusion Index (FI-Index) has been constructed by the RBI based on 97 indicators, which quantifies the extent of financial inclusion and is responsive to availability, ease of Access, Usages, Equality (unequal distribution and deficiency in service, financial literacy and consumer protection). In a scale 0 to 100, the annual FI index with three sub indices viz, Access (35%), Usage (45%) and Quality (20%) computed for 2022 stood at 56.4 driven largely by access sub index reflecting substantial progress so far increasing financial infrastructure in the country.

In 2021 the index score was 53.90

**(ii) Business Correspondents (BCs) / CSPs – IIBF Certification** विषयक दिनांक 31.12.2022 तक की प्रगति निम्नवत है : **(Annex. -1)**

	<b>Total No. of B.C..</b>	<b>Active B.C.</b>	<b>In-Active B.C.</b>	<b>No. of B.C. completed B.C. Certification Course</b>	<b>No. of remaining B.C. for completion of B.C. Certification Course</b>
As on 31.12..22	4167	3809	358	2731	1436
As on 30.09.22	3867	3489	378	2533	1334

Source : Banks

- Active B.C. की संख्या में दिसम्बर त्रैमास में 320 की बढ़ोतरी हुयी है।
- दिसम्बर त्रैमास में 198 अन्य Active B.C. द्वारा B.C. Certification Course पूर्ण कर लिया गया है।
- Fixed Banking outlets (CSP) is defined as providing minimum of 4 hours per day for atleast 5 days a week, where services of acceptances of deposits, cash withdrawal, encashment of cash is provided.

- एस.एल.बी.सी. द्वारा आयोजित बैठकों में बैंकों को बार-बार कहने के बावजूद, बैंकों द्वारा नियुक्त बी.सी. को B.C. Certification Course अभी तक पूर्ण नहीं कराया गया है तथा उनके द्वारा नियुक्त बी.सी., जो कि In-Active हैं, को Active नहीं किया गया है।
- सी.एस.पी., जो बी.सी. का कार्य कर रहे हैं, उनके लिए भी IIBF का B.C. Certification Course पूर्ण करना अनिवार्य है।
- The RBI mandated BC Certification is the key to ensuring that quality is maintained and BC graduate to full service provider status. Overwhelming majority are mainly into cash in, cash out.

**(iii) कॉमन सर्विस सेन्टर को बिजनेस कॉर्रेस्पॉण्डेंट के कार्य प्रदान करना :**

**Details of CSC in Uttrakhand working as BC :**

**As on 31.12.2022**

<b>Bank</b>	<b>Total BC</b>	<b>Active BC</b>	<b>Inactive BC</b>
SBI	100	90	10
PNB	26	21	5
Bank of Baroda	135	115	20
Bank of India	10	10	0
Axis Bank	995	470	525
HDFC Bank	178	134	44
<b>TOTAL</b>	<b>1444</b>	<b>840</b>	<b>604</b>

(Source : CSC e-governance)

Number of Active CSPs working as BCs = 840  
 Number of Active BCs = 3809  
 Total Active BCs in State = 4649

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.

**UPI transaction per thousand population (01.04.22 to 31.12.22) :**

In Uttarakhand number of transaction is 28,70,76,763  
 In Uttarakhand number of transaction per thousand population is 28,376.40

**(b) Digital Access Indicators :**

(No. in lacs)

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. 20	Mar. 21	Mar. 22	Dec. 22	Mar. 20	Mar. 21	Mar. 22	Dec. 22	Mar. 20	Mar. 21	Mar. 22	Dec. 22	Mar. 20	Mar. 21	Mar. 22	Dec. 22
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Dehradun	15.07	17.12	18.10	18.10	2.90	3.84	4.25	4.60	2.35	2.42	2.70	3.02	2.35	2.42	2.60	2.80
Uttarkashi	3.34	3.57	3.75	3.92	0.44	0.52	0.59	0.61	0.65	0.76	0.82	0.89	0.65	0.76	0.88	0.97
<b>Hardwar (Asp.)</b>	15.60	16.26	17.58	18.74	2.90	3.84	4.10	4.26	2.20	2.26	2.33	2.38	2.20	2.26	2.66	3.05
Tehri	4.68	4.75	4.76	4.80	1.42	1.57	1.58	1.59	0.55	0.75	0.84	0.91	0.55	0.75	0.84	0.91
Pauri	4.05	4.15	4.27	4.29	1.50	1.72	1.78	1.79	1.21	1.32	1.34	1.40	1.21	1.32	1.38	1.45
Chamoli	3.83	3.95	3.96	3.98	1.32	1.44	1.48	1.53	1.08	1.14	1.21	1.28	1.08	1.14	1.22	1.30
Rudra Prayag	1.96	2.23	2.28	2.28	0.13	0.16	0.19	0.22	0.32	0.40	0.45	0.52	0.32	0.40	0.45	0.51
Almora	4.39	5.08	5.35	5.60	1.01	1.79	1.98	2.15	1.11	2.07	2.27	2.31	1.11	1.23	1.48	1.65
Bageshwar	2.15	2.27	2.35	2.41	1.20	1.26	1.31	1.34	0.80	0.85	0.88	0.90	0.80	0.85	0.90	0.96
Pithoragarh	2.79	3.20	3.62	4.02	0.66	1.05	1.35	1.60	0.44	0.62	0.86	0.92	0.44	0.62	0.78	0.88
Champawat	2.11	2.15	2.21	2.27	0.47	0.49	0.54	0.58	0.81	0.84	0.88	0.92	0.81	0.84	0.86	0.90
Nainital	6.53	6.55	7.10	7.35	2.16	2.86	3.07	3.47	1.01	1.46	1.73	1.91	1.01	1.46	1.73	1.91
<b>U.S. Nagar (Asp.)</b>	12.75	15.24	17.61	19.80	5.12	5.79	6.15	6.61	1.25	2.14	2.66	3.05	1.25	1.70	2.20	2.90

(Source : LDMs)

- For increasing digital access mobile connectivity and internet connectivity need to be improve in State.
- Banks to educate customers for using digital product in their financial literacy camp.
- For expanding and deepening of digital payment eco system, two additional Dsistrict have been identified for 100% digitization.
- For providing banking services, if any connectivity problem, Banks submit Village Code and GP Code with full details on prescribed format to DTO. Village Code and GP Code details are available in Lgd-Local Government Directory, Govt. of India - <https://lgdirectory.gov.in>

Under the PM Vibrant Village Programme four villages (Niti, Mana, Mallari and Gunji) close to the China border have been identified for comprehensive infrastructure development.

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

As per DFS, Jan Dhan Darshak App all villages are covered within 5 km. radius by Bank Branchs / BCs / ATMs.

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.

Banks opened 23 new branches in F.Y. 2022-23, includes two digital branches.

## B. Usage :-

<b>(a) Savings Account Indicators :</b>												
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			
	<b>(I)</b>				<b>(II)</b>				<b>(III)</b>			
	March, 2020	March, 2021	March, 2022	Dec., 2022	March, 2020	March, 2021	March, 2022	Dec., 2022	March, 2020	March, 2021	March, 2022	Dec., 2022
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Dehradun	18950	19825	20815	21641	26390	27667	29017	30504	10120	10313	11028	11251
Uttarkashi	16080	17120	17245	17546	26244	27581	26645	29423	9215	9416	9625	9714
<b>Hardwar (A)</b>	35465	37580	39590	42303	33147	35549	41627	43571	19650	20980	22210	23620
Tehri	11479	11821	11930	12240	18970	19533	19401	20975	5985	6105	6142	6182
Pauri	10770	10850	10890	10898	17184	17231	16281	19185	5520	5760	5770	5773
Chamoli	10980	11020	11039	11047	18778	18833	17834	20044	6170	6390	6415	6471
Rudra Prayag	10060	10238	13540	13580	16919	17219	17110	20431	5185	5336	5350	5357
Almora	10625	10668	11687	11687	18628	18691	18664	20490	5285	5478	5535	5590
Bageshwar	10120	10220	10325	10375	16593	16751	16740	19009	5352	5519	5725	5795
Pithoragarh	8690	8820	9230	9428	13536	13739	13201	15878	5080	5205	5412	5522
Champawat	11520	11670	11850	12010	19411	19367	18648	22745	6520	6768	6798	6810
Nainital	19590	20630	21513	21897	24789	26108	26045	28679	9750	9975	10121	10298
<b>U.S. Nagar (A)</b>	44250	46780	47830	48650	40952	45247	49031	51614	24150	25780	26560	27220
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)			
	<b>(IV)</b>				<b>(V)</b>				<b>(VI)</b>			
	March, 2020	March, 2021	March, 2022	Dec., 2022	March, 2020	March, 2021	March, 2022	Dec., 2022	March, 2020	March, 2021	March, 2022	Dec., 2022
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Dehradun	13728	14393	31536	33817	3119	3419	3630	3890	2807	3096	3145	3250
Uttarkashi	13913	14621	29792	32652	2514	2747	2914	3254	2312	2530	2714	2954
<b>Hardwar (A)</b>	17240	18490	44902	48293	2933	3020	3169	3437	2639	2725	2952	3343
Tehri	10062	10361	19935	22229	4210	5233	5630	5842	3875	4815	5020	5130
Pauri	9111	9136	17497	19958	4519	5705	5740	5845	4115	5163	5280	5287
Chamoli	9968	9998	18390	21065	3192	3604	3942	4076	2920	3315	3549	3772
Rudra Prayag	8978	9137	18861	22414	875	985	1021	1135	798	885	998	1025
Almora	9881	9914	19943	20719	3369	4427	4510	4620	2985	3895	3923	4022
Bageshwar	8825	8906	18482	19826	2950	3000	3150	3215	2685	2748	2850	2975
Pithoragarh	7181	7288	14012	17724	3331	3543	3754	3858	3045	3245	3398	3450
Champawat	10313	10292	21579	25677	1975	2550	2570	2605	1795	2285	2301	2317
Nainital	13146	13584	30721	32604	1018	1182	1217	1271	930	1085	1120	1174
<b>U.S. Nagar (A)</b>	21307	23541	52879	57449	2402	2862	2930	3050	2185	2580	2710	2890

(Source : LDMs)



**Major Highlights on Usage of Banking Services in Uttarakhand :-**

- ❖ 32,377 PMJDY accounts are in operation for one lakh population in the state.
- ❖ 17,269 women PMJDY accounts are opened per lakh population in the State.

(Annex. -2)

- Number of operative CASA in Uttarakhand is 1.58 Crores.
- Number of Aadhar seeded CASA is 1.14 Crores.

Source : SLBC Revamp portal

**(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		
<b>Hardwar (Asp.)</b>	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		
<b>U.S. Nagar (Asp.)</b>	358116	387959	45938	49768	176988	191736	27047	22129		
<b>Total</b>	<b>1365131</b>	<b>1493973</b>	<b>219059</b>	<b>240287</b>	<b>975535</b>	<b>1067970</b>	<b>152308</b>	<b>129478</b>	<b>Not Available</b>	<b>Not Available</b>
	<b>48%</b>	<b>52%</b>	<b>47%</b>	<b>53%</b>	<b>48%</b>	<b>52%</b>	<b>54%</b>	<b>46%</b>		

(Source : FI Plan Portal & Banks)

**As on March 2022 :**

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	238628	253706	58920	65122	229105	245720	48925	35427		
Uttarkashi	39842	48111	7478	7939	30125	33279	3492	2857		
<b>Hardwar (Asp.)</b>	389491	397439	42360	43820	176280	174810	42230	29364		
Tehri	54019	65975	13355	13804	59748	64091	9480	7483		
Pauri	48830	63068	16940	17882	65570	73218	13590	11569		
Chamoli	33497	36342	9720	11186	30135	34660	5420	4264		
Rudra Prayag	17371	24085	5280	5622	19630	22355	3020	2468		
Almora	50088	66098	14752	16097	53820	58644	12070	9475		
Bageshwar	18450	25057	5370	5908	22290	25559	4160	3528		
Pithoragarh	29611	34207	13040	14062	46980	52450	8903	6979		
Champawat	20686	27734	5752	6264	24410	27683	4935	3875		
Nainital	107023	141607	25765	26966	113190	114783	25390	16959		
<b>U.S. Nagar (Asp.)</b>	390672	417805	53630	51114	241050	222857	45020	32570		

<b>Total</b>	<b>1438208</b>	<b>1601234</b>	<b>272362</b>	<b>285786</b>	<b>1112333</b>	<b>1150109</b>	<b>226635</b>	<b>166818</b>	<b>Not Available</b>	<b>Not Available</b>
	<b>47%</b>	<b>53%</b>	<b>49%</b>	<b>51%</b>	<b>49%</b>	<b>51%</b>	<b>58%</b>	<b>42%</b>		

**As on December, 2022 :**

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	245513	272059	73160	78456	268430	293191	70470	48966		
Uttarkashi	44393	52729	9290	9865	37080	41048	4990	4247		
<b>Hardwar (Asp.)</b>	<b>396218</b>	<b>427455</b>	<b>48860</b>	<b>56214</b>	<b>202535</b>	<b>211636</b>	<b>58940</b>	<b>42676</b>		
Tehri	58390	71344	16880	18653	68590	75808	13260	10003		
Pauri	59915	71937	20890	23359	78380	83273	20270	15921		
Chamoli	36868	41627	12490	14534	39220	42113	7580	5723		
Rudra Prayag	20880	28622	7040	7980	25570	27479	4305	3362		
Almora	58883	68669	18660	19803	62560	71763	16680	12078		
Bageshwar	22525	26878	7370	8149	27540	31241	5420	4092		
Pithoragarh	33490	43270	16480	18738	55702	63325	12780	8881		
Champawat	26057	33001	7430	8442	27960	31728	6180	4647		
Nainital	123580	150286	33180	29651	127920	121677	35150	25445		
<b>U.S. Nagar (Asp.)</b>	<b>397145</b>	<b>453923</b>	<b>66720</b>	<b>61949</b>	<b>274173</b>	<b>248062</b>	<b>65980</b>	<b>44351</b>		
<b>Total</b>	<b>1523857</b>	<b>1741800</b>	<b>338450</b>	<b>355793</b>	<b>1295660</b>	<b>1342344</b>	<b>322005</b>	<b>230392</b>	<b>Not Available</b>	<b>Not Available</b>
	<b>47%</b>	<b>53%</b>	<b>49%</b>	<b>51%</b>	<b>49%</b>	<b>51%</b>	<b>58%</b>	<b>42%</b>		

(Source : FI Plan Portal & Banks)

PMJDY A/C per lac population in Uttarakhand is 32656 in which Male % A/C is 48 & Female % A/C is 52.

% of PMJDY A/C in Rural/Semi Urban centre is 66  
% of PMJDY A/C in Urban and Metro centre is 34

**Growth: March, 2020 to December, 2022 :**

	March, 20	March, 21	March, 22	Dec., 22	Increase over March 2022 to Dec. 2022
PMJDY A/Cs	2697781	2859104	3039442	3265657	567876
PMJDY MALE A/Cs	1285451	1365131	1438208	1523857	238406
PMJDY FEMALE A/Cs	1412330	1493973	1601234	1741800	329470
APY A/Cs	206556	281786	393453	552397	345841

(Source : FI Plan Portal & Banks)

**PMJDY Classification :**

(Annex. -3)

Male A/c	Female A/c	Total PMJDY A/c	Zero Balance A/c	Deposits held in the A/c	Rupay Card Issued	% of Aadhaar Seeded
1534572 (47%)	1731085 (53%)	3265657	239038	Rs. 1885.34 Cr.	2187102 (67%)	2589759 (79%)

(Source : SLBC India Portal)

**Action for Banks :**

- Reduction in zero balance A/c.
- Rupay card issuance and activation to be improved.
- Issuance of Rupay Card in KCC (only 42% KCC card issued) and Mudra loan to be increased.

- 100% Aadhaar linkage of PMJDY A/c to be targeted.
- In FLC Camp PMJDY A/c holders to be educated for Aadhaar linkage and use of Rupay Debit Card.

**Atal Pension Yojna (APY) :**

- PFRDA is conducting regular review meetings with Banks and Department of Post from time to time to promote subscribers under the APY scheme.
- Till 15<sup>th</sup> February 2023, against Annual Target of 155540 Accounts, 144006 APY accounts were opened by Banks thus 93% of Annual Target has been achieved.

**(c) Credit Indicators :**

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

District	March, 2020	March, 2021	March, 2022	Dec., 2022
Dehradun	25813	28321	30230	31980
Uttarkashi	17489	19134	20215	21456
<b>Hardwar (Asp.)</b>	19840	20679	21305	23316
Tehri	12045	14264	15130	15224
Pauri	12663	13234	13733	13937
Chamoli	13983	14334	14712	15048
Rudra Prayag	11697	12864	13045	13786
Almora	11005	13066	13789	13890
Bageshwar	9460	11016	11951	12150
Pithoragarh	14335	14916	16560	18482
Champawat	11589	14333	15445	16370
Nainital	19137	22745	23148	23762
<b>U.S. Nagar (Asp.)</b>	26048	28341	30240	31390

(Source : LDMS)

- देहरादून एवं उधम सिंह नगर जिलों में अन्य जिलों की अपेक्षा अधिक खाते खोले गये हैं।
- बागेश्वर जिले में अपेक्षाकृत कम खाते खोले गये हैं।

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

District	March, 2020		March, 2021		March, 2022		Dec., 2022	
	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	380590	18162	399013	18570	435984	20490	462274	22985
Uttarkashi	69302	1254	72831	1354	79250	1654	84430	1841
<b>Hardwar (A)</b>	532633	22120	571226	22724	608311	24615	723198	27730
Tehri	93862	650	96650	935	109703	1020	114627	1125
Pauri	94480	1045	94737	1065	95251	1122	105836	1143
Chamoli	58827	943	59002	1134	59768	1236	60235	1303
Rudra Prayag	32794	599	33376	603	34217	830	36792	1031
Almora	92450	11139	93084	14792	103843	15377	110843	15421
Bageshwar	34502	155	34828	179	43690	185	44745	196
Pithoragarh	52350	456	53136	470	56920	824	67120	870
Champawat	39825	118	40230	135	44343	141	53190	148
Nainital	201141	4850	211845	5200	213114	5500	214003	5574
<b>U.S. Nagar (A)</b>	573970	25412	634163	27542	671036	31542	716650	33410
<b>Total</b>	<b>2256726</b>	<b>86903</b>	<b>2394121</b>	<b>94703</b>	<b>2555430</b>	<b>104536</b>	<b>2793943</b>	<b>112777</b>

(Source : LDMs)

**iii. Kisan Credit Card (KCC) :**

(Amt.in Cr.)

District	As on March 2020				As on March 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	35551	345	31986	311	43569	536	39342	386
Uttarkashi	34150	175	34150	175	35506	218	35506	218
Hardwar (A)	112465	1521	96842	1306	115787	1566	96103	1405
Tehri	37768	131	37768	131	42329	176	42329	176
Pauri	29508	45	29508	45	31912	88	31912	88
Chamoli	19567	53	19567	53	20978	61	20978	61
Rudra Prayag	13168	36	13168	36	13383	53	13383	53
Almora	24575	100	24575	100	33381	110	33381	110
Bageshwar	9863	34	9863	34	12193	42	12193	42
Pithoragarh	30265	159	30265	159	33796	198	33796	198
Champawat	15470	80	15470	80	13136	80	13136	80
Nainital	54615	629	46306	542	57339	590	50890	524
U.S. Nagar (A)	176750	3529	149020	2976	159938	3448	133752	2883
<b>Total</b>	<b>593715</b>	<b>6837</b>	<b>538488</b>	<b>5948</b>	<b>613247</b>	<b>7166</b>	<b>556701</b>	<b>6224</b>

District	As on March 2022				As on December, 2022			
	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	39258	511.52	35422	461.53	49309	501.04	44502	452.19
Uttarkashi	34993	259.84	34993	259.84	39107	236.01	39107	236.01
Hardwar (A)	118307	1633.54	97698	1349.01	117386	1513.29	97370	1255.26
Tehri	41061	181.95	41061	181.95	44717	189.05	44717	189.05
Pauri	31697	68.18	31697	68.18	33382	79.71	33382	79.71
Chamoli	20578	80.75	20578	80.75	20798	72.42	20798	72.42
Rudra Prayag	12752	40.84	12752	40.84	12719	41.64	12719	41.64
Almora	33125	183.40	33125	183.40	34331	144.21	34331	144.21
Bageshwar	11587	43.10	11587	43.10	11720	50.74	11720	50.74
Pithoragarh	32622	275.62	32622	275.62	32535	211.23	32535	211.23
Champawat	12879	89.66	12879	89.66	13586	108.34	13586	108.34
Nainital	58513	882.46	49813	751.25	61504	562.26	52870	499.57
U.S. Nagar (A)	147250	3645.56	124058	3070.09	154481	3372.04	127855	2827.44
Total	594622	7896.42	538285	6855.22	625575	7081.98	565492	6167.81

(Source : SLBC Portal)

**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
2019-20	593715	6837.00	538488	5948.00
2020-21	613247	7166.00	556701	6224.00
2021-22	594622	7896.42	538285	6855.22
Dec., 2022	625575	7081.98	565492	6167.81

(Source : SLBC Portal)

- In the State, number of small and marginal farmers having KCC facility constitutes about 90.89% of the total KCCs issued by all banks.

**(i) KCC – Animal Husbandry :**

(Annex. -4)

Progress	No. of applications received	No. of applications Accepted	No. of applications Sanctioned	Applications Rejected / Returned	Applications Pending
As on 31.12.22	100841	99653	68628	25942	5083

(Source of Data :- Jan Surksha portal)

**(ii) KCC – Fisheries :**

(Annex. -5)

Progress	Applications received	Applications Accepted	No. of applications Sanctioned	Applications Rejected / Returned	Applications Pending
As on 31.12.22	1595	1594	1024	424	146

(Source of Data :- Jan Surksha portal)

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

**SHGs :**

District	As on March, 2020			As on March, 2021		
	Total No. of SHG	Out of (1), No. of SHGs Credit Linkage	Average ticket size of SHG loan O/S (Total credit O/S of SHG/No. of credit linked SHGs) (Amt. in Rs.)	Total No. of SHG	Out of (1), No. of SHGs Credit Linkage	Average ticket size of SHG loan O/S (Total credit O/S of SHG/No. of credit linked SHGs) (Amt. in Rs.)
Dehradun	3119	1880	115000	3419	2132	120000
Uttarkashi	2514	1758	110000	2747	1880	115000
Hardwar (A)	2933	1785	120000	3020	1985	125000
Tehri	4210	2630	80000	5233	3185	85000
Pauri	4519	2870	85000	5705	3480	90000
Chamoli	3192	2145	110000	3604	2385	120000
Rudra Prayag	875	575	85000	985	652	95000
Almora	3369	1825	105000	4427	2608	110000
Bageshwar	2950	1705	105000	3000	1725	110000
Pithoragarh	3331	1958	85000	3543	2130	90000
Champawat	1975	1220	90000	2550	1470	95000
Nainital	1018	630	110000	1182	738	115000
U.S. Nagar (A)	2402	1565	100000	2862	1945	105000
Total	36407	22546	100000	42277	26315	106000

District	As on March, 2022			As on December, 2022		
	Total No. of SHG	Out of (1), No. of SHGs Credit Linkage	Average ticket size of SHG loan O/S (Total credit O/S of SHG/No. of credit linked SHGs) (Amt. in Rs.)	Total No. of SHG	Out of (1), No. of SHGs Credit Linkage	Average ticket size of SHG loan O/S (Total credit O/S of SHG/No. of credit linked SHGs) (Amt. in Rs.)
Dehradun	3520	2145	122000	3970	2431	121000
Uttarkashi	2963	1940	118000	3342	2342	118000
Hardwar (A)	3169	2075	127000	3560	2429	129000
Tehri	5204	3350	90000	5643	3752	91000
Pauri	5740	3650	92000	6125	3875	93000
Chamoli	3727	2430	123000	4076	2805	123000
Rudra Prayag	1021	628	100000	1324	910	100000
Almora	4525	2720	112000	4895	3005	113000
Bageshwar	3090	1785	112000	3385	1991	112000
Pithoragarh	3846	2240	95000	4125	2590	95000
Champawat	2832	1570	97000	3125	1890	97000
Nainital	1564	840	117000	1825	1120	120000
U.S. Nagar (A)	2959	2085	110000	3385	2420	115000
Total	44160	27458	109000	48780	31560	110000

(Source : SLBC Portal)

एन.आर.एल.एम. योजना अंतर्गत निर्धारित वार्षिक लक्ष्य 18000 के सापेक्ष दिनांक 28.02.2023 तक 16320 समूहों का क्रेडिट लिंकेज किया गया है।

**SHGs Summary :**

	Total No. of SHG	Loan O/S to Out of (1), No. of SHGs Credit Linkage	Average Ticket Size of SHG Loan O/S (Total Credit O/S to SHG/No. of credit linked SHGs) (Amt. in Rs.)
F.Y. 2019-20	36407	22546	100000
F.Y. 2020-21	42277	26315	106000
F.Y. 2021-22	44160	27458	109000
Dec., 2022	48780	31560	110000

(Source : SLBC Portal)

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**JLGs :-**

District	As on March, 2020			As on March, 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 of 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 of JLG/No. of JLGs) (Amt. in Rs.)
Dehradun	25979	82.34	31695	24353	82.88	34033
Uttarkashi	242	0.98	40320	337	3.09	91691
Hardwar (A)	42801	113.81	26590	45234	162.39	35900
Tehri	311	1.29	41560	257	3.13	121790
Pauri	1355	5.32	39250	1226	9.26	75530
Chamoli	111	0.48	43620	69	0.59	85507
Rudra Prayag	70	0.29	41250	50	4.09	818000
Almora	988	4.32	43700	923	6.54	70856
Bageshwar	95	0.37	38325	101	0.87	86139
Pithoragarh	508	1.80	35540	369	3.90	105691
Champawat	167	0.75	44650	151	0.84	55629
Nainital	6246	22.39	35850	7418	41.17	55500
U.S. Nagar (A)	14075	89.40	63520	16130	82.15	50930
Total	92948	323.54	525870	96618	400.9	1687196

District	As on March, 2022			As on December, 2022		
	Total No. of JLG	Loan O/S to JLGs (Amt. in Cr.)	Average ticket size of JLG loan O/S (Total credit O/S of 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 of JLG/No. of JLGs) (Amt. in Rs.)
Dehradun	26928	91.81	34095	30080	103.48	34402
Uttarkashi	117	0.99	84615	107	0.97	90654
Hardwar (A)	52338	195.71	37393	62605	237.23	37893
Tehri	484	8.20	169421	507	9.00	177514
Pauri	1758	9.29	52844	1749	8.36	47798
Chamoli	51	0.40	78431	33	0.33	100000
Rudra Prayag	9	0.02	22222	9	0.02	22222
Almora	306	1.33	43464	317	1.33	41956
Bageshwar	28	0.10	35714	36	0.24	66666
Pithoragarh	173	0.73	42196	151	0.62	41060
Champawat	428	5.93	138551	384	6.04	157291
Nainital	10286	45.14	43884	12070	50.35	41715
U.S. Nagar (A)	25342	93.10	36737	42582	136.81	32129
<b>Total</b>	<b>118248</b>	<b>452.75</b>	<b>819567</b>	<b>150630</b>	<b>554.78</b>	<b>891300</b>

(Source : SLBC Portal)

**JLGs Summary :**

	<u>Total No. of JLG</u>	<u>Loan O/S to JLGs</u> (Amt. in Cr.)	<u>Average Ticket Size of JLG Loan O/S (Total Credit O/S to JLG/No. of JLGs)</u> (Amt. in Rs.)
F.Y. 2019-20	92948	323.54	34,808
F.Y. 2020-21	96618	400.90	41,493
F.Y. 2021-22	118248	452.75	38,288
Dec., 2022	150630	554.78	36,831

(Source : SLBC Portal)



**Observations:**

- ❖ There are about 48,780 Self Help Groups (SHGs) are present in the State of Uttarakhand as on Dec., 2022.
- ❖ In the State, the percentage of SHGs which are linked to bank credit is about 64.69% as on Dec., 2022. 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 2019-20 onwards.
- ❖ The Average Loan Ticket Size to JLGs is around Rs. 50 thousand in the State.

**(d) CD Ratio :****ऋण जमा अनुपात (C.D. Ratio) :**

राज्य का ऋण जमा अनुपात (C.D. Ratio) 53 % है।

**(Amt. in Cr.)**

Sr.	COMPONENTS	As on 31.03.20	As on 31.03.21	As on 31.03.22	As on 31.12.22
1	Advances from Banks ( Within State)	62397.00	66466.00	72958.00	81571.00
2	Advances from Banks (utilized in the state but sanctioned from outside the State)	10501.00	10758.00	9929.00	9471.00
3	RIDF	7393.00	7920.00	8507.00	8676.00
4	Total Advance ( 1+2+3)	80291.00	85143.00	91394.00	99718.00
5	Total Deposits	141234.00	159856.00	176555.00	186645.00
<b>Credit Deposit Ratio ( CDR) in Uttarakhand</b>		<b>57%</b>	<b>53%</b>	<b>52%</b>	<b>53%</b>

**(Source : SLBC Revamp Portal)****(Amt. in Cr.)**

		<b>Uttarakhand</b>	<b>Himachal Pradesh</b>
Sr.	COMPONENTS	As on 30.09.22	As on 30.09.22
1	Advances from Banks ( Within State)	78745.22	57360.56
2	Advances from Banks (utilized in the state but sanctioned from outside the State)	9471.90	3240.07
3	RIDF	8500.00	3137.91
4	Total Advance ( 1+2+3)	96717.12	63738.54
5	Total Deposits	184133.18	161994.50
<b>C. D. Ratio</b>		<b>52.53%</b>	<b>39.34%</b>

**(Source : SLBC India Portal)**

- CD Ratio of Uttarakhand (52.53%) is more than Himachal Pradesh (39.34%).

**जिलेवार ऋण जमा अनुपात (C.D. Ratio) :**

**(Rs. in Cr.)**

Sr	District	No. of Branch	FY 2019-20	FY 2020-21			FY 2021-22			As on 31.12.22		
			C.D. Ratio%	Total Deposit	Total Advances	C.D. Ratio %	Total Deposit	Total Advances	C.D. Ratio %	Total Deposit	Total Advances	C.D. Ratio %
1	<b>Dehradun</b>	582	41	64178	24215	<b>38</b>	72179	25330	<b>35</b>	<b>76638</b>	<b>28401</b>	<b>37</b>
2	Uttarkashi	69	42	2578	1123	44	2459	1276	52	2583	1268	49
3	Hardwar	288	79	22416	16875	75	24313	16076	66	25646	17248	67
4	<b>Tehri</b>	145	26	5845	1820	<b>31</b>	5958	1928	<b>32</b>	<b>6388</b>	<b>2195</b>	<b>34</b>
5	<b>Pauri</b>	207	24	10038	2458	<b>24</b>	10159	2682	<b>26</b>	<b>10606</b>	<b>2792</b>	<b>26</b>
6	Chamoli	101	75	3847	2731	71	4112	2883	70	<b>4470</b>	<b>2816</b>	63
7	<b>Rudra Prayag</b>	54	23	2195	545	<b>25</b>	2284	643	<b>28</b>	<b>2575</b>	<b>702</b>	<b>27</b>
8	<b>Almora</b>	152	23	6185	1459	<b>24</b>	7120	1858	<b>26</b>	<b>7300</b>	<b>1875</b>	<b>26</b>
9	<b>Bageshwar</b>	56	27	2002	520	<b>26</b>	2185	575	<b>26</b>	<b>2245</b>	<b>517</b>	<b>23</b>
10	Pithoragarh	109	43	4840	2026	42	5167	2350	45	<b>5251</b>	<b>2279</b>	43
11	<b>Champawat</b>	65	27	2506	732	<b>29</b>	2669	894	<b>34</b>	<b>2660</b>	<b>953</b>	<b>36</b>
12	Nainital	264	43	17553	7352	42	20393	5364	41	<b>21584</b>	<b>10698</b>	50
13	U S Nagar	344	113	15674	15370	98	17556	18028	103	18700	19297	103

(Source : SLBC Portal)

**C.D. Ratio (excluding Govt. deposits) :**  
**As on 31.12.22**

(Rs. in Cr.)

Sr.	District	No. of Branch	As on 31.12.22		
			Total Deposite	Total Advances	C.D. Ratio%
1	<b>Dehradun</b>	582	63255	28401	45
2	Uttarkashi	69	2418	1268	52
3	Hardwar	288	24557	17248	70
4	<b>Tehri</b>	145	6079	2195	<b>36</b>
5	<b>Pauri</b>	207	9833	2792	<b>28</b>
6	Chamoli	101	3690	2816	76
7	<b>Rudra Prayag</b>	54	2360	702	<b>30</b>
8	<b>Almora</b>	152	6369	1875	<b>29</b>
9	<b>Bageshwar</b>	56	2049	517	<b>25</b>
10	Pithoragarh	109	5026	2279	45
11	<b>Champawat</b>	65	2508	953	<b>38</b>
12	Nainital	264	19506	10698	55
13	U S Nagar	344	17719	19297	109

(Source : SLBC Portal)

**राज्य की जमा राशि :**

- राज्य सरकार की जमा राशि घटाने के पश्चात राज्य का ऋण-जमा अनुपात 55 प्रतिषत है।
- राज्य के समस्त जिलों के विभिन्न बैंकों में राज्य सरकार का रु. 21276.31 करोड़ जमा है, जिस कारण राज्य का ऋण-जमा अनुपात अपेक्षाकृत कम है।
- यदि राज्य सरकार की जमा राशि रु. 21276.31 करोड़ कम की जाती है, तो राज्य का ऋण जमा अनुपात 55 प्रतिषत आता है। एस.एल.बी.सी. का सुझाव है कि राज्य सरकार की जमा राशि को ऋण-जमा अनुपात की गणना में शामिल न किया जाय।

- जिलों के ऋण जमा अनुपात में outside finance अग्रिम में जोड़ा गया है।
- राज्य के देहरादून, टिहरी, पौड़ी, रुद्रप्रयाग, अल्मोड़ा, बागेश्वर एवं चम्पावत का ऋण जमा अनुपात 40 प्रतिशत से कम है।
- जिला देहरादून की बैंक शाखाओं में राज्य सरकार की जमा राशि का 63 प्रतिशत जमा है (राज्य में कुल सरकारी जमा राशि रु. 21276.31, जिला देहरादून की जमा राशि रु. 13382.64), जिस कारण भी जिला देहरादून का ऋण जमा अनुपात कम है।
- शासन से आग्रह है कि वे एम.एस.एम.ई. ऋण बढ़ाने हेतु इन्डस्ट्रियल पार्क बनायें, जिससे उत्तराखण्ड राज्य में ऋण प्रतिशत बढ़ाया जा सके।

## **Agenda – 4 : Qualitative Parameters :**

### **(a) Financial Literacy Indicators :**

**(Annex. -6)**

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 in Phase I	
	Mar. 20	Mar. 21	Mar. 22	Dec. 22	March, 20		March, 21		March, 22		Dec., 22		Mar. 22	Dec. 22
					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	1	1	1	216	9315	222	6439	103	4885	113	5128	1	1
Uttarkashi	1	1	1	1	81	1569	21	474	38	695	64	1471	1	2
Hardwar (A)	1	1	1	1	86	3264	52	1402	77	2078	64	2313	1	1
Tehri	2	2	2	2	51	1213	42	812	60	983	64	1077	2	3
Pauri	1	1	1	1	45	991	34	355	284	852	378	4536	2	5
Chamoli	1	1	1	1	83	2845	52	1260	35	838	66	1864	1	3
Rudra Prayag	1	1	0	1	101	3497	54	1268	113	3567	153	4529	1	1
Almora	1	1	1	1	152	4844	49	1029	11	283	21	577	2	4
Bageshwar	1	1	1	1	49	1702	29	706	74	1547	75	2161	1	1
Pithoragarh	1	1	1	1	47	1175	29	769	72	1728	69	1853	1	3
Champawat	1	1	1	1	62	1593	31	865	68	1726	65	3153	1	1
Nainital	2	2	-	-	115	4595	75	2232	98	1762	203	3123	1	1
U.S. Nagar (A)	2	2	2	2	76	2647	0	0	215	2250	220	2653	1	1
Total	17	16	13	14	1164	39250	690	17611	1248	23194	1555	34438	16	27
State Average	1	1	1	1	90	3019	53	1355	96	1784	120	2649	1	2

(Source : LDMs)

- ❖ Presently, there are 16 Centres for Financial Literacy (CFL) operating in all 13 districts of the State with adjacent 32 Centres in 32 Blocks. Thus 48 Blocks are covered in First Phase.
- ❖ The Banks which are sponsoring these CFL in the State are three Lead Banks in State, namely SBI, PNB and Bank of Baroda..

**(b) (i) Skill development initiatives : R-SETI :-**

	March, 2020				March, 2021				March, 2022				December, 2022			
	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)	
District	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Dehradun	69	382	15	164	9	253	0	4	0	494	9	148	10	374	0	34
Uttarkashi	55	294	31	176	64	508	17	331	0	531	0	420	1	337	1	154
Hardwar (A)	145	358	17	112	74	388	21	141	0	515	0	153	47	495	0	12
Tehri	66	202	51	128	106	446	78	335	0	521	2	293	70	386	0	186
Pauri	49	287	11	212	1	526	13	433	5	480	2	350	59	356	0	193
Chamoli	133	294	90	127	77	448	44	232	13	495	6	237	1	411	0	186
Rudra Prayag	83	179	38	127	198	182	106	68	148	232	54	108	96	285	57	193
Almora	170	198	23	64	396	244	82	172	167	395	99	182	239	251	92	91
Bageshwar	112	353	42	64	166	340	215	266	237	244	106	101	154	261	177	140
Pithoragarh	118	324	63	118	147	398	72	129	54	412	14	206	79	320	5	153
Champawat	110	318	58	77	83	475	31	211	195	256	116	181	68	296	12	139
Nainital	176	155	60	143	42	348	42	119	40	338	6	202	43	328	2	142
U.S. Nagar (A)	97	493	36	393	84	380	22	162	37	447	44	161	8	467	22	97
Total	1383	3837	535	1905	1447	4936	743	2603	896	5360	458	2742	875	4567	368	1720

(Source : RSETIs)

**Observations :** 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 2022 is nearly 67%.

**(ii) Skill development initiatives : SRLM :-**

	March, 2020				March, 2021				March, 2022				December, 2022			
	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)	
District	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Dehradun		2346		1486		2514		2407	0	2625	0	2478	0	2685	0	2235
Uttarkashi		1384		401		1604		981	0	531	0	420	1	337	0	155
Hardwar (A)		2917		608		3138		1451	0	0	0	0	0	0	0	0
Tehri		2038		786		2308		1690	0	0	0	0	0	0	0	0
Pauri		3742		1803		4083		2943	0	5257	0	3158	0	6271	0	4250
Chamoli		2536		1048		2875		1838	0	3014	0	1987	0	3248	0	2262
Rudra Prayag		993		538		1057		847	0	1164	0	992	0	1051	0	996
Almora		1749		643		1932		1288	0	1793	0	667	0	1543	0	1047
Bageshwar		674		365		734		524	575	915	00	0	16	114	0	0
Pithoragarh		1787		849		1927		1469	0	1896	0	912	0	0	1912	1524
Champawat		980		488		1115		901	0	-	0	0	0	0	0	0
Nainital		3089		1144		3277		2246	0	-	0	0	0	0	0	0
U.S. Nagar (A)		4463		1837		4706		2947	0	5112	0	3255	0	5323	0	3514
Total		28698	0	11996	0	31270	0	21532	575	22307	0	13869	17	20572	1912	15983

(Source : LDMs)

**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 December 2022.

**(iii) Skill development initiatives : PMKVY :-**

Dsitric	March, 2020				March, 2021				March, 2022				December, 2022			
	No. of Beneficiaries		Out of (I), No. of Bank/Credit Linked		No. of Beneficiaries		Out of (I), No. of Bank/Credit Linked		No. of Beneficiaries		Out of (I), No. of Bank/Credit Linked		No. of Beneficiaries		Out of (I), No. of Bank/Credit Linked	
	(I)	(II)	(I)	(II)	(I)	(II)	(I)	(II)	(I)	(II)	(I)	(II)	(I)	(II)	(I)	(II)
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Dehradun	8665	10798	0	0	6960	8295	0	0	6485	7845	0	0	6674	7732	0	0
Uttarkashi	30	154	6	8	6	67	1	4	0	0	0	0	0	0	0	0
Hardwar (A)	184	180	0	0	240	240	0	0	0	0	0	0	0	0	0	0
Tehri	250	150	30	16	130	70	10	8	120	45	20	12	0	0	0	0
Pauri	110	85	5	7	118	92	6	7	126	98	8	6	132	102	6	5
Chamoli	38	118	6	5	22	96	3	5	28	106	4	7	21	86	2	4
Rudra Prayag	32	103	6	5	20	78	3	5	16	130	7	79	23	149	17	135
Almora	275	476	0	0	136	229	0	0	289	426	0	0	89	96	0	0
Bageshwar	491	648	0	0	291	559	0	0	0	0	0	0	0	0	0	0
Pithoragarh	318	452	0	0	0	0	0	0	416	526	0	0	512	622	0	0
Champawat	480	630	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nainital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
U.S. Nagar (A)	4125	3752	201	195	2525	2125	153	121	3624	3478	256	222	3899	3812	195	230
Total	14998	17546	254	236	10448	11851	176	150	11104	12654	295	326	11350	12599	220	374

(Source : LDMs)

**Observation :** 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.

**(c) वित्तीय साक्षरता हेतु केन्द्र (CFL) :**

भारतीय रिजर्व बैंक द्वारा घोषित वित्तीय समावेशन के लिए राष्ट्रीय नीति (NSFI) 2019-2024 के अंतर्गत प्रथम फेज में राज्य के समस्त जिलों के 16 ब्लकों में प्रायोजक बैंकों (भारतीय स्टेट बैंक, पंजाब नेशनल बैंक एवं बैंक ऑफ बड़ौदा) के सहयोग से CRISIL Foundation (implementing NGO) द्वारा वित्तीय साक्षरता केन्द्र की स्थापना की गयी है।

Project cost is being funded from Depositor Education Awareness (DEA) Fund of RBI and part portion is being funded by Sponsor Bank (SBI, PNB, BOB).

Funding Details	Funding from DEA Fund or FIF (as applicable)	SBI / PNB / BOB
CAPEX	Rs. 5 Lakh	NIL
OPEX	Rs. 8.1 Lakh per year for three years = Rs. 24.3 Lakh	Rs. 0.9 lakh per year for three years = Rs. 2.7 lakh
Total	Rs. 29.3 Lakh	Rs. 2.7 lakh
Total per CFL	Rs. 32 lakh	

**Major Highlights of the CFL Project in the State :**

- ❖ In CFL part-I, in 16 Blocks CFL have been opened.
- ❖ In CFL part-II, another 16 Blocks have been identified for opening Centre for financial literacy.
- ❖ 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.

**Agenda - 5 :****Enabling Infrastructure for furthering Financial Inclusion and Digital Payments Ecosystem :****(a) Digital infrastructure :**

	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			
	March 20	March 21	March 22	Dec., 22	March 20	March 21	March 22	Dec., 22	March 20	March 21	March 22	Dec., 22
State Average	118.84	116.12	NA	--	38.58	42.67	NA	--	NA	NA	NA	NA

(Source : TRAI data – Uttarakhand is included in Western UP)

**Major Highlights of Digital Infrastructure in the State:**

उक्त विषयक दूरसंचार विभाग, देहरादून द्वारा निम्नवत अवगत कराया गया है :

- राज्य में कुल 15745 गांव हैं, जिसमें से 14327 गांव को 3G/4G दूरसंचार सेवा से आच्छादित कर दिया गया है। 648 गांव किसी भी technology से आच्छादित नहीं है, जिसकी सूची भारत सरकार को आवश्यक कार्यवाही हेतु प्रेषित की गयी है।
- उत्तराखण्ड राज्य में फेज-1 के तहत BSNL द्वारा भारत नेट प्रोजेक्ट के तहत राज्य की 1861 ग्राम पंचायतों में से 1541 ग्राम पंचायतों में Internet की सुविधा Optical fibre connection द्वारा पहुंचा दी गयी है। फेज-1 के तहत अवशेष 320 ग्राम पंचायतों में मार्च, 2023 तक Internet की सुविधा Optical fibre connection द्वारा पहुंचा दी जायेगी।

**(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.
- ❖ According to the Internet and Mobile Association of India (IAMAI) report, titled 'India Internet Jan, 2022', Uttarakhand's 45.10% female users are there and 74.60% male users.

**(i) Road Connectivity in the State :**

- ❖ 2373 Revenue villages do not have road connectivity.
- ❖ Present Status: The overall road network length in the State is 52848 km. The road network is administered by the PWD and comprises of 2954 km of national highways (NH), 4,387 km of State Highways (SH), 4,906 km of District Roads and 29809 km of Rural Roads.

**ii). Power Infrastructure in the State :**

- ❖ Presently, as on March, 22 Uttarakhand State had installed capacity (MW) of 1322.56 and total electricity generation of 5157.27 million units against total electricity demand (MU) of 10679.
- ❖ 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.

**iii). Telecom Connectivity :**

- यदि बैंकिंग सेवायें उपलब्ध कराये जाने में कनेक्टिविटी की समस्या है तो डी.टी.ओ. द्वारा उपलब्ध कराये गये प्रारूप पर Village Code एवं GP Code अंकित कर अन्य पूर्ण विवरण सहित दूरसंचार विभाग को प्रेषित करें।
- Village Code एवं GP Code निर्मांकित site पर उपलब्ध हैं :  
Lgd-Local Government Directory, Govt. of India  
<https://lgdirectory.gov.in>

- ❖ 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 832.20 million and number of urban telephone subscribers 652.39 million.
- ❖ Number of rural telephone subscribers 517.99 million.
- ❖ Data as on 31.12.2022  
(Source- TRAI, Department of Telecom Report dated 16th Feb., 2023)

**Agenda – 6 :-**

**Progress in Pilot Project on Expanding and Deepening of Digital Payments undertaking the identified District (District Almora and District Chamoli) :**

- 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 - 100% in Almora District and 87% in Chamoli District.
- 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 – 100% in Almora District and 72% in Chamoli District.



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 :

		March, 2022		December, 2022	
		Almora	Chamoli	Almora	Chamoli
Digital Coverage for Individual (SB Accounts)	Total No. of Eligible operative SB A/c covered with atleast one of the facilities Debit/RuPay cards/Net Banking/Mobile banking/UPI/USSD/AEPS etc.	678907	359771	209191	98891
	% of Eligible Operative A/c digitally covered (with at least one of the facilities) out of total Operative Savings Accounts	98	81	100	87
Digital Coverage for Business (Current Accounts)	Total No. of Eligible Operative Current/Business A/c covered with atleast one of the facilities – Net Banking/POS/QR/Mobile Banking etc.	7846	2922	9085	4843
	% of Eligible Operative A/c digitally covered (with atleast one of the facilities) out of total operative Current/Business A/c	95	56	100	72

(Source : LDMs)

- अपर मुख्य सचिव, वित्त, उत्तराखण्ड शासन की अध्यक्षता में दिनांक 10.02.2023 को आयोजित Deepening of Digital Payments / Financial Inclusion / New Branch Opening हेतु गठित राज्य स्तरीय उप-समिति की बैठक में षत-प्रतिषत डिजीटाइजेशन हेतु सर्व सम्मत से अन्य दो जिलों, जिला पिथौरागढ़ एवं जिला पौड़ी का चयन किया गया है।

## **Agenda – 7 :**

### **Any other Specific issue relating to FI/FL/Digital Payments :**

- a) **Performance of Aspirational Districts in four KPIs under Targetted Financial Inclusion Intervention Programme :**

**Aspirational District (Haridwar & US Nagar) for Targetted Financial Inclusion Intervention Programme (TFIIP) :**

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 दिनांक 31.12.2022 तक की प्रगति निम्नवत है :

Indicator	Target F.Y. 2022-23	Achieved as on 31.12.22
Account Opened under PMJDY Per 1 lac population	43000	42607
PMJJBY Number of Enrolments Per 1 lac population	7000	<b>7018</b>
PMSBY Number of Enrolments Per 1 lac population	28000	27381
APY Number of Beneficiries Per 1 lac population	5000	4864
<b>Population of Haridwar District - 18.90 lacs</b>		

जिला उधम सिंह नगर की दिनांक 31.12.2022 तक की प्रगति निम्नवत है :

Indicator	Target F.Y. 2022-23	Achieved as on 31.12.22
Account Opened under PMJDY Per 1 lac population	49000	<b>50150</b>
PMJJBY Number of Enrolments Per 1 lac population	9000	<b>10283</b>
PMSBY Number of Enrolments Per 1 lac population	37000	<b>39159</b>
APY Number of Beneficiries Per 1 lac population	5000	<b>6053</b>
<b>Population of US Nagar District - 16.49 lacs</b>		

(Source of Data : Champions of Change Portal )

वित्तीय सेवायें विभाग, वित्त मंत्रालय, भारत सरकार द्वारा दिनांक 20.01.2023 को सचिव, वित्तीय सेवायें विभाग, भारत सरकार की अध्यक्षता में, देश में चयनित 112 Districts of the Targeted Financial Inclusion Intervention Programme (TFIIP) की प्रगति समीक्षा हेतु बैठक आयोजित की गयी।

बैठक में चर्चा उपरांत निम्न कार्य बिन्दु पर बैंकों द्वारा कार्य किया जाना है :

- ❖ It was emphasized that in addition to the existing five identified KPIs for financial inclusion in Aspirational Districts, banks should focus on increasing the credit offtake also under PMMY, Stand Up India and PMSVANidhi schemes.

**(b) वित्तीय समावेशन से सषक्तिकरण :**

**Campaign from 15.02.23 to 15.08.23 in Aspirational District (Haridwar & US Nagar) :**

वित्तीय सेवायें विभाग, वित्त मंत्रालय, भारत सरकार द्वारा अर्द्धषासकीय पत्र संख्या D.O. No.6/6/2023-FI- Mission Office दिनांक 03.02.2023 के माध्यम से Aspirational District हरिद्वार एवं उधम सिंह नगर में दिनांक 15.02.2023 से 15.08.2023 तक "वित्तीय समावेशन से सषक्तिकरण" अभियान चलाये जाने हेतु निर्देशित किया गया है।

जिला अधिकारी, हरिद्वार एवं उधम सिंह नगर के मार्गदर्शन एवं निर्देशन में अग्रणी जिला प्रबन्धक, हरिद्वार एवं उधम सिंह नगर द्वारा ग्राम पंचायत स्तर पर कैम्पेन आयोजित किया जायेगा तथा कैम्पेन की प्रगति रिपोर्ट अग्रणी जिला प्रबन्धकों द्वारा वित्तीय सेवायें विभाग द्वारा तैयार किये गये पोर्टल पर दर्ज की जायेगी।

अभियान के उद्देश्य निम्नवत हैं :

- प्रत्येक वयस्क का बैंक खाता खोलना एवं योग्य नागरिक को बीमा/पेंशन योजना अंतर्गत आच्छादित करना।
- MUDRA, PM Svanidhi, Stand-up India एवं KCC योजना अंतर्गत कवरेज बढ़ाना।
- 5 कि.मी. की परिधि में नागरिकों को बैंकिंग सेवायें उपलब्ध कराना।
- नागरिकों को वित्तीय/डिजीटल के प्रति जागरुक करना।

चयनित जिला हरिद्वार की 306 एवं उधम सिंह नगर की 376 ग्राम पंचायत में अभियान चलाया जायेगा। शासन से आग्रह है कि "वित्तीय समावेशन से सषक्तिकरण" अभियान को सफल बनाने हेतु जिला अधिकारी हरिद्वार एवं उधम सिंह नगर को निर्देशित करने का कष्ट करें।

एजेण्डा संख्या – 8 :

वार्षिक ऋण योजना 2022-23 अंतर्गत प्राथमिकता क्षेत्र में ऋण उपलब्धि :

( Amt. in Cr.)

F.Y.	Crop Loan			Term Loan			Farm Sector			Non Farm Sector (MSME)			Other Priority Sector			Total PSA		
	Target	Achievement	% age	Target	Achievement	% age	Target	Achievement	% age	Target	Achievement	% age	Target	Achievement	% age	Target	Achievement	% age
As on 31.12.22	7334	4770	71	5217	3418	66	12551	8188	65	11995	12524	104	4115	2742	67	28661	23454	82
2021-22	7181	5208	73	5118	3631	71	12298	8839	72	10454	10055	96	3859	2378	62	26611	21272	80
2020-21	7952	4097	52	5271	2396	45	13222	6493	49	8851	8624	97	3721	1177	32	25794	16294	63
2019-20	6806	4920	72	3579	3173	89	10385	8094	78	8031	8372	104	3595	1827	51	22011	18294	83

एजेण्डा संख्या – 9 :

(क) सरकार द्वारा प्रायोजित ऋण योजनाओं की प्रगति :

Scheme		01.04.21 to 31.12.21					01.04.22 to 31.12.22				
		75% of Annual Target	Received	Sanctioned	Disbursed	Progress %	75% of Annual Target	Received	Sanctioned	Disbursed	Progress %
SCP	SC	604	1282	561	538	93	665	989	648	632	97
	ST	75	103	63	58	84	75	92	58	56	77
	Minority	113	173	33	22	29	90	169	66	59	73
	Total	791	1558	657	618	83	829	1250	772	747	93
NULM		1747	2681	678	651	39	750	1221	916	900	122
NRLM		7500	15618	9428	---	126	13500	22786	12393	---	92
PM SVANidhi		15375	16572	11082	10322	72	15375	18837	17618	16069	115
PMFME							--	628	154	91	--
Stand-up India		2264	143	143	143	2174	1630	241	230	230	14
VCSGSY	Vehicle	113	161	102	92	90	112	253	154	145	138
	Non-Vehicle	75	124	33	27	44	75	160	58	48	77
	Total	188	285	135	119	134	187	413	212	193	215
Home Stay		150	313	92	68	77	150	398	140	139	93
MSY		3825	10980	4102	2494	107	4500	12812	6173	4146	137
MSY Nano		10500	2504	392	102	4	7500	4831	2506	1514	33
PMEGP		1285	3817	1335	811	104	1337	4103	1867	965	140
		Margin Money Target Rs. 51.71 Cr.					Margin Money 75% of Annual Target : Rs. 38.78 Cr.				
		Achievement : Rs. 20.58 Cr. (40%)					Achievement : Rs. 20.64 Cr. (53%)				

**Overlapping of Central Govt. Schemes and State Govt. Schemes :**

- Sub-Committee formed by SLBC to study the overlapping schemes suggested that MSY Nano is overlapping with Mudra Scheme (Shishu Loan).
- MSY Nano is promoted by DIC and Mudra loan are done by the Banks, based on the applications uploaded in Udhami Mitra portal.
- The annual target for MSY Nano for F.Y. 2022-23 is 10000 against which 2134 loan application have been disbursed.
- Thus MSY Nano is duplication of Mudra loan (Shishu) and it should be subsumed in Mudra loans. Proportionately Mudra target be increased.

• **राष्ट्रीय षहरी आजीविका मिषन (NULM - Individual) :**

- एन.यू.एल.एम. योजना का पोर्टल विगत छः माह से कार्य नही कर रहा है। समाज कल्याण बैंकर्स स्थायी समिति की बैठक में प्रमुख सचिव, समाज कल्याण, उत्तराखण्ड षासन द्वारा षहरी विकास निदेशालय, उत्तराखण्ड को निर्देशित किया गया कि पोर्टल विषयक षिकायत के निराकरण हेतु विभाग केन्द्र सरकार को अवगत कराये।

• **वीर चन्द्र सिंह गढ़वाली पर्यटन स्वरोजगार योजना एवं दीन दयाल उपाध्याय गृह आवास (होम स्टे) विकास योजना :**

- अवस्थापना विकास बैंकर्स स्थायी समिति की बैठक में अपर सचिव, पर्यटन, उत्तराखण्ड द्वारा बैंकों से आग्रह किया गया कि उक्त योजना अंतर्गत ऐसे ऋण आवेदन पत्र, जिनमें सेक्षन 143 के तहत अकृषि प्रमाण पत्र एवं अधिकृत एजेंसी से मानचित्र स्वीकृति की प्रक्रिया पूर्ण नही की गयी है, को निरस्त कर अविलम्ब वापस करें।

● पी.एम. स्वनिधि योजना :

- अवस्थापना विकास बैंकर्स स्थायी समिति की बैठक में अपर मुख्य सचिव, ग्राम्य विकास, उत्तराखंड शासन द्वारा विभाग को निर्देशित किया गया था कि प्रत्येक शुक्रवार को कैम्प आयोजित कर योजना अंतर्गत प्रगति दर्ज कर लक्ष्य पूर्ण करें।

● Expanding and Deepening of Digital Payments EcoSystem :

- अपर मुख्य सचिव, वित्त उत्तराखंड शासन की अध्यक्षता में आयोजित Deepening of Digital Payments / Financial Inclusion / New Branch Opening हेतु गठित राज्य स्तरीय उप-समिति की बैठक में षत-प्रतिषत डिजीटाइजेशन हेतु राज्य में दो अन्य जिलों, जिला पिथौरागढ़ एवं जिला पौड़ी का चयन किया गया है।

(ख) एम.एस.एम.ई. योजना :

**i. Digital products for MSME lending :** A lot of efforts have to be made in terms of simplifying processes and adopting technological interventions for expanding for credit coverage of micro enterprises. Banks are requested to explore developing end-to-end digital products to enhance MSME lending, especially for micro enterprises.

**ii. Disposal of MSME loans :** Banks are requested to capture the details of all MSME applications received by branches in the centralized proposal tracking system (CPTS) and the acknowledgement and status of the application should be sent automatically to the applicant. Banks should also continue to monitor the reasons for rejection of loan applications for MSMEs.

**iii. Pre-Packaged IBC resolution Process :** The Government had introduced the Pre-packaged Insolvency Resolution Process (PPIRP) for resolution of stress of corporate MSMEs as an efficient alternative insolvency resolution process under Insolvency and Bankruptcy Code (IBC). However, the response to the PPIRP was found to be tepid. The banks may explore resolution of stressed MSME loans through the Pre-packaged IBC resolution process and the Industry Associations may create more awareness about the facility among their MSME members.

**iv. Onboarding of CPSES and Corporate Buyers on TREDS platform :** TReDS is an online bill discounting platform that allows Micro, Small and Midium Enterprises to finance or reduce their trade receivables by selling their trade receivables to corporate.

Government has made it mandatory for CPSES and Companies with a turnover of Rs. 500 cr. and above to register with TREDS Portal. CPSES has been directed to ensure that their MSME vendors are also registered in TREDS Portal.

Review of TREDS data revealed that number of buyers on the platform continued to be low despite several measures taken by RBI and Government. Major Industry Associations were advised to urge their large corporate members to onboard the platforms.

In Uttarakhand, Airport Authority of India, ONGC, BHEL, GAIL, HUDCO, IOCL, MHPC, Oil India, THDC, SAIL etc. have joined TREDS.

v. **Credit to New to Credit (NTC) segment of MSMEs** : Banks should make concerted efforts to expand lending to entrepreneurs in the NTC segment while keeping viability considerations in view, so that meaningful financial inclusion can be achieved.

vi. **Awareness amongst MSMEs** : Banks and Industry Associations should enhance their efforts to create awareness about various measures targeted at MSMEs viz., registration on Udhyaam Portal, Emergency Credit Line Guarantee Scheme, etc., amongst MSME entrepreneurs.

योजनांतर्गत इकाईयों को वितरित ऋणों की सेक्टरवार outstanding निम्नवत है :

Progress as on 31.12.22

(Total Outstanding Amt. in Cr.)

Micro Enterprises (Manufacturing + Services)		Small Enterprises (Manufacturing + Services)		Medium Enterprises (Manufacturing + Services)		Other Finance to MSMEs		Out of other finance to MSMEs above, loans upto 50 Cr. to Start-ups		Total	
A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
214999	10407.00	15099	7631.00	2066	2808.00	3181	97.00	--	--	235345	20943

(Source : SLBC Revamp Portal)

उद्यम रजिस्ट्रेशन :

- उत्तराखण्ड राज्य में 142467 खातों में उद्यम रजिस्ट्रेशन हो गया है, जिसमें से 138202 सूक्ष्म इकाईयां हैं, 3941 लघु इकाईयां हैं तथा 324 मध्यम श्रेणी की इकाईयां हैं।

(Source : Udhyaam portal)

एजेण्डा संख्या – 10 :

एन.पी.ए. :

(Amt. in Cr.)

S. No.	NAME OF SCHEME	Total Outstanding		Gross NPA		As on 31.12.22
		No.	Amount	No.	Amount	Gross NPA %
1	PMEGP	6691	184.53	1036	22.95	12.44
2	DAY-NULM	4040	35.23	795	5.50	15.61
3	NRLM	18594	90.51	1209	5.69	06.29
4	SHG	15846	140.03	8736	14.18	10.13
5	Stand Up India	8280	203.77	207	31.76	15.59

(Source : SLBC Revamp portal)

**Reason for NPA in Govt. sponsored scheme :**

1. Poor industrial / economic growth in Uttarakhand State, which lead to higher percentage of in habitants' dependents on agriculture and off farm income.
2. Natural calamities and poor road infrastructure in hills, which make regular post sanction inspection difficult.
3. Wilful default and sluggish RC recovery mechanism in State.

**Way forward :**

1. Capacity building of potential loan beneficiaries.
2. Skill development of potential beneficiaries to enable them to make effective views of loan given to them.
3. Cluster approach in Agriculture and MSME to be ensured, which will guarantee backward linkage and forward linkage.
4. Marketing help and support to be provided by State Govt. for sale of local goods produce.
5. Loan recovery mechanism to be tightened by Banks and State Govt.

एजेण्डा संख्या – 11 :

लम्बित वसूली प्रमाण पत्र (R.C.) :

Progress as on 31.12.2022

(Amt. in lacs)

Sr.	District	RCs Pending								Total Pending RCs		Recovery agt. RC 01.04.22 to 30.09.22		% Recovery agt. RC lodged
		Less than 1 Year		1 to 3 Years		3 to 5 Years		More than 5 Years						
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	Uttarkashi	529	275.00	222	73.00	69	18.00	16	2.00	836	368.00	226	197.00	54
2	New tehri	2529	3357.80	262	256.23	197	284.27	267	197.57	3255	4095.87	87	25.83	1
3	Pauri	613	417.40	745	436.82	60	91.00	51	28.43	1469	973.65	113	85.05	9
4	Chamoli	148	74.00	339	164.00	147	88.00	97	141.00	731	467.00	81	23.00	5
5	Pithoragarh	629	375.36	849	628.27	829	355.04	167	117.13	2474	1475.80	238	139.38	9
6	Rudraprayag	276	169.49	193	111.21	88	21.82	23	5.71	580	308.23	172	196.41	64
7	Bageshwar	194	148.88	15	2.00	0	0.00	0	0.00	209	150.88	98	118.96	79
8	Champawat	146	106.00	233	139.00	292	127.00	167	117.00	838	489.00	139	33.00	7
9	Almora	952	661.67	373	406.95	147	113.40	103	36.80	1575	1218.82	105	89.72	7
10	Dehradun	3471	6212.44	1177	1212.98	906	951.50	1090	772.52	6644	9149.44	218	133.92	1
11	Haridwar	576	45.40	826	730.20	413	365.10	310	119.30	2125	1260.00	576	795.40	63
12	Nainital	176	279.00	184	140.00	23	31.00	0	0.00	383	450.00	92	90.00	20
13	U.S.Nagar	458	273.17	448	234.84	102	184.21	0	0.00	1008	692.22	263	546.63	79
<b>Total</b>		<b>10697</b>	<b>12396</b>	<b>5866</b>	<b>4536</b>	<b>3273</b>	<b>2630</b>	<b>2291</b>	<b>1537</b>	<b>22127</b>	<b>21099</b>	<b>2408</b>	<b>2474</b>	<b>398</b>

(Source : LDMS)

	RCs Pending Position	
	No.	Amt. ( in Cr.)
<b>As on 30.09.2022</b>	22944	227.86
<b>As on 31.12.2022</b>	22127	210.99

वित्तीय वर्ष 2022-23 के द्वितीय त्रैमास के सापेक्ष तृतीय त्रैमास में आर.सी. खातों की संख्या में 817 की कमी आयी है तथा रु. 16.87 करोड़ की वसूली हुयी है।

बैंक, राजस्व विभाग से लम्बित रिकवरी सर्टिफिकेट (आर.सी.) में वसूली हेतु षासन से सहयोग की अपेक्षा करते हैं।

एजेण्डा संख्या – 12 :

जनपद चमोली के जोषीमठ क्षेत्र में भू-स्खलन एवं भू-धंसाव विषयक :

- सचिव, उत्तराखण्ड राज्य आपदा प्रबन्धन प्राधिकरण, उत्तराखण्ड सचिवालय, देहरादून द्वारा संख्या 1671/USDMA-1055 (2022) देहरादून दिनांक 07.01.2023 द्वारा निम्नवत अधिसूचना जारी की गयी है :  
जिलाधिकारी चमोली के पत्र संख्या-499 दिनांक 29 दिसम्बर, 2022 एवं तदक्रम में विषेषज्ञ समिति की आख्या दिनांक 06.01.2023 के आधार पर उत्तरांचल आपदा न्यूनीकरण, प्रबन्धन तथा निवारण अधिनियम, 2005 (उत्तरांचल अधिनियम संख्या 29, वर्ष 2005) के अध्याय-ग्यारह की धारा 23 – "क्षेत्र की आपदा प्रवृत्त क्षेत्र या आपदा प्रभावित क्षेत्र के रूप में घोषणा" में प्रदत्त षक्तियों का उपयोग करते हुये उत्तराखण्ड राज्य अंतर्गत जनपद चमोली के तहसील जोषीमठ के नगरपालिका क्षेत्र जोषीमठ को भू-स्खलन एवं भू-धंसाव प्रभावित क्षेत्र घोषित किया जाता है।



- निबन्धक, कार्यालय निबन्धक, सहकारी समितियां उत्तराखण्ड, देहरादून द्वारा पत्रांक 12818/अधि./चमोली, जि.सह.बैंकलि. गोपेष्वर/2022-23 दिनांक 08.02.2023 के माध्यम से सचिव/महाप्रबन्धक, चमोली, जिला सहकारी बैंक लि., गोपेष्वर को निर्देशित किया गया है कि जनपद चमोली के जोषीमठ क्षेत्र में आपदा प्रभावित परिवारों/व्यक्तियों द्वारा सहकारी बैंकों से लिये गये ऋण की किस्तों की वसूली एक साल तक स्थगित रखी जाये।
- जनपद चमोली के तहसील जोषीमठ के नगरपालिका क्षेत्र में भू-स्खलन एवं भू-धंसाव विषयक जिला समन्वय समिति की विशेष बैठक (Special DCC) दिनांक 10.03.2023 को आयोजित की गयी। बैठक में जिलाधिकारी, चमोली द्वारा निम्नवत निर्देशित किया गया :
  - नगर पालिका क्षेत्र जोषीमठ में कार्यरत राष्ट्रीयकृत, व्यवसायिक एवं ग्रामीण बैंकों से लिये गये बैंक ऋणों की वसूली को एक साल तक के लिए स्थगित रखने एवं आगामी 12 माह हेतु ऋण खातों का पुनर्गठन (Restructuring) करने तथा पुनर्गठित ऋण खातों पर अतिरिक्त प्रतिभूति नहीं लिया जाय।

### एजेण्डा संख्या – 13 :

#### प्रधानमंत्री आवास योजना (षहरी) के ए.एच.पी. घटक के अंतर्गत लाभार्थियों को ऋण की सुविधा उपलब्ध कराये जाने विषयक :

उत्तराखण्ड आवास एवं विकास परिषद्, देहरादून द्वारा पत्रांक 125/उ.आ.वि.परि. पत्रा.सं – 19 (2018-19) दिनांक 17.02.2023 के माध्यम से निम्नवत अवगत कराया गया है :

- उपरोक्त विषयक आवास विभाग द्वारा 17304 आवासीय इकाईयां प्रधानमंत्री आवास योजना (षहरी) के ए.एच.पी. घटक के अंतर्गत निर्माणाधीन हैं। इन परियोजनाओं में लाभार्थियों की अधिकतम आय सीमा रु. 3.00 लाख है। यह भी प्रावधान है कि लाभार्थी का सम्पूर्ण भारत में कोई पक्का आवास ना हो। इस वर्ग में ऐसे लाभार्थियों द्वारा आवेदन किया जा रहा है, जो रेहड़ी पट्टी संचालन करते हों अथवा मजदूरी करते हों या अन्य असंगठित क्षेत्र में कार्य कर रहे हों। ऐसे लाभार्थियों का सिबिल स्कोर सामान्य ऋण ग्रहिताओं के समान नहीं होता है।
- राज्य सरकार द्वारा उक्त आवासों का अधिकतम मूल्य रु. 6.00 लाख रखा गया है, जिसमें रु. 2.50 लाख राज्य एवं केन्द्र सरकार द्वारा अनुदान के रूप में प्राधिकरण/निजी विकासकों को सीधे उपलब्ध कराया जा रहा है। शेष रु. 3.50 लाख लाभार्थी द्वारा स्वयं वहन किया जाना है। इस प्रकार पूर्व से ही रु. 6.00 लाख के रियायती मूल्य मात्र पर रु. 3.50 लाख का भुगतान लाभार्थी द्वारा किया जाना है।
- राज्य सरकार द्वारा प्राधिकरण/निजी विकासकों को बनाये गये payment plan के अनुसार लाभार्थियों को यह राशि construction link plan के अंतर्गत विभिन्न चरणों में किया जाना है। किसी भी चरण में कुल लागत के सापेक्ष 70 प्रतिशत तक का ही भुगतान विकासक को किया जा रहा है तथा शेष 30 प्रतिशत की लागत विकासक द्वारा वहन की जा रही है। भुगतान के पूर्व त्रिपक्षीय संस्था द्वारा मात्रात्मक एवं गुणात्मक जांच की जा रही है तथा संतोषप्रद कार्य होने की दशा में भुगतान की व्यवस्था की गयी है। लाभार्थी का चयन भारत सरकार के पोर्टल में पंजीकृत व्यक्तियों से लॉटरी के माध्यम से किया जा रहा है।
- बैंकों से आग्रह है कि योग्य अभ्यर्थियों को सकारात्मक रुख अपनाते हुये ऋण प्रदान करने हेतु कदम उठाये।

**एजेण्डा संख्या – 14 :**

**प्रधानमंत्री फसल बीमा योजना (PMFBY) एवं पुर्नगठित मौसम आधारित फसल बीमा योजना (RWBCIS) :**

मौसम रबी 2022-23 में प्रधानमंत्री फसल बीमा योजना के अंतर्गत सभी बीमित कृषकों की सूचना भारत सरकार द्वारा तैयार किये गये पोर्टल [www.pmfby.gov.in](http://www.pmfby.gov.in) पर निश्चित समय अवधि 15 दिसम्बर, 2022 तक अपलोड किया जाना था। खरीफ 2022 में पोर्टल पर 58344 तथा रबी 2022-23 में पोर्टल पर 82260 कृषकों का विवरण अपलोड किया गया है। खरीफ 2022 में पोर्टल पर 136255 (PMFBY + RWBCIS) कृषकों का विवरण अपलोड किया गया है, जिसका विवरण निम्नवत है :

(राशि लाख में)

योजना	मौसम	बीमित कृषक			बीमित क्षेत्रफल (हे. में)	बीमित धनराशी	कृषकांश	कुल प्रीमियम धनराशी
		ऋणी कृषक	अऋणी कृषक	योग				
PMFBY	खरीफ	35067	23277	58344	11799.45	7789.74	155.79	311.84
RWBCIS	2022	64076	13835	77911	46230.03	37413.73	1870.69	8812.25
योग		99143	37112	136255	58029.48	45203.47	2026.48	9124.09

(Source : Directorate of Agriculture, Uttarakhand)

रबी 2022-23 में पोर्टल पर 146259 (PMFBY + RWBCIS) कृषकों का विवरण अपलोड किया गया है।

(राशि लाख में)

योजना	मौसम	बीमित कृषक			बीमित क्षेत्रफल (हे. में)	बीमित धनराशी	कृषकांश	कुल प्रीमियम धनराशी
		ऋणी कृषक	अऋणी कृषक	योग				
PMFBY	रबी	40247	42013	82260	15503.63	9045.66	135.68	638.83
RWBCIS	2022-23	9784	54215	63999	393222.43	68282.94	3414.15	19524.18
योग		50031	96228	146259	394772.06	77328.60	3549.83	20163.01

(Source : Directorate of Agriculture, Uttarakhand)

वित्तीय वर्ष 2022-23 में फसल बीमा योजनाओं में क्षतिपूर्ति राशि का विवरण निम्नवत है :

Season Name	Name of Insurance Co.	Districts Name	Farmers Covered	Farmer Premium (Rs. In Cr.)	Claim Amt. (Rs. In Cr.)	Benefitted Farmer
PMFBY Rabi 2021-22	AIC of India	All 13 Districts	36485	0.87	2.01	10016
RWBCIS Rabi 2021-22	AIC of India	03 Distt. (Dehradun, Tehri & Haridwar)	17870	13.98	65.15	17820
	SBI General	09 Districts	16193	7.45	21.50	15984

(Source : AIC of India & SBI General Ins. Co.)

प्रधानमंत्री फसल बीमा योजना भारत सरकार की फ्लैगशिप योजना है। मौसम के प्रतिकूल प्रभाव को देखते हुये सभी कृषकों को फसल बीमा योजना से जोड़ा जाना किसानों के हित में है। उक्त के संदर्भ में सभी बैंक नियंत्रक/अग्रणी जिला प्रबन्धक अपने स्तर से फसल बीमा योजना में ऋणी कृषकों का फसल बीमा आच्छादन बढ़ाने हेतु बैंक शाखाओं से अनुवर्ती (follow up) कार्यवाही करें, जिससे किसानों को योजना से जोड़कर लाभान्वित किया जा सके।

फसल बीमा योजना के साथ ही साथ कृषि बीमा को द्वारा रेषम विभाग व रेषम फैंडरेषन के साथ रेषम उत्पाद कीट का बीमा "सरल कृषि बीमा" योजना के अंतर्गत किया जा रहा है। इससे रेषम उत्पाद कीट से जुड़े किसानों को बीमा का लाभ प्राप्त होगा।

एजेण्डा संख्या – 15 :

आरसेटी भवन की अद्यतन स्थिति :

Sr.	RSETIs	Sponsore Bank	Update Status of RSETIs Buildings
1	Champawat	SBI	Construction in progress, approximate 80% civil work has been completed.
2	Haridwar	PNB	Building Structure completed and work is not in progress since last two years. Matter pending with PNB Head Office.
3	Dehradun	PNB	Land allotted to RSETI has been demarcated, but the passage to reach the land is not marked.
4	Uttarkashi	SBI	Land allotted and CSR fund awaited from Corporate Centre.
5	Nainital	BOB	Building map approved by DLDA on 05.03.2022. Construction work is yet to be started. L-1 Contractor is finalized for construction of building. Contractor is demanding rate escalation due to increase in material cost. Bank is following up with the contractor to start the construction work.
6	Pithoragarh	SBI	Land allotted and proposal pending at LHO, CSR Fund for Rs. 2.00 Crore received.
7	Rudraprayag	SBI	Land allotted and proposal pending at LHO, CSR Fund Rs. 3.60 Crore received.
8	Tehri	SBI	Land allotted and proposal pending at LHO, CSR Fund for Rs. 2.17 Crore received.
9	Chamoli	SBI	Tender floated for Civil work but no vendor turned up. Revised estimate is being prepared by LHO. CSR Fund for Rs. 2.95 Crore received.

(Source of Information : Director RSETIs )

- बैंक आरसेटी भवन का अतिषीघ्र निर्माण पूर्ण करवायें, जिससे आरसेटी का कार्य सुचारु रूप से हो सके।

एजेण्डा संख्या – 16 :

**NABARD :**

**1. Farm Sector Development :**

- **Credit access to the FPOs -** NABARD has promoted 133 FPOs in the state; however, only 64 have been credit linked till date. Banks should direct their branches to extend their support in providing loans/ CC limits to the eligible FPOs (50 of these FPOs are almost 05 years old and mature enough to absorb credit support from Financial Institutes). SFAC's and NABARD's credit guarantee support scheme can be availed of by banks for further reducing their credit risks (available on respective websites).

- Progress under CSS- FPOs in the state as on 09.01.2023 are as under :

Sr.	Particulars	NABARD	NAFED	NCDC	NDDB	SFAC	TRIFED	UOCB	Total
1	FPOs Allocated (No. of FPOs)	31	31	26	2	51	2	11	154
2	Registration (No. of FPOs)	31	21	26	1	36	2	0	117
3	No. of shareholders	5297	1192	5662	7	2326	506	0	14990
4	Bank linkage (No. of FPOs)	31	8	25	1	25	1	0	91

- **WDF/ Springshed/ IWMS/ TDF** - NABARD has been implementing 05 watershed development projects & 08 Springshed development projects spreading over 9000 ha in the state. 03 tribal development projects are ongoing in the state. Besides, 02 projects identified under IWMS viz., Gagas valley, Dwarahat (Almora) and Urgum Valley, Joshimath (Chamoli) have completed in March 2022. Under IWMS, integrated development of 05 identified villages in each project area is targeted. DPRs including Credit plans have been prepared in consultation with all the stakeholders at district level. Bankers are requested to finance viable economic activities in these areas.

## **2. Off Farm Sector Development –**

(a) **Rural Haat** - The eligible agency can submit proposal for grants assistance under Rural Haat scheme of NABARD. State Govt./ district administration can make a provision for space allocation for Rural Haats where weekly markets are functional. Potential areas for marketing of products could also be identified at district administration level.

(b) **Skill Development** - NABARD supports skill development programmes through RSETIs (sponsored by Banks) and other reputed Institutes. RSETIs/ Banks can approach NABARD to avail financial support for training being conducted by them.

## **3. Micro Finance –**

- **SHG- Bank Linkage Programme** : As per latest SRLM data there are 54,201 SHGs or 4,03,868 women who are associated with SHG movement in the State. However, as per NABARD's report on Status of Micro Finance in India – 2021- 22 (as on 31.03.2022) only 21,552 SHGs had bank loan outstanding of ₹134.24 crore in the State. It indicates huge gap in SHG financing. Banks need to bridge this gap.

RO had forwarded SHG/ JLG targets for FY 2022-23 to SLBC vide letter No. 849 dated 11.07.2022 to allocate district- wise targets to LDMs. SLBC is requested to follow- up with LDMs and banks to achieve the targets set under the programme.

- **Formation of JLGs** : NABARD currently provides a promotional grant assistance to RRB/ Cooperative Banks/ Private Sector Banks and SFBs for promotion of JLGs. Banks may explore the possibility of entering into a MoU with NABARD for promotion of JLGs.
- **Village Level programmes (VLPs)** : To boost the financial inclusion awareness, popularize various govt. schemes, increase bankers- SHGs interface and further strengthen the SHG- BLP, NABARD extend financial support for conducting VLPs through branches of Commercial Banks, RRBs and Co- operative banks across all the 13 districts of the State. NABARD will reimburse ₹2000 per VLP for the purpose.

All banks are requested to issue necessary instructions to their branches to take advantage of VLPs for creating awareness on SHG- BLP, financial literacy and promotion of other products.

The progress on conduct of VLPs may be incorporate as a regular agenda in BLBC/ DCC/ DLRC Meetings.

#### **4. International Year of Millets (IYM- 2023) –**

The UN General Assembly has declared the year 2023 ‘International Year of Millets’. It will help in creating awareness throughout the world about the significant role of millets in significant role of millets in sustainable agriculture and its benefits as a smart and superfood.

IYM 2023 aims to contribute to the UN 2030 Agenda for different SDGs (Zero hunger, good health & well being, decent work & economic growth, responsible consumption & production, climate action and life on land). India is poised to become the global hub for millets with a production of more than 170 lakh tonnes which makes for more than 80% of the millets produced in Asia (source PIB & FAO). Finger millet (Ragi), barnyard millet (Jhangora), foxtail millet and proso millets and pulses have a great potential to withstand stress condition as compared to other crops in the State.

Various initiatives have been taken by Govt. of Uttarakhand to promote millets in the State. As per data provided by the Directorate of Millets Development, Jaipur for the year 2021-22; Uttarakhand has grown RAGI in the area of 0.86 lakh ha, having production of 1.27 lakh tonnes with the yield of 1478 Kg/ha (more than the all India average of 1401 Kg/ ha). Further, Uttarakhand has produced 0.73 lakh tonnes of Small Millets in the area of 0.47 lakh ha, having yield of 1559 Kg/ha (above national average of 885 Kg/ ha).

NABARD at all India level and in the State has taken several initiatives to address various issues relating to millets. NABARD RO has organized a meeting of Regional Advisory Group on Millets on 20.03.2023 under the Chairmanship of Dr. BRVC Puroshottam, Secretary, Agri., GoUK.

**While millets are gaining popularity among consumers, the actual consumption is not increasing, and supply cannot match it if large sections start consuming millets. Hence, we need two-pronged strategies to manage supply and demand side issues. The state has only 01 percent share in the total production of millets in India, which needs to be increased.**

**एजेण्डा संख्या – 17 :**

**बजार की बुद्धिमत्ता (Market Intelligence) :**

दिनांक 28.02.2023 को समाचार पत्र (दैनिक जागरण) में प्रकाशित समाचार के माध्यम से धन के गबन का मामला निम्नवत ज्ञात हुआ है :

विकासनगर क्षेत्र में एक महिला द्वारा किसान सेवा सहकारी समितियों के नाम से लोगों को सावधि जमा रसीद जारी की गयी तथा प्राप्त राशि सोसायटी के अधिकारिक खाते में जमा नही की गयी थी।

उक्त मामले में प्रवर्तन निदेशालय (ईडी) द्वारा धन षोधन निवारण अधिनियम (पीएमएलए) के प्रावधानो के तहत रु. तीन करोड़ से अधिक की हेराफेरी के जुर्म में आरोपित की संपत्ति कुर्क की गयी है।

**एजेण्डा संख्या – 18 :**

**अध्यक्ष महोदय की अनुमति से अन्य किसी महत्वपूर्ण विषय पर चर्चा।**

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