



State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

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No.GM/SLBC/2018-19/M-150		10.01.2019

All the Participants of
State Level Bankers Committee
Himachal Pradesh

Dear Sir,

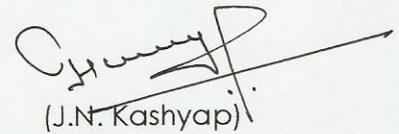
REG: PROCEEDINGS OF THE 150TH MEETING OF STATE LEVEL BANKERS COMMITTEE (SLBC) HIMACHAL PRADESH HELD ON 27.12.2018 AT SHIMLA.

We enclose the proceedings of 150th meeting of State Level Bankers Committee (SLBC) Himachal Pradesh held on 27th December, 2018 at Hotel Holiday Home, Shimla.

We would request you to initiate action on the points related to your Department/Office/Organization immediately and send us the Action Taken Report as early as possible. Member Banks/ LDMS are requested to ensure submission of SLBC progress data for the quarter ended December, 2018 on the prescribed MIS format (revised) latest by 20th of January, 2019 to enable the Convenor Bank to hold the next quarterly SLBC review meeting for the quarter ended December, 2018 as per schedule.

With Regards,

Yours faithfully



Deputy General Manager & Convenor
SLBC Himachal Pradesh

Encl: As above

Copy to:

1. The Chief Secretary, Govt. of HP, HP Secretariat, Shimla-2.
2. The Addl. Chief Secretary (Finance) Govt. of HP, HP Secretariat, Shimla-2.
3. The Dy. Secretary, Deptt of Financial Services, MOF, New Delhi
4. The Special Secretary (Finance), Government of Himachal Pradesh, HP Secretariat, Shimla-2.
5. The General Manager (In-charge), Reserve Bank of India, Block-40, SDA Complex Shimla.
6. The Chief General Manger, NABARD, Regional Office Shimla-171009.
7. The CMD's Secretariat, UCO Bank, Head Office, Kolkata-700001.
8. The ED's Secretariat, UCO Bank, Head Office, Kolkata-700001.
9. The General Manager, UCO Bank, Head Office, Kolkata-700001.

MINUTES OF 150TH SLBC MEETING OF STATE LEVEL BANKERS' COMMITTEE – HIMACHAL PRADESH HELD ON 27.12.2018 IN REGENCY HALL, HOTEL HOLIDAY HOME, SHIMLA (H.P.)

150th Meeting of State Level Bankers Committee- Himachal Pradesh held on 27th December, 2018 to review the performance of banking sector in the State for the quarter ended September, 2018. Sh. D.D. Sharma, IAS, Special Secretary, (Finance) to the Govt. of Himachal Pradesh chaired the meeting. Sh. A.K. Goel, Managing Director & C.E.O., UCO Bank co-chaired the meeting. The list of participants herewith annexed (Annexure-I).

The meeting started with the permission of the Chair at 11.30 a.m. at the Regency Hall of Hotel Holiday Home, Shimla. The meeting commenced with Welcome Address delivered by Sh. J.N. Kashyap, Deputy General Manager & Convenor, SLBC UCO Bank. The Key Note Address was given by Sh. A.K. Goel, Managing Director & CEO, UCO Bank. The D.G.M. & Convenor extended warm welcome to distinguished dignitaries sitting on the Dias and Senior Bureaucrats/Executives from State Government Departments, Boards, Corporations, Banks, Insurance Companies and media persons present in the meeting.

HIGHLIGHTS OF THE WELCOME ADDRESS DELIVERED BY SHRI J.N. KASHYAP, DGM & CONVENER, SLBC, HP.

The Convener extended warm welcome to the dignitaries sitting on the dais viz.

- **Sh. D.D. Sharma**, IAS, Special Secretary (Finance) to the Government of Himachal Pradesh. DGM & Convener, SLBC, UCO bank extended heartiest welcome to Sh. Sharma and expressed gratitude to Sh. D.D. Sharma for sparing valuable time to Chair the Meeting.
- **Sh. A.K. Goel**, MD & CEO, UCO Bank. The DGM extended warm welcome to MD & CEO on his maiden participation in the meeting. The Convener expressed good wishes to Sh. A.K. Goel on his new assignment as MD & CEO, UCO Bank.
- **Sh. K.C. Anand**, General Manager (In-charge), Reserve Bank of India. The Convener, SLBC extended warm welcome to GM (In-charge), RBI on his participation in the meeting and expressed gratitude for proactive participation, guidance and support by the team of RBI officials to the SLBC forum.
- **Sh. Ranbir Singh**, Chief General Manager, NABARD. The DGM, UCO Bank extended warm welcome to CGM NABARD on his participation in the meeting and expressed gratitude for proactive support in rural credit and micro finance.

HIGHLIGHTS OF THE KEY NOTE ADDRESS DELIVERED BY SHRI A.K. GOEL, MD & CEO, UCO BANK.

The MD & CEO in his Key Note Address to the House, highlighted the achievements of Banking sector in Himachal Pradesh during the half year ended September, 2018. Important points mentioned as below;

- Financial Inclusion is always on the priority agendas of the Government for attaining of inclusive growth in the State. Banks have opened more than 10.69 lakh PMJDY accounts till the end of September, 2018. 79% of PMJDY accounts holders are having RuPay debit Cards. He emphasised on banks to spread awareness about the regular usages of the RuPay debit Cards to keep the debit card in active Status. The campaign has been further extended

with the change in focus of opening of accounts from “every household” to “every adult”. Banks have seeded Aadhaar numbers in more than 91% of PMJDY accounts.

- On coverage under Social security schemes under Jan Dhan Yojana as of 30th September, 2018, Banks have enrolled 12.12 lakh account holders under **Pradhan Mantri Suraksha Bima Yojana (PMSBY)** and 3.24 Lakh account holders enrolled under **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)**. The MD & CEO emphasised on Banks for increasing enrolments under the Micro Insurance Scheme by awareness campaign in a camp mode.
- In Atal Pension Yojana (APY), numbers of subscribers have crossed 83 thousand with Banks and Department of Posts. But still the pace of enrolments under the scheme is rather slow. Sh. J.N. Kashyap, DGM informed that PFRDA is continuously taking initiatives for promoting APY.
- The Banking Business performance highlighted by MD & CEO, UCO Bank and important points mentioned as below;
 - Total banking Business has crossed Rs. 1.58 lakh Crore as of 30.9.2018.
 - Deposit have grown at Y-o-Y rate of 4.48% and total public deposits have crossed Rs. 1.11 lakh crores as of 30.9.2018
 - Advances have grown at Y-o-Y growth rate of 30.12% and crossed Rs. 46690 crores.
- Overall Credit Deposit Ratio (CDR) has increased and presently, the overall CDR for the State stood at 47.46%. In terms of District-wise CDR the average CDR is 41.89% as of September, 2018 and seven Districts viz. Chamba, Bilaspur, Hamirpur, Kangra, Lahaul & Spiti, Mandi & Una have CDR below 40% which is matter of serious concern. The MD & CEO emphasised on LDMs to review the Credit deposit ratio in a small committee of DLCC and formulate strategies for phased growth in CDR.
- Annual achievements under Annual Credit Plan (ACP) 2018-19 for period ended September 2018 recorded at 89%. The overall performance is quite satisfactory. Sh. Goel further emphasised on banks for paying attention for credit expansion in the Agriculture sector and other segments of Priority Sector Advances in the current financial Year 2018-19.
- On the banking outreach as of September 2018, the Co- Chairman informed that Banks have total Branch network of 2139 branches and 1577 business Correspondent agents (BCAs) extending Banking services in the State . In addition, banks have installed ATMs and present strengthen is nearly 1964. The MD & CEO emphasised on improving the ATM to Branch ratio in Cooperative sector in the State. Sh. Goel remarked that DFS has directed Banks to ensure availability of banking Services within a radius of 5 kms and therefore banks have to reinforce their BCA model to make it more effective in extending services in their area where the Brick & Mortar Branch is not feasible to open.
- The growing NPAs is a big issue before the House. The MD& CEO informed the house that at present NPA ratio is growing and reached to 5.78% in the State. In terms of financial outlay, total NPAs have grown to Rs. 2701.05 crores. The situation warrant vigorous follow-up and strengthening of Recovery efforts to curb down the stressed assets with banks.

Mr. Goel, MD & CEO, UCO Bank concluded the Key Note Address expressing gratitude to all the participants for sparing their valuable time. He extended best wishes for fruitful & conclusive deliberations on all agenda issues for the meeting.

HIGHLIGHTS OF THE ADDRESS DELIVERED BY SHRI K.C. ANAND, GM (In-charge), RBI.

Sh. K.C. Anand, GM (In-charge), RBI congratulated the House on the occasion of historic 150th SLBC meeting. He emphasised on the importance of conducting quarterly SLBC meetings under LBS scheme to deliberate on major issues with stakeholders, namely Banking sector and various State Departments, for inclusive economic development and growth of the State.

Extensive branch network of 2139 branches across the length and breadth of the State, despite of the hilly and difficult terrain is a major achievement of the LBS scheme. Per branch population as per 2011 Census stands at 3209 which is noteworthy, whereas the All-India coverage stands at 8120. Deposits per branch is also comparable with that in other north-Indian states. Achievement of ACP targets is also a thrust area of the LBS scheme and the banking sector in the State has done a commendable job by achieving 89% of the targets allotted as of September, 2018. Close monitoring of ACP achievement and preparation of ACP targets, both objectively and realistically needs to be done in the future as well.

Sh. Anand, while addressing the House expressed his concern on declining trend of loaning in agriculture sector and urged the Member Banks to give special focus on this area to promote inclusive growth.

He also brought attention to the low CD ratio in the State which stands at 47.46% and is far below the national parameter of 60%. He suggested the following points for effective monitoring of CD ratio in the State:

- Reporting to be done by Banks in a systemized manner
- SLBC Convener to report the CD ratio as per RBI guidelines
- Sub-committee formed for reviewing CD ratio to hold meetings regularly

The GM (In-charge) emphasised on constitution of Steering Committee in the SLBC in reference to RBI circular no.RBI/2017-18/155 FIDD.CO.LBS.BC.NO. 19/02.01.001/2017-18 dated 06.04.2018 to deliberate on agenda proposals from different Stake Holders and finalize a compact agenda policy for SLBC meetings.

The GM (In-charge) urged Sh. D.D. Sharma, Special Secretary (Finance) to impress upon the DCs to give due importance to DCC meetings held at district level quarterly. The meetings should be held as per Lead bank scheme so that effective monitoring of progress can be done and issues faced, if any, can be discussed on SLBC level.

Sh K.C. Anand, GM (In-charge), RBI concluded his address by advising the member banks to organize FLC camps regularly and resolve the issue of defunct BCs. He appreciated the Banks to carry on the good work and ensure achievement of targets under ACP.

Discussion on Agenda Items

The AGM Incharge, SLBC informed the House that agenda papers have been placed before the participants and the point-wise agenda issues are being taken up for deliberations by Power Point presentation. The proceedings of the meeting placed hereunder for record and further necessary action by stakeholders;

AGENDA ITEM NO.-1

CONFIRMATION OF MINUTES OF THE LAST 149th MEETING HELD ON 17.09.2018

Since, no comments received from any quarter, the minutes of the 149th quarterly review meeting for quarter ended June, 2018 stands confirmed and adopted.

AGENDA ITEM NO.-2

FINANCIAL INCLUSION CAMPAIGN IN HIMACHAL PRADESH- REVIEW FOR SEPTEMBER, 2018.

Agenda 2.1: Progress under Pradhan Mantri Jan Dhan Yojana (PMJDY)

The Agenda deliberations initiated with achievements under Pradhan Mantri Jan Dhan Yojana (PMJDY) in Himachal Pradesh. The highlights under PMJDY and other financial Inclusion initiatives in the State mentioned as below;

- Banks have total 10.69 lakh PMJDY accounts as of September, 2018.

- Banks have issued nearly 8.41 lakh RuPay Debit Cards to the PMJDY account holders and thus covered more than 79% PMJDY account holders.

In this regard following Issues came up for deliberations in the House.

- a) The issue of activation and usage of RuPay Debit Cards deliberated and the House urged the controlling Heads of banks to pay focused attention for sensitization of account holders through the financial literacy and awareness campaign.

General Manager RBI, informed the house that large number of complaints are being received by RBI regarding non-availability of cash in ATMs of different Banks. He urged all the Member Banks to ensure adequate availability of cash in the ATMs so that the cash demands of customers should be full-filled.

(Action: All Member Banks)

- b) Issuance of RuPay Debit Cards by cooperative Sector banks. In Co-op sector Banks. RuPay Card issuance under PMJDY is as low as 13%. In the course of deliberations, representatives from coop Banks informed that they have proportionally low ATM Networks and therefore Issuance of cards initially Low. The State Coop Bank has expressed that their ATM network is expanding fast and there will be improvement in issuance of Debit cards to the PMJDY account holders. Also, Sh. Ramesh Chand, GM, RBI expressed concern over low percentage of issuance of RuPay Cards by State Bank of India (53%). He advised the member banks to approach customers to issue cards to existing account holders where cards have not been issued.

(Action: Coop Sector Banks, SBI)

- ◆ Aadhaar seeding in PMJDY crossed 91% and House expressed satisfaction in Aadhaar linkages of Bank account under PMJDY scheme.

Agenda Item No-2.2: Social Security Schemes: (PMSBY/PMJJBY/APY)

The performance of Banks under Social Security Insurance schemes viz. PMSBY and PMJJBY placed before the House. Banks have enrolled total 12.12 lakh under PMSBY and 3.24 Lakh account holders under PMJJBY up to end of September, 2018.

◆ Insurance Claims settlement under Micro Insurance Schemes i.e. PMSBY & PMJJBY.

Pradhan Mantri Suraksha Bima Yojana (PMSBY): Banks have enrolled nearly 12.12 lakh account holders under the Scheme. Under the Scheme, 353 account holders have benefitted with receipt of insurance claim to the nominees

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): Banks have enrolled more than 3.24 lakh account holders under this Annual life insurance scheme and nearly 850 beneficiaries have been paid insurance Claim under the Scheme as of 07.12.2018 .

Issue; Delay in settlement of Insurance claims, 54 cases have been pending for more than 2 months under PMSBY scheme. Beneficiaries enrolled under both the above mentioned Micro Insurance schemes belong to low income groups and Banks need to ensure that necessary paper formalities are completed without any hassle and

Insurance Companies to ensure that claims should not remain pending beyond two months.

(Action: Member Banks / LIC/ Oriental insurance Co.)

Atal Pension Yojana (APY): Progress under APY is slow and banks and Department of Posts have enrolled only around 84 thousand account holders under the Scheme till the end of September, 2018 . House requested member banks to cover the eligible account holders in a camp mode. In the course of deliberation, participants have suggested for modification in the provision of the scheme like increasing the quantum of fixed pension amount under the Scheme which at present is restricted to Rs.5000/, extended the cutoff age beyond 40 years.

All member Banks requested for organizing awareness camps in coordination with State Government departments for coverage of workers in unorganized sectors. Private sector banks were advised to show better performance under Govt. schemes.

(Action: All Member banks In HP / Department of Post in H.P./ Rural Dev. Deptt./Social Justice & Empowerment)

Agenda item No- 3: Financial literacy campaign in Himachal Pradesh

Progress in financial literacy campaign held by Banks during the quarter ended September, 2018, placed before the House. Financial Literacy Centers (FLCs) have conducted 34 camps in the various parts of rural areas in the State during the September, 2018 quarter for newly inducted people. In addition, 179 FL Camps were organized for Target groups covering farmers, SHGs, students, etc.

Apart from FLCs, Bank Branches in rural area have organized financial literacy camps in their Service areas and total 2230 camps have been organized in the quarter ended September, 2018. All rural banks are not regularly holding the FL camps as per RBI guidelines. General Manager RBI, urged the member banks to hold FLCs regularly and ensure that at least one FLC is organized by each rural branch once in a month.

It was pointed out in the house that few member Banks like Andhra Bank, Bank of Maharashtra, Indian Bank, United Bank of India, Dena Bank etc has held no FLC in the quarter ended September, 2018. These member Banks were instructed to pay special attention on conducting FLCs on regular basis.

It was deliberated in the house by the Convener to include financial awareness in the school curriculum and the matter is to taken up with Secretary, Education department Govt. of H.P. Mr. K.C. Anand, General Manager (Incharge) informed that RBI has formulated material on financial literacy and submitted to H.P. School Board of Education. Also, he advised that financial awareness programmes should be organized in schools regularly. Jan Manch platform should be used to increase financial awareness at Block and Panchayat level.

(Action: All Member Banks/ SLBC Convener)

2.4. Business Correspondent Agents (BCAs) – Bank Mitras:

As of 30.9.2018, banks have deployed total 1577 Bank Mitras in Himachal Pradesh. The cooperative sector banks have not deployed any BCA due to some policy hurdles.

(Action: HPSCB, KCCB, JCCB, NABARD)

The convener informed the House that as per directions from DFS, Banks may select Fair Price Shop dealers, Fertilizer Vendors and SHGs members as Business Correspondent Agents (BCAs). All member banks were requested to take a call on engaging the BCAs from the above referred categories. As per directions from DFS, LDMs are requested to take up the issue in the DLIC meeting.

(Action: All LDMs in Himachal Pradesh)

It was further informed by the convener that 50% of BCAs are not working on ground level, which is a matter of concern. Member banks were urged to look into the matter and take suitable action. It was deliberated in the meeting that the current remuneration paid to BCAs is not adequate. Member Banks were requested to revisit the current remuneration structure and inform SLBC of the steps taken. Banks were advised to submit the details of defunct BCs to SLBC so that regular monitoring of the same could be done. Request was also made to DFS by the convener bank that in far flung areas, instead of each SSA being mapped by a dedicated BCA, he/she may be assigned to serve nearby SSAs as well, making it more economically viable. The House emphasized to engage the IBA-certified BCAs with additional job of mobilizing credit proposals and recovery of Bank dues.

(Action: All Member Banks in H.P.)

The GM (In-charge), RBI informed the House that increasing number of Inoperative/ inactive BCAs is a matter of serious concern. The GM, RBI pointed out that majority of existing BCA deployed by major Banks are defunct and defunct BCAs should be immediately replaced. He emphasized upon banks to ensure that banks should release atleast the minimum prescribed remuneration to BCAs in time and provide them the proper hand holding supports in resolving of technical issues faced by them in their day to day operations so as to make BCA model more effective and viable.

(Action: All Member Banks in HP)

2.5: Pradhan Mantri Mudra Yojana (PMMY)

The progress under PMMY placed before the House. Banks have financed more than 114294 Micro & Small Entrepreneurs under the scheme with amount outstanding of Rs. 2150.96 crores as of 30.9.2018.

The number of MUDRA Cards issued by banks are just 42805 as of 30.9.2018 and there is a need to issue Mudra Cards to the more loanees to have them the option of hassle free credit availment up to certain limit of the total credit limit extended under the scheme. All member banks requested to pay focused attention for issuance of MUDRA Cards.

The option of convergence of MUDRA loan with The DAY NULM scheme (poverty alleviation Programme for Urban poor) up the maximum of Rs 2.00 lakh is available to banks and Banks should lodge claim for interest subsidy in eligible Mudra loans sanctioned by Banks under PMMY with the Urban Development Department to extend benefit of concessional rate of interest to MUDRA loanees. The convener urged the Member banks to issue necessary instructions to their branches in this regard.

(Action: All Member Banks in HP)

2.6: StandUP India Scheme (SUI) :

The latest progress under the scheme placed before the House. Banks have sanctioned Rs. 13.37 crores to 64 new entrepreneurs during quarter ended September 2018. Up till

September 2018, total 588 women and 394 SC/ST new entrepreneurs have been financed by banks under the Scheme.

The Convenor requested member banks to update the latest status on the proposals received by Bank "On-line" on the Standup India portal on regular basis.

The House observed that Public Sector banks have major contribution of about 94% in financing the eligible beneficiaries under the Scheme and there is negligible contribution from Private Sector banks. House impressed on Private Sector Banks to ensure their active participation in financing the new entrepreneurs under the scheme. Cooperative banks do not participate in loaning under the scheme as CGTMSE cover is not applicable to them. MD, HPSCB requested the State Govt. to take up the matter on the appropriate platform to bring them under the fold of CGTMSE so they can also lend under the scheme.

(Action: All Member Banks in HP)

AGENDA ITEM NO.-3

Agenda Item No. 3.1: Aadhar Enrolment and Aadhar Linkage of Bank Account and Direct Benefit Transfer (DBT) Implementation – Present Status

Aadhaar enrolments in H.P. have crossed 105%. Total 77.13 lakh persons have been enrolled in the State as of 30.09.2018. Member banks were requested to complete the Aadhaar linkages in all bank accounts in a time-bound manner.

Aadhaar Enrollment & Updation Centers in HP:

In Himachal Pradesh, at present Banks have 156 Aadhaar Enrollment & Updation Centers (AECs). In addition, Department of Posts have 151 Aadhaar Enrolment & Updation Centres. Details of these centers are available on the website of respective Banks and UIDAI website.

Agenda item No3.2: Direct Benefit Transfer (DBT) – Implementation in H.P.

- In H.P., DBT benefit has been extended to more than 129.15 lacs beneficiaries amounting to Rs. 3175.69 crores.
- The convenor informed the House that as per RBI guidelines, DBT credit in inoperative/dormant accounts can be permitted by allowing separate product codes to accounts receiving DBT benefits.
- Member Banks were requested to ensure compliance on the above mentioned points on DBT implementation.

(Action: All Member Banks in HP)

Agenda Item 3.3: Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) & Restructured Weather Based Crop Insurance Scheme (RWBCIS).

The convenor informed the House that Directorate of Agriculture, Government of Himachal Pradesh has issued Notification dated 5.11.2018 for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif Season 2018 and Rabi 2018-19 seasons. In addition the Notification issued on 5.5.2018 by Directorate of Agriculture, H.P. for

implementation of RWBCIS for Kharif, 2018 in the State. The Convenor requested all member banks to cover all eligible Loanee farmers compulsorily under PMFBY and RWBCIS.

(Action: All Member Banks in HP)

Issue of pendency in uploading of insured Farmers data on the National Crop Insurance portal by Banks in Himachal Pradesh.

It was discussed in the meeting that Banks have pendency in uploading of insured farmers details on the Crop Insurance portal for the Rabi 2017-18 season, resulting in delay in insurance claim settlement of farmers.

In order to expedite the data uploading on the insurance portal, Member banks were requested to monitor the progress of their branches closely. Also, Insurance companies were requested to coordinate with Banks to resolve the issues faced in uploading of data.

In addition, State Govt. authorities were requested to take up the matter of "Offline Data Uploading Facility" with Ministry of Agriculture, Govt. of India to overcome the difficulties faced by banks due to slow internet speed on the Online data uploading. The representatives from Department of Agriculture expressed that Ministry of Agriculture, Govt. of India is not allowing the offline uploading facility for the time-being.

The Chairman expressed that Panchayat level connectivity for MNREGA in rural areas is facilitated by Treasury Department and suggested that same can be used for online updation of farmers' data by concerned banks in the area.

(Action: All Member Banks / Insurance Companies' participated in PMFBY/ RWBCIS in H.P./ Deptt. of Agriculture)

Latest Status in Uploading of Insured Farmers Data on the National Crop Insurance Portal for Rabi 2017-18 season and Kharif 2018 season

The Chairman, HP Gramin Bank suggested that excel sheet containing the farmers' details can be prepared by branches facing poor connectivity issues and can be uploaded from nearby branches.

(Action: Major Banks/ Participating Insurance Companies /Directorate of Agriculture, Govt of Himachal Pradesh/ SLBC Convenor Bank)

Agenda item3.5: Mortgage of immovable Property of any person belonging to scheduled Tribes in tribal districts of State.

The latest status on the issue, as per information available from Tribal Development Department, Government of H.P. placed before the House;

Tribal Development Department has proposed amendments in the Himachal Pradesh Transfer of Land (Regulation) Act, 1968 in the interest of the persons belonging to Scheduled Tribe because the Tribal Peoples were facing hardships for getting loans by mortgaging their land property.

Earlier the Scheduled Tribe can get loan by mortgaging his land to any Cooperative Land Mortgage Bank or any Cooperative Societies whereas the State Govt. has made provisions that Scheduled Tribes can get loans from Nationalized Commercial Bank or to any Cooperative Bank having its headquarter within the State and a Bill No. 22 of 2016 to this effect was introduced in the State Legislative Assembly on 23-12-2016 which was reserved for the Presidential assent by the Governor.

The Ministry of Home Affairs, Govt. of India, has suggested minor changes that instead of Nationalized Banks it should be the Scheduled Commercial Bank or to any Cooperative

Bank having its headquarter within the State as the term Nationalized Commercial Bank has not been defined in the Banking Act. So after these suggestions the bill No. 22 of 2016 was withdrawn and new proposed bill after vetting by the Law Department has been approved by the Council of Minister in its meeting held on 13-04-2018 which will be placed on the table of the House in the coming monsoon session of the State Legislative Assembly please. As per latest information, bill is passed by Legislative Assembly and the matter has been referred by Govt. of Himachal Pradesh to Govt. of India for obtaining necessary approval in the matter.

(Action: Tribal Development Department, H.P.)

Agenda item 3.6: Micro, Small and Medium Enterprises Support and Outreach Initiative

On 2nd November, 2018, Hon'ble Prime Minister, Govt of India launched a historic support and outreach programme for the Micro, Small and Medium Enterprises (MSME) sector. As part of this programme, the PM unveiled 12 key initiatives for the growth, expansion and facilitation of MSMEs across the country.

Three centres, namely Baddi in Solan district, Kangra in district Kangra and Una in district Una have been identified under the special initiative on MSME. DFS has further allotted target to LDMs under this special initiative & LDMs have further allocated the targets to different Banks in their districts.

Banks are requested to strive to achieve the allotted targets during the flagship campaign.

(Action: Member Banks, LDM Solan, Kangra & Una)

AGENDA ITEM NO.-4

Agenda Item No-4: Performance under Annual Credit Plan (ACP) 2018-19 – Half Year - ended 30th September, 2018

The achievement up to period ended 30th September, 2018 under ACP 2018-19 mentioned in the agenda notes placed before the House. Banks have disbursed fresh loans to the tune of Rs. 10501.85 crore to more than 4.05 lakh new units.

The overall achievement against the target set for half year-ended September 2018 recorded at 97%. The sub-sector wise achievements for quarter-ended June 2018 under ACP2018-19 placed before the House –Priority sector advances- 82%; Non Priority sector advances 205%; Agriculture sector –65%, MSME advances – 115%.

The House observed that achievement under Education loans is comparatively low, i.e. 18% and Banks need to pay attention for credit expansion to these categories of Loans. All banks were requested to monitor the progress closely.

(Action: All Member Banks in HP)

Important Observations on ACP 2018-19

- a) RBI directed vide their letter RBI/2017-2018/155 FIDD.CO.LBS.BC no. 19/02.01.001/2017-18 dated 6.4.2018 that Corporate Business targets for branches, blocks, districts and States may be aligned with Annual Credit Plan (ACP) under Lead Bank scheme.

- b) Mid-Term review of Annual Credit Plan 2018-19 was deliberated in the House. The House directed LDMs to convene a meeting of member banks to review their achievement vis-à-vis targets up to September, 2018 under ACP 2018-19.

The reallocation of targets among Member Banks in respective districts will be finalized within overall set target for their district under ACP 2018-19. The exercise should be completed and revised Bank-wise targets be submitted to Convener Bank within the 1st fortnight of Jan 2019 for consolidation of revised ACP 2018-19 for the State and will be circulated to the member Banks accordingly.

(Action: All LDMs, H.P.)

Sub-Committee of SLBC on Agriculture Credit in H.P.

Poor off-take of agriculture credit and low coverage of farmers in the state is a matter of serious concern. As per RBI directions on Revamping of Lead Bank Scheme Sub-Committee of SLBC was constituted in the 149th SLBC meeting.

The above sub-committee will hold meetings at regular intervals as decided by Chairman and proceedings will be placed before the House in review meeting of SLBC.

(Action: Deptt. of Agriculture and respective members of sub-committee)

AGENDA ITEM NO -5

Agenda no-5: Banking Business Performance highlights in Himachal Pradesh as of September, 2018.

The highlights of banking business in the State as of September, 2018 placed before the House. The convener expressed that MD and CEO, UCO Bank has already highlighted various performance indicators of banking sector in the State in his key Note Address to the House.

The performance highlights in Banking Sector in the State for September, 2018 placed before the House mentioned as below;

- ◆ Total Banking Business has crossed Rs.1.58 lakh crore as of September, 2018 with Y-o-Y growth of nearly 13.58%.
- ◆ Deposits have grown to Rs. 1.11 lakh crores with Y-o-Y growth of 4.48%
- ◆ Advances have grown to Rs. 0.47 lakh crores with Y-o-Y growth of 30.12%. House urged upon Banks to give more thrust on credit expansion to give impetus to the growth and development of State.
- ◆ Priority Sector Credit (PSC) have share of 61.60% in total Loans & advances of banking sector in the state and the achievement is above the National Parameters of 40% set by RBI.
- ◆ Agriculture Sector loans have share of 18.74% of total advances and the achievement is above the National parameter of 18%.
- ◆ Lending to Weaker sections have share of 17.20% in total advances as against National Parameters of 10%.
- ◆ Advances to Women reached at 6.98% as against National Parameters of 5%.

CREDIT Deposit Ratio (CDR):

The House expressed concern on the low CD ratio in the State. The CDR has slightly increased but still there is a need to boost the credit expansion to attain the sustainable growth in CD ration.

- ◆ The overall CD ratio of the State as of September 2018 stood at 47.46 % and it is persistently below the National Parameter of 60% set by RBI.
- ◆ **DISTRICT-WISE CDR:** The CDR in terms of District wise credit expansion, stood at the level of 41.89 %. Seven districts namely Bilaspur, Chamba, Hamirpur, Kangra, Lahaul & Spiti, Mandi, and Una, have critically low CDR i.e. below 40%.

House impressed on Banks for credit expansion in a big way. Special Sub-Committee (SSCs) of DCC formed in each district should regularly convene the meeting to deliberate way and strategies for increasing flow of credit.

Meeting on Improving CD Ratio in Himachal Pradesh:

A seminar to discuss ways and strategies of improving CD ratio in the State was held on 9th October, 2018 under the Chairmanship of Hon'ble Chief Minister, HP. The seminar was attended by Secretaries, Heads of Departments and Controlling Heads and senior officials from major banks. Experts from financial sector also participated in the deliberations.

Action points based on the decisions taken in the meeting have been already circulated to all the Member Banks & other stakeholders by Convener Bank. All the member banks are advised to submit the action taken report to the Convener so that it can be further submitted to the State Govt.

(Action: All the Member Banks)

- ◆ Banks have total Branch network of 2139 branches in the State. The pace of opening of new bank Branches have come down and only one new bank branch was opened in the Quarter ended September, 2018. Branch expansion plan to be submitted in the beginning of the year (January, 2019) by all the banks to the Convener so that the same can be further reported to RBI.
- ◆ More over the BCA mode of providing Banking services though increased in number but due to lack of adequate income generation, the BCAs are becoming defunct All member banks have been requested for monitoring of progress of their BCAs and ensure to provide them the hand holding support to have sustainable operation and income generation to the BCAs.

(Action: All Member Banks in HP)

AGENDA ITEM NO -6

Agenda item No-6: Review of Performance under major centrally sponsored Scheme for the quarter ended September, 2018.

The progress under credit linked Government sponsored programmes / Schemes like NRLM, NULM, PMEGP, DEDS etc up to quarter ended September ,2018 reviewed by the House. In the scheme –wise review by the House, the important points mentioned as below;

Agenda 6.2: National Rural Livelihood Mission (NRLM) Scheme:

Progress under the scheme reviewed in a Sub-Committee Meeting held on 03.12.2018 under the chairmanship of Deputy CEO,HPSRLM and attended by Member Banks and Implementing agency HPSRLM.

- As per **latest progress** available on NRLM Bank linkages Portal, banks have disbursements of **Rs. 2504.15 lakhs to 2555 SHGs** up to 07.12.2018. Banks have to pay attention to achieve the annual target of Rs.60 crores in the remaining quarters.

- Banks have **109 pending cases** as per position emerged in review meeting. (Bank-wise list at page-38). Controlling Head of member banks to instruct their branches to adhere to time norms for disposal of sponsored cases and inform disposal of sponsored cases to sponsoring Agencies (BDO office in each block).
- **Mapping of Loan accounts under NRLM** for interest subvention payment: There are nearly **6440 cases** wherein mapping is pending. Banks have been directed to use correct Product Code to Credit linked SHGs to mitigate the gap in mapping. HPSRLM will be providing the list of pending cases to Convener Bank for reconciliation purpose with concerned banks.

The proceedings of the subcommittee meeting held on 03.12.2018 placed before the house.

(Action: All member Banks, LDMS, SLBC Convenor/HPSRLM)

Agenda 6.3: National Urban Livelihood Mission (NULM):

Progress under the scheme reviewed in a Sub- Committee Meeting held on 29th November 2018 under the Chairmanship of State Mission Officer, Urban Development Department, H.P. and attended by State Mission Officials from NULM and Member Banks.

HIGHLIGHTS:

- **As per latest progress as of 31st October, 2018**, banks have disbursements of **Rs. 197.36 lakh to 86 individual beneficiaries and 60 SHGs**. Bank have converged 69 loan beneficiaries from Mudra scheme to provide benefit of interest subsidy.
- Banks have **56 pending cases** as per position emerged in review meeting. (Bank-wise position placed before member banks in the House and Controlling Head of member banks have been requested to instruct their branches to adhere to time norms for disposal of sponsored cases and inform disposal of sponsored cases to sponsoring Agencies (ULBs).
- **Centralized processing of Interest subvention:** Ministry of Housing and Urban Affairs , Govt of India has signed **MOU with Allahabad bank** for centralized processing of interest subvention through web portal. All member Banks are requested that ensure product code for the Loan cases sanctioned under DAY NULM.

The proceedings of the subcommittee meeting held on 29.11.2018 placed before the house. NULM Department has informed the House that from 01.04.2018 onwards, the interest subsidy claims will be lodged online in the dedicated portal started by Allahabad Bank. All member banks to ensure that proper product code is allotted to loan accounts sanctioned under the DAY-NULM scheme.

(Action: All Member Banks/ NULM –UD Deptt.)

State Mission Manager, NULM raised the issue of demanding Collateral Security by Kullu Branch of Andhra Bank for sanctioning the loan under NULM, which is a matter of serious concern. He further informed the house that the concerned branch left the case pending for 3-4 months and thereafter case was rejected, which left borrower with no other option than to borrow money from local money lenders. **Andhra Bank is advised to submit a reply in the matter within seven days from receipt of these minutes.**

(Action: Andhra Bank)

Agenda Item no- 6.4: PRADHAN MANTRI EMPLOYMENT GENERATION PROGRAMME: (PMEGP)

Progress under the scheme reviewed in a Sub-Committee Meeting held on 29th November, 2018 under the Chairmanship of Director KVIC and participated by officials from other implementing agencies (i.e. KVIB , DIC) and Member Banks.

- Progress in half year ended 30th September, 2018, banks have disbursements of Rs.2265.19 lakh to 686 entrepreneurs.
- Banks have total **942 sponsored proposals pending** for disposal as position emerged in the review meeting of subcommittee held on 29th November, 2018. Member banks are requested to update the status of proposals On- line in the PMEGP Portal on regular basis.
- **Interest subvention under PMEGP** is being granted to eligible entrepreneurs. All member banks are requested to instruct their Bank branches to submit claim for interest subsidy to implementing agencies as per procedure.

Industries department H.P., discussed that already financed units may be given second dose of finance and concerned banks have been directed to update the status of existing loan accounts in the PMEGP portal.

(Action: All Member Banks/ KVIC/SLBC Convenor)

Dairy Entrepreneurship Development Scheme (DEDS):

Progress under the DEDs scheme placed before the House. Banks have sanctioned **132 proposals involving amount of Rs. 421.20 lakhs** till quarter ended September 2018.

The budget of Rs. 2.57 crores subsidy under the Scheme has been exhausted and if additional subsidy is required by Banks, they can approach NABARD. CGM, NABARD impressed on Banks to lodge their subsidy claims under the scheme 'Online' on the portal within the fixed time schedule and Banks should note that on subsidy claims lodged 'Off-line' will not be entertained by NABARD.

(Action: All Member Banks in Himachal Pradesh)

Pradhan Mantri Awas Yojana (Urban) ;

Pradhan Mantri Awas Yojana (PMAY) – Housing for all (Urban) has been launched on all India basis w.e.f. 17.6.2016 and is operational in all the statutory towns and planning areas as notified with respect to the statutory town and planning and which surround the concerned municipal area.

- Credit linked subsidy component is being implemented as a Central Sector Scheme. Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house.

- Banks have sanctioned 15 proposals amounting to Rs. 87.83 lakhs during the half-year ended September, 2018. Only four banks namely Allahabad Bank, UCO Bank, HP State Cooperative Bank and H P Gramin bank have reported sanction during the half-year ended September 2018. Controlling Head of member banks are requested to monitor the progress under the scheme closely.

(Action: All Member Banks in HP)

Mukhya Mantri Swavalamban Yojana (MMSY)- Credit linked Subsidy Scheme launched by State Government

Mukhya Mantri Swavalamban Yojana 2018 has been launched by Hon'ble Chief Minister Himachal Pradesh to promote entrepreneurship amongst the bonafide youth of Himachal Pradesh between the age of 18 to 35 .

Government of Himachal Pradesh, Department of Industries has issued notification vide no. Ind.A (F)2-1/2018 dated 26.05.2018 containing detailed guidelines on the scheme.

Main features of scheme:

- 25 percent **capital subsidy** on plant and machinery upto an investment of Rs. 40 lakh in industries. Subsidy will be 30 percent in case of women entrepreneurs.
- **Interest subsidy of 5 percent** for three years for a loan up to Rs. 40 lakh.
- Government land will be given at concessional lease rate of 1 percent.

The eligible entrepreneurs will be financed by Banks in the State and proposals are being sponsored by the District Industries Centers to Banks in each district for credit linkages. Controlling Head of Member banks are requested to ensure smooth implementation of Scheme in the State. The progress will be reviewed in DLCC / SLBC as regular agenda. The House was informed that Director, Industries held a meeting with Bankers on 29.08.2018 at UCO Bank, Zonal Office Shimla, SLBC Convener. In the said meeting, it was observed that scheme needs to be sensitized at the grass root level.

House urged the Member Banks to expedite finance of proposals submitted to their Bank branches and take steps to circulate the scheme details and guidelines to their respective bank branches in the State.

State Government authorities requested by DGM and Convener, SLBC to take up the matter appropriated for providing coverage of CGTMSE cover to H.P. State Cooperative Bank and H.P. Gramin Bank to encourage participation in financing collateral-free loan under Credit Guarantee Scheme.

Mukhyamantri Yuva Ajivika Yojana: Guidelines of the Scheme are yet awaited.

(Action: All Member Banks in HP/ Industries Deptt.)

AGENDA ITEM NO.7

Agenda No-7: Review of Recovery Performance of Banks in Himachal Pradesh– As of 30th September, 2018

The recovery position reported by banks in the State have following important points:

- Banks have total **NPAs amounting to Rs. 2701.05 crores** and **NPA ratio is 5.78%**. Rs.111.39 Crore have been added to the existing NPAs as of September,2018. Distressed Assets of Banks have increased and NPA ratio has gone up which is a **serious matter and** needs focused attention of Banks.
- **MSME sector has the highest NPA ratio of 10.40% (10.97% in June , 2018) and it has slightly reduced. In agriculture sector NPA Ratio reached to 6.19%.**
- In **agency-wise position of NPAs**, Co-op Banks (11.47%) and HP GB (7.33%) have NPAs above the State average and needs concerted recovery efforts.
- **Recovery cases with Recovery Tehsildar under State Recovery Act**_(H P Public Money Recovery Act 2000) **are** piling up and **7262 cases** are pending with Recovery Tehsildars amounting to Rs. 224.96 crores. 6774 certificate cases are pending for more than one Year. Special request to Tehsildars was made in the House to resolve the pendency at the earliest. The Chairman advised the Banks to approach DC or Revenue Department to take up the matter of pendency.

(Action: Revenue Department, HP)

The House expressed concern on growing NPAs as it may hamper the overall credit growth in the State. House urged the member banks to strengthen their recovery drives including restructuring of stressed loan accounts and focus on credit expansion so that NPA proportion can be further brought down.

(Action: All Member Banks in HP)

AGENDA ITEM NO.8

AGENDA No-8: Review of Progress under Non-Sponsored Programmes in Himachal Pradesh -Quarter ended September, 2018

Agenda item No-8.1: FINANCING UNDER KISAN CREDIT CARD (KCC) SCHEME:

The House reviewed the performance of banks in lending to farmers in the State under Kissan Credit Card (KCC) Scheme to meet their short term credit needs for their crops cultivation as well as personal needs.

- ◆ Banks have disbursed fresh credit under the KCC scheme to 82282 farmers amounting to Rs. 1493.30 crores in quarter ended September of FY 2018-19.
- ◆ Banks have financed 45% of the farmers in the State under the KCC scheme up to end of September, 2018. In Districts-wise position on financing under KCC scheme, few districts viz. Bilaspur, Chamba, Kangra, Kullu and Mandi, has low coverage of farmers. The House impressed on all stockholders to launch joint campaign to increase farmers' coverage under KCC Scheme.
- ◆ The House expressed concern on low coverage of farmers under KCC scheme in various districts. LDMs to make it a regular agenda in DLCC review meetings and prepare the calendar for joint campaign with concerned Govt Departments for coverage of maximum farmers under KCC Scheme.

Controlling heads of member banks were requested to ensure unscrupulous compliance of RBI directions on KCC scheme. Also, the House advised that mapping of uncovered farmers in all the districts of H.P. should be done by the Agriculture Department so that effective implementation of KCC scheme can be done.

(Action: LDMs/ Member Banks/ Horticulture Department, HP / Agriculture Department HP)

Agenda item no 8.2: Review of Credit Linkages of Self Help Groups (SHGs) in Himachal Pradesh – Position as of September, 2018.

The House reviewed SHGs credit linkages programme and highlights mentioned as below;

- ◆ Banks have extended fresh credit to the tune of Rs. 12.97 crores to 832 new SHGs in quarter ended September, 2018. Banks have outstanding amount of Rs 124.62 core with operative 12698 credit-linked SHGs.
- ◆ NABARD has assigned target of five SHGs (Credit linked) and three JLGs per branch in FY 2018-19. All member banks are requested to monitor the progress closely to achieve the assigned targets.
- ◆ “Eshakti” project for digitization of all SHGs has been successfully implemented in Mandi district and nearly 4300 SHGs have been covered under the project. Now, three more districts namely Kangra, Solan and Sirmour have been identified under the Eshakti project in the State. NABARD has initiated digitization of SHGs to increase the credit linkages of SHGs in the state.
- ◆ Mr. Ranbir Singh, CGM, NABARD brought attention to the following issues being faced by SHGs:
 1. Banks are charging processing fees on loans given to SHGs.
 2. All the members of SHGs are asked to be present while opening of Account.
 3. Aadhaar/ Ration cards for all members are being demanded
 4. Stamping of loan documents is being done
 5. Loan disbursement is being done in individual accounts rather than in Group account
 6. Collateral is being demanded.

He stressed that member banks should follow the guidelines issued by RBI and NABARD from time to time.

(Action: All Member Banks in HP)

Agenda item No-8.3: “DOUBLING FARMERS INCOME BY 2022”:

The House deliberated on the various initiatives taken up under special initiatives of Govt. of India for doubling the farmer's income by 2022. The Hon'ble Finance Minister, Gol in his budget announcements for the year 2018-19 has announced several steps to support the farmers and enhance their income.

Probable initiatives for doubling farmers' income in HP

- Promotion of high value horticulture crop.
- Provision of irrigation to all possible farm holdings
- Efficient market connectivity and linkages to national Agri- market portal

- Promotion of supplementary income generation activities- Dairy, Bee keeping, NFS activities
- Provision of crop insurance to all farmers
- Rejuvenation of old plantation/ orchard.
- Promotion of agro forestry
- Promotion of more Controlled atmosphere (CA) storage.
- Financing Farmers Produce Organizations (FPOs)

CGM, NABARD advised the member banks to frame guidelines for financing FPOs. All the stake holders are requested to adopt the coordinated approach for attaining the objective.

(Action: All Member Banks in HP)

Agenda item No-8.4: RSETIs (Rural Self Employment Training Institutes) in Himachal Pradesh- Latest Status

The progress of 10 RSETIs set up in the State up to the period ended September, 2018 placed before the House. RSETIs have conducted 105 training programmes and trained 2767 rural youths in the quarter ended September, 2018.

- ◆ **Settlement through credit linkages:** The credit linkage ratio of beneficiaries trained from RSETI was recorded 24% which is far below the National average. Lead banks were asked to focus on funding the trained youths to set up their business for self employment.
- ◆ Land is allotted by State Govt. and construction of RSETI buildings undertaken by concerned Lead Bank with financial support from MoRD, Gol. At present, construction work is yet to commence in districts Chamba, Bilaspur and Mandi. The House directed all the Lead Banks viz. SBI, PNB and UCO Bank to ensure timely completion of construction work of RSETI building in the State.

(Action: PNB/SBI/ UCO Bank)

THE REGULAR AGENDA FOR THE MEETING CONCLUDED WITH PERMISSION OF CHAIR.

Before concluding the 150th SLBC review meeting, the Convenor SLBC, UCO Bank requested worthy Chairman Sh. D.D. Sharma, Special Secretary (Finance) to Government of Himachal Pradesh to guide the House with concluding remarks;

Concluding Address of Sh. D.D. Sharma, Special Secretary (Finance) to the Government of Himachal Pradesh.

In the concluding remarks, Sh. D.D. Sharma, Special Secretary (Finance) to the Government of Himachal Pradesh and worthy Chairman of 150th SLBC meeting urged all stakeholders to make all out efforts for growth and Development of the State and attaining of inclusive growth in the State. He further expressed concern on low CDR ratio of the State and said that it is a matter of grave concern. He impressed in the meeting for liasoning between member banks and line departments, at both district and State level. He directed the member banks to give special thrust

on newly launched state schemes, Mukhya Mantri Swavlamban Yojana and Mukhya Mantri Ajeevika Yojana as it is dream project of Hon'ble C.M. of Himachal Pradesh.

Before conclusions of the meeting, mementos were presented to the dignitaries on the dais to commemorate the glorious occasion of 150th SLBC meeting.

The meeting concluded with vote of thanks extended by Sh. S.K. Gupta, Chief Manager, UCO Bank expressing heartiest thanks to all the dignitaries and other participants for sparing their valuable time and for their proactive participation. He assured the August House that all action points emerged in the meeting will be implemented effectively in a time bound manner.

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ANNEXURE-I

150th STATE LEVEL BANKERS COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 27TH December, 2018 AT REGENCY HALL, HOTEL HOLIDAY HOME SHIMLA.

List of Participants

- I. Chairman : Sh. D.D. Sharma, IAS**
Special Secretary (Finance)
Govt. of Himachal Pradesh
- II. Co- Chairman : Sh. A.K. Goel**
Managing Director & CEO
UCO Bank
- III. Convenor SLBC : Sh. J.N. Kashyap**
Deputy General Manager & Convenor
UCO Bank
- IV. Government of Himachal Pradesh & Related Agencies:**

SARVASHRI:

1	Dr. V.K. Bhardwaj	Joint Director, Animal Husbandry
2	Rajender Verma	Joint Director (Agriculture)
3	Yogesh Gupta	Deputy Director, Industries
4	Ajay Raghuvanshi	Horticulture Development Officer, Horticulture Department
5	Kailash Chauhan	Deputy Director, Tribal Development
6	Rajender Chauhan	Project Officer, Urban Development
7	Suresh Kumar Rangra	Additional Registrar, Department of cooperation
8	Latika Sehajpal	Deputy CEO, SRLM
9	Rajender S. Tomar	Joint Secretary, Law
10	Rakesh Bhardwaj	Deputy Director, Women & Child Development Dept
11	Mange Ram	Dy. Director, KVIC
12	Bragesh Bahadur	SMM FI & MF, Directorate of Urban Development
13	Baldev Chauhan	Inspector, Registrar Co-operative

14	Jitender Kumar	Consultant, DIT
15	Gagan K Tewari	Nodal Officer PMEGP, KVIC Shimla
16	Sanjeev Justa	Nodal Officer, HPKVIB, Shimla
17	Priyanka Sharma	HP SRLM

IV RESERVE BANK OF INDIA, NABARD, NHB, SIDBI, PFRDA, UIDAI, DoP, DoT

SARVASHRI:

1	K.C. Anand	General Manager (In-Charge), RBI
2	Ranbir Singh	CGM, NABARD
3	Ramesh Chand	General Manager, RBI, Shimla
4	Ravindra Kumar	General Manager, NABARD

V): COMMERCIAL BANKS:

SARVASHRI

1	Rakesh Sharma	DGM, PNB Zonal Office Shimla
2	K.S. Negi	Regional Head, Canara Bank
3	Harish Katoch	AGM, SBI ZO Shimla.
4	Vipin Kumar Garg	AGM, Bank of Baroda
5	Vinish Chawla	AGM, OBC
6	C.S. Chugh	AGM, Central Bank of India
7	Manoj Singh	AGM, Punjab and Sind Bank
8	Anand Pandey	AGM, IDBI Bank
9	S.S. Gautam	CM, Allahabad Bank
10	H.L.Chopra	CM, SBI
11	Vizender Singh	CM, IOB
12	H.R. Sharma	CM, BOB
13	Krishan Lal Kalra	Chief Manager, BOI
14	H.C. Kapoor	Senior Branch Manager, Syndicate Bank
15	Deepika Bhagat	Branch Manager, Vijaya Bank
16	Praveen	Manager, CBI
17	Rahul Garg	Manager, Dena Bank
18	Vinod Kumar	Astt Manager, Andhra Bank
19	Bhavneesh Kaul	Manager, United Bank of India
20	Amit Shah	Manager Agriculture, PNB
21	Surjeet Kumar	Astt. Manager, Corporation Bank
22	P.K. Sharma	Assistant General Manager (In-Charge), SLBC Cell
23	S.K Gupta	Chief Manager, SLBC
24	N.S.Rana	Sr. Manager, Security UCO Bank
25	Dixit Monga	Sr. Manager, IT Deptt, UCO Bank Zonal Office
26	Lek Raj Bhatia	Sr. Manager, Priority sector.
27	Peeyush Rathore	Manager, SLBC

28	Kritika Joshi	Manager, SLBC
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VI): LEAD DISTRICT MANAGERS:

SARVASHRI

1	K.K.Jaswal	LDM- Bilaspur
2	LDM Chamba	Not Present
3	G.C.Bhatti	LDM-Hamirpur
4	LDM Kangra	Not Present
5	Daulat Ram Meena	LDM-Kinnour
6	Rakesh Goyal	LDM-Kullu
7	LDM L& S	Not Present
8	P.K. Rustagi	LDM-Shimla
9	S.K.Sinha	LDM-Mandi
10	J.P. Sharma	LDM-Sirmour
11	J.P.Negi	LDM-Solan
12	T.P.Singh	LDM-Una

VII): COOPERATIVE & REGIONAL RURAL BANKS:

SARVASHRI

1	Uday Chandra	Chairman, HPGB
2	Dr. R.P. Nainta	General Manager, HPSCB
3	Ashok Puri	General Manager, KCCB
4	Jyotika Khimta	AGM, HPSCB
5	Harish Sharma	Senior Manager, JCCB
6	Balak Ram Dhirta	Senior Manager, HPARDB
7	V.K. Negi	Astt Manager, HPARDB

VIII): PRIVATE BANKS:

SARVASHRI

1	Abhishek Srivastava	Regional Head, ICICI Bank
2	Ankit Rastogi	Regional Head sales, ICICI Bank
3	Nitin Sood	Branch Manager, AXIS Bank
4	Rakesh Raman	Branch Head, JK Bank Ltd
5	Sachin Sood	Assistant Branch Manager, AU Small Finance Bank
6	Rishabh Gupta	Officer, YES Bank
7.	Ashish Parmar	Branch Manager, Kotak Mahindra Bank

IX): INSURANCE COMPANIES:

SARVASHRI

1	S.S. Thakur	Divisional Manager, LIC of India
2	Jaspal Singh Khurmi	Regional Manager, AIC of India
3	Pawan Rana	Assistant manager, AIC of India
4	Supriya Dhauta	Project Executive, SBI GIC
5	Atul Gupta	Branch Manager, LIC of India

X) Absentees:

Sr.No.	Name of the Institution	Remarks
1	LDM Chamba	Not attended
2	LDM Lahaul & Spiti	
3	LDM Kangra	
4	HDFC Bank	----do-----
5	Indusind Bank	----do-----
6	NHB	
7	SIDBI	
8	UIDAI	
9	Oriental Insurance Co. Ltd.	

