



State Level Bankers' Committee
Himachal Pradesh
Convenor: UCO BANK

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No.GM/SLBC/2017-18/M-146		Date: 22.12.2017

All the Participants of
 State Level Bankers Committee
 Himachal Pradesh

Dear Sir,

REG: PROCEEDINGS OF THE 146th MEETING OF STATE LEVEL BANKERS COMMITTEE (SLBC) HIMACHAL PRADESH HELD ON 16.12.2017 AT SHIMLA.

We enclose the proceedings of 146th meeting of State level bankers committee (SLBC) Himachal Pradesh held on 16th December, 2017 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, 2017 on the prescribed MIS format (revised) latest by 10th of January, 2018 to enable the Convenor Bank to hold the next quarterly SLBC review meeting for the quarter ended December, 2017 as per schedule.

With regards,

Yours faithfully,

(Vivek Kaul)

Deputy General Manager

Encl: As above

Copy to:

1. The Chief Secretary, Govt. of HP, H P Secretariat, Shimla-2.
2. The Addl. Chief Secretary(Finance) Govt. of HP, H P Secretariat, Shimla-2
3. The Principal Secretary, RD, Govt. of H.P. , H P secretariat Shimla-2
4. The Dy. Secretary, Deptt of Financial Services, MOF, New Delhi
5. The Regional Director, Reserve Bank of India, Block-40, SDA Complex Shimla.
6. The Chief General Manager, NABARD, Regional Office Shimla-171009.
7. The CMD's Secretariat, UCO Bank, Head Office, Kolkata-700001
8. The ED's Secretariat-1, UCO Bank, Head Office, Kolkata-700001
9. The ED's Secretariat-II, UCO Bank, Head Office, Kolkata-700001
10. The General Manager, UCO Bank, Head Office, ARBD, Kolkata-700001
11. The General Manager, UCO Bank, Circle Office, Chandigarh 160017

MINUTES OF 146TH SLBC MEETING OF STATE LEVEL BANKERS' COMMITTEE – HIMACHAL PRADESH HELD ON 16.12.2017 IN REGENCY HALL, HOTEL HOLIDAY HOME, SHIMLA (H.P.)

146th Meeting of State Level Bankers Committee- Himachal Pradesh held on 16th December, 2017 to review the performance of banking sector in the State for the quarter ended September, 2017. Sh. Onkar Chand Sharma, IAS, Principal Secretary, Rural Development (RD) to the Govt. of Himachal Pradesh chaired the meeting. Sh. G. Subramania Iyer, Executive Director 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. At the outset Sh. U. C. Sharma, General Manager & Convenor, SLBC UCO Bank 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 U. C. SHARMA, GENERAL MANAGER & CONVENOR, SLBC, HP.

At the outset the General Manager and Convenor extended warm welcome to all the participants from State/ Central Government, Banks, Insurance Companies and Media persons.

The G.M. welcomed the dignitaries sitting on the dais viz.

- **Sh. Onkar Chand Sharma**, IAS Principal Secretary RD to the Government of Himachal Pradesh. The GM & convenor expressed gratitude to Pr. Secretary for sparing valuable time to Chair the Meeting.
- **Sh. G Subramania Iyer**, Executive Director, UCO Bank. The GM extended heartiest welcome to the ED, Sir and express gratitude for co-chairing the meeting.
- **Sh. Hans Raj Chauhan**, IAS Special Secretary (Finance), Govt. of Himachal Pradesh. The GM extended warm welcome to Sh. Chauhan.
- **Sh. Ramesh Chand**, General Manager, Reserve Bank of India. The GM extended warm welcome to GM, RBI and expressed gratitude for proactive participation, guidance and support by the team of RBI officials to the SLBC forum.
- **Sh. Kishan Singh, Chief General Manager**, NABARD .The GM & Convenor extended warm welcome to CGM NABARD and expressed gratitude for the continued guidance and support to the SLBC forum.

The GM & Convenor extended warm welcome to all participants and highlighted the important issues for deliberations. He expressed that Aadhaar seeding and verification process is going on in Banks on priority and he expressed hope for completion of the task by the Banks within dead line of 31st March, 2018. He added that date of completion of Aadhaar seeding and verification earlier decided i.e. 31st December,2017 has now been extended up to 31st March, 2018 by the Gol Notification dated 13.12.2017. He urged the Banks to complete the exercise well before the dead line to avoid any last hour rush in the Bank Branches.

The General Manager added that the Banks are in the process of opening of Aadhaar Enrolment & Updation centres as per directions received from UIDAI/Gol. Banks have been directed to open Aadhaar & updation Centres at least minimum of 10% of their branches. In Himachal Pradesh banks have identified total 220 centres for the purpose. In the identified centres staff has been trained to handle the job and banks are in the process of providing

necessary devices/ equipments in these centres. Sh. Sharma informed that at present four banks namely Canara Bank, UCO Bank, ICICI Bank and Axis Bank have made their Aadhaar & updation Centres functional in the State. He emphasised on all member banks to ensure that all identified centres are made operational well within time frame set by DFS.

Another important issue on which the General Manager & Convenor , UCO bank laid emphasis was the uploading of the Farmers applications details of all farmers covered under Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) in Kharif 2017 season, on the National Crop Insurance Portal. He expressed that Ministry of Agriculture and Farmers Welfare, Gol is reviewing the progress through the V.C. meetings with the Convenor Bank every week and according to the available position, there are more than 1.36lakh number of farmers covered under the crop insurance scheme during Kharif 2017 and so far the data uploaded by Banks till the end of Mid December 2017 was nearly 45 thousand. So, there is still a huge gap that needs to be uploaded on priority . The GM informed the House that as per the direction received from Ministry of Agriculture and Farmers Welfare, Gol , It is mandatory on the part of banks to upload the farmers details on the portal for farmers covered in Kharif 2017 season. The Convenor requested all the member banks to ensure that all their Branches have uploaded the Farmers details on the National crop Insurance Portal and monitor the progress on continuing basis.

Apart from the above developments in banking sector, the GM & Convenor placed important performance highlights during the quarter under review as mentioned below;

- a) Banks have achievement of 83% under Annual Credit Plan 2017-18 up to the period ended September 2017. The GM termed the performance as satisfactory and impressed on Banks to surpass the targets in the left over period of the FY2017-18.
- b) Banks have surpassed the National Parameters in lending to priority Sector and Agriculture sector with achievement of 72% & 23% respectively.
- c) The total banking business have grown on Y-o-Y rate of 8% and total banking Business has crossed Rs.1.39 lakh crores as of September, 2017.
- d) Low Credit Deposit Ratio (CDR) in the State is an area of concern. The GM urged Banks to put concerted efforts for credit expansion in the State especially in Food Processing units, Hydel projects, Cold storages and MSME sector etc. to further improve the CDR in the State.
- d) The General Manager expressed concern on growing NPAs in the State. The NPA ratio in the State increased to 5.69% and the GM impressed on banks for strengthening of recovery efforts.

The G.M. expressed gratitude to all the participants for sparing their valuable time. The GM, UCO bank wished for fruitful & conclusive deliberations on all issues taken up in the agenda notes for the meeting.

HIGHLIGHTS OF THE KEY NOTE ADDRESS BY SHRI G. SUBRAMANIA IYER , EXECUTIVE DIRECTOR (ED), UCO BANK.

Sh. G. Subramania Iyer, Executive Director, UCO Bank co-chaired the meeting. Sh. Iyer extended warm welcome to the dignitaries sitting on the Dias and to all the participants and Media men present on the occasion. The highlights of the Key Note address of Executive Director, UCO Bank mentioned as below;

- The Executive Director (ED) in his opening remarks emphasized on the importance of the Digital India programme and the transformation of society in to digitally empowered society in India. The ED informed the house that use of digital money is growing day by day in banking sector and there is tremendous increase in digital payments in the country. As use of digitals ways are on an increase in financial transactions ,the ED laid emphasis on creating safe & secured environment to safe guard the citizens. He laid emphasize on the availability of high speed internet services and trusted safety standard as a prerequisite for fast expansion of digital transactions in India.

- The Executive Director expressed that Digitization is not now an option for banking industry, rather it is inevitable because banks are the only connecting link with all service providers. He added that various digital products and services are spreading fast among the masses through the efficient digital platforms but at the same time safety of the digital money is equally important and there is a need to spread financial & digital literacy and awareness among the users. He emphasized on Banks to pay special attention on financial literacy campaign at the grass root level.
- Sh. G. S lyer expressed that Aadhaar is playing very important role in Digital India. Aadhaar enrollments and linkages with bank account is a big game changer in the financial Inclusion initiatives. The Government of India has directed Banks to ensure linkages of Aadhaar number with Bank account and verification of Aadhaar in all bank account within a set time frame. The deadline for Aadhaar seeding and verification fixed earlier has now been extended up to 31st March, 2018. The ED informed the House that Banks are in the process of setting up of Aadhaar Enrollment and Updation Centres in their selected branches as per the direction received from Govt of India. At present 220 such centers are identified by various banks in the State and these centers will be made operational within December,2017.
- The Executive Director, UCO Bank further mentioned that MUDra Promotion Campaign organized by convener Bank with the support of member banks/ financial institutions to promote Mudra loans, Digital payments, PMJDY scheme and other Financial Inclusion Initiatives. The ED informed that a State level camp held at Shimla on 5.10.2017 under the Chairmanship of Sh. Jagat Prakash Nadda , Union Health & Family welfare Minister. In this Camp various promotional activities were undertaken with close coordination of member banks, Insurance Companies, NPCI, SIDBI, NABARD etc. The E.D. extended thanks to all the stakeholders for making the event a grand success and he expressed hope that such promotion camps will be held at District/ Block level to further strengthen the financial inclusion initiatives in the State.

The Executive Director, UCO Bank In his key note address to the House highlighted the performance indicators under Financial Inclusion initiatives and banking Business in banking Sector in the State as of September, 2017. The important points mentioned as below;

- ◆ Banks have total 10.55 lakh PMJDY accounts;
- ◆ Total 11.57 lakh account holders have been enrolled by banks under "Pradhan Mantri Surksha Bima Yojana" (PMSBY);
- ◆ Total 3.02 lakh enrolments have been done by banks under "Pradhan Mantri Jivan Jayoti Bima Yojana" (PMJJBY);
- ◆ Total 9.27 lakh PMJDY accounts have been seeded with Aadhaar number and thus having coverage of 88%. The ED urged Member Banks to complete the 100 percent coverage within 31st March, 2018 as directed by DFS.
- ◆ Banks have issued total 8.26 lakh RuPay Debit Cards under PMJDY and thus having coverage of 78%. He urged upon the Banks to distribute Rupay Debit Cards to all the PMJDY account Holders and launch publicity campaign for encouraging the usages of RuPay debit Cards by maximum PMJDY account holders.
- ◆ The ED told that pace of enrolments under Atal Pension Yojana (APY) is quite slow and it needs priority attention of banks. Banks have enrolled nearly 48 thousand account holders so far and still there is lot of scope to increase the number of enrolments with special focus on economically weaker sections and workers under unorganised sector. He requested all the stakeholders for coordinated approach to have encouraging results under the scheme.

In addition to the above stated highlights under financial Inclusive initiatives, Sh. G. S. Iyer, ED, UCO Bank placed the performance highlights of banking Business as of September, 2017 before the August House;

- ◆ Total Banking business in the State has registered Y-o-Y growth of 8% and total business has crossed Rs.1.39 lakh crore as of September,2017;
- ◆ The Deposits have grown at Y-o-Y growth rate of around 10% and deposits have reached to Rs. 1.03 lakh crores ;
- ◆ The Advances have grown at Y-o-Y rate of around 3% and reached to Rs. 35881 crores.
- ◆ The overall Credit Deposit (CD) ratio in the State stood at 44.60% as of 30th September, 2017 and it is below the National Parameter of 60% set by RBI. He added that there are eight districts namely Chamba, Hamirpur, Kangra, Kullu, Lahaul & Spiti, Mandi, Shimla and Una which are having critically low CD ratio, even below 40%. In these districts, Special Sub-Committees (SSCs) of DCC needs to be impressed upon to draw action plan for sustainable growth in CDR and to draw strategies/ action plan for substantial credit growth in Agriculture, Hydel power projects, Agro based & Food processing units and MSME sector having vast potential in the State.
- ◆ Banks have achieved nearly 83% of the half yearly targets for September 2017 under Annual Credit Plan 2017-18. Banks have disbursed fresh credit of nearly Rs. 9170 crores to 314416 new units during the period under review. He expressed that performance under various sub-sectors under Priority and Non priority sectors Advances will be discussed in details in the regular agenda.
- ◆ The National Parameters (NPs) set up by RBI for lending to Priority sector and Agriculture sector have been surpassed by the banks with achievement of 72% and 23% respectively. Advances to weaker sections and women, the parameters have also been achieved by the banks with a percentage of 21% and 8% respectively.
- ◆ Banks have branch network of 2144 branches with more than 81 percent branches located in Rural area in the State. In addition, 1940 ATMs have been set up as an alternate mode of providing banking services in the State. Apart from Bank branches/ATMs, banks have deployed 1848 Business Correspondents (Bank Mitras) in the State thereby extending Banking services in remote and unreached areas. He expressed that outreach of banking services in the State with per branch average population coverage of nearly 3202 is quite good as compared to national average of nearly 10000.
- ◆ As we all know that NPAs are growing country wide in the Banking Sector and situation is critical. In Himachal Pradesh the stressed assets (i.e. NPAs) of Banks have been increased and reached to Rs. 2041.28 crores but the NPA percentage in the State have slightly decreased to 5.69% as on 30th September 2017 due to growth in advances. But the situation is still alarming and needs focused attention. The ED expressed that situation must be dealt with very carefully and intelligently by reinforcing the recovery initiatives as well as supportive approach through restructuring/rescheduling of viable cases with due promptness.

The Executive Director, UCO Bank in the concluding remarks expressed gratitude to State Government authorities for their continued support and guidance to banking sector for attaining inclusive growth in the State. He expressed hope for conclusive deliberations on all issues placed in the agenda and concluded his address with New Year greetings to all the participants.

Sh. U.C. Sharma, General Manager & Convenor extended thanks to the Executive Director, UCO Bank for his valuable guidance and support to the House.

The regular agenda proceedings for the quarterly review meeting of September, 2017 started by GM & Convenor SLBC with the kind permission of the Chair. The highlights of the proceedings mentioned as below;

AGENDA ITEM NO.-1

CONFIRMATION OF MINUTES OF THE LAST 145th MEETING HELD ON 28.09.2017

Since, no comments received from any quarter, the minutes of the 145th quarterly review meeting of SLBC for the quarter ended June, 2017 stands confirmed and adopted.

AGENDA ITEM NO.-2

FINANCIAL INCLUSION CAMPAIGN IN HIMACHAL PRADESH- REVIEW-SEPTEMBER, 2017

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

GM & Convenor, UCO Bank placed highlights under PMJDY and other financial Inclusion initiatives in the State as mentioned below;

- ◆ Banks have total 10.55 lakh PMJDY accounts as of September, 2017.
- ◆ **RuPay Debit Cards** issued by Banks in more than 8.26 Lakh PMJDY accounts (nearly 78%). The G M informed the house that usages of RuPay Debit Cards holders under PMJDY is just 45% and there is need to improve the usages with proper publicity & awareness campaign through SMS, display of Banners, financial literacy Camps etc. He urged on Banks to pay special attention on activation and regular usages of the RuPay Cards by the Card holders.

(Action : All Banks)

- ◆ Reviewing the agency-wise position of the issuance of Rupay Debit Cards, the Chairman expressed that issuance of Rupay Debit Cards in Cooperative Sector banks is only 12% which is very low and House directed H P state coop Bank to pay focused attention to the matter. The representative from H. P. State Cooperative Banks have informed that Debit Cards Issuance has been started late in their bank and now as the number of ATMs have now start increasing in their Bank, the issuance of Debit Cards will now picked-up speedily and in the coming quarters, there will be significant improvement in issuance of RuPay Debit Cards to PMJDY account holders. The House impressed upon Coop sector Banks to improve the Debit Card coverage of PMJDY account Holders in their Banks.

(Action: HPSCB, KCCB, JCCB)

- ◆ In 88% of PMJDY accounts, **Aadhaar linkage** is completed by Banks and House has directed Banks to ensure Aadhaar seeding in the remaining accounts with in 31st March, 2018 deadline fixed up by Gol.

(Action : All Banks)

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. The G.M. & Convenor informed the house that Banks have enrolled total 11.57 lakh under PMSBY and 3.02 Lakh under PMJJBY as of September, 2017.

- ◆ **Insurance Claims settlements under Micro Insurance Schemes.**

House reviewed the position of settlement of insurance claims under PMSBY and PMJJBY. The G.M. & Convenor informed that 29 cases are pending for settlement under PMSBY. He further informed that 13 cases are laying pending with Oriental insurance Company Limited (OICL). The representative from OICL informed the House that 8 (eight) cases have been disposed off and the remaining cases are pending for want of complete documents. House directed the OICL to ensure disposal of pendency insurance claims received from H P Gramin Bank in a time bound manner.

The House directed the convener that claim position should be placed before the House showing Year-wise position with total No. of insurance claims lodged, Claim settled, claim rejected and claims pending showing position for the current year in next SLBC review meeting.

(Action: SLBC convener bank)

The Convenor informed the House that total number of 23 cases under PMJJBY pertaining to PSBs and 4 cases of H.P. Gramin Bank are pending with LIC of India. The representative from LIC informed that 4 pending cases of HPGB has been disposed of in the 1st week of November 2017 and the other pending cases of PSBs are being disposed of by their higher authorities at the central level. The house directed the LIC representative to take up the matter with their higher authorities for disposal of all cases of PSBs.

(Action: LIC of India)

The House expressed concern on delay in settlement of pending insurance claims cases beyond two months period and directed that concerned insurance companies to ensure that all claim cases should be settled within time norms and reasons for pendency beyond two months should be suitably explained by the respective insurance company in the review meetings.

(Action: All Member Banks/OICL/LIC/NIC/New India assurance Co./ United India ins. Co.)

- ◆ **Atal Pension Yojana (APY):** The progress in APY scheme reviewed by the House. The GM & Convenor Informed the house that total 48573 enrollments have been made under the scheme till the end of September, 2017. The Convenor expressed that pace of enrollments under the scheme is very slow and he urged the banks to take special initiative for increasing the subscribers under the scheme.

The General Manager, Reserve Bank of India reviewing the position on APY expressed that performance registered by the banks under the Atal Pension Yojana enrollments is very dismal. Despite having scope for increasing the subscribers under the scheme, the H. P. State Cooperative bank data with Nil progress reflects very poor figure. Banks, especially Cooperative sector Banks bank should endeavor towards encouraging enrollments under the Atal Pension Yojana.

The representative from H.P. State Cooperative Bank Ltd. (HPSCB) expressed that they have taken up the matter with NPCI for enabling their MIS system compatibility in their CBS system to proceed further for enrollments under APY. He assured that the enrollments under the scheme by their Bank will be started soon. The Chairman emphasized upon HPSCB to take lead in enrollments in APY with special focus and monitoring with their branches.

(Action: All member Banks/ Department of Post in H.P./ HPSCB)

Agenda item No- 2.3: Financial Literacy and Awareness camps by FLCs and Rural branches

The G.M. & Convenor UCO Bank placed the information on the financial literacy and awareness camps organized by Financial Literacy Centers (FLCs) and Rural bank branches in the State during the quarter ended September 2017. He informed that FLCs have organized 111 camps covering general public and 171 camps for special target groups in the State. In addition Rural bank branches have organized total 1074 camps in quarter ended September, 2017.

On review of progress in organizing camps by FLCs and the rural branches, the General Manager Reserve Bank of India (RBI) observed that achievement vis a vis target was 21.23%, with only 1074 camps organized by Rural Bank branches against the target of 5058 camps for the quarter. Further he expressed that in Kinnaur district, FLC had registered zero progress during the two successive quarters, under the targets given for financial literacy counselors. The GM RBI directed all the banks to follow regulatory instructions meticulously and achieve the mandated targets without fail. Moreover, SLBC should include the bank-wise position of the financial literacy camps conducted during the quarter under review, in the agenda item from next quarter onwards.

The General Manager, Punjab National Bank (PNB) informed the house that in Kinnaur district the financial literacy councillor (FLC) could not be deployed but now they have posted the financial literacy Counselor and he assured for completion of targets.

The Chairman emphasized on more camps by FLCs in Shimla & Solan districts.

The Chairman also directed lead District Managers (LDMS) to ensure that progress in the financial literacy camps by FLCs & Rural bank branches is reviewed in the quarterly review meetings i.e. DCC meeting to improve their effectiveness.

The CGM, NABARD deliberating on the financial literacy campaign informed the house that funds for Digital Awareness Camps by FLCs and Rural bank Branches available with NABARD under FIF up to March, 2018. He impressed upon the Banks to submit their claims for reimbursement of expenses incurred on digital Literacy camps organized by them till now within December 2017. All the member banks have been requested to submit their reimbursement claims for the camps organized by their FLCs and Rural branches to NABARD within 31st December 2017, positively.

(Action: All Member banks/ Lead District Managers (LDM) in H.P.)

Agenda Item No-2.4: Bank Mitras – Business Correspondents

The General Manager & Convenor, UCO Bank informed the house that Banks have deployed total 1848 Bank Mitras (BMs) as of September, 2017. The GM, UCO Bank added that H.P. Gramin bank has deployed 273 new Bank Mitras (BMs) during the quarter under review and he appreciated HPGB for the initiative.

The General Manager Reserve Bank of India reviewed the position of Business Correspondents (Bank Mitras) and expressed that ground reality of the position of the functional Business Correspondents in the state seems far away from the position as depicted in the data. He further informed the house that RBI has undertaken a study on finding the efficacy of BC system in the state and has observed that many of the BCs are not operational /defunct. He therefore advised all banks to monitor functioning of BCs closely and ensure uninterrupted banking services.

(Action: All Member Banks)

Financial Inclusion Plan 2016-19

RBI had directed Banks in the State in the last 145th SLBC meeting to submit a copy of Board approved Financial Inclusion Plan (FIP) 2016-19 to Reserve Bank of India, Regional Office Shimla with a copy to SLBC convenor Bank. On review of position on the issue, the GM RBI expressed concern that most of Banks have not submitted the desired information despite follow-up. As per latest information, only five banks namely Canara Bank, OBC, Punjab & Sind Bank, UCO Bank and Axis Bank have submitted the information.

The General Manager, RBI deliberating on the issue expressed that despite the directions given by RBI to the banks in 2016 and also during the previous SLBC meeting, majority of the banks have not submitted, the board approved Financial Inclusion Plans targets for 2016-19. He advised defaulting banks to submit the necessary FIP 2016-19 immediately with achievement of targets till September 2017 to RBI as well as SLBC Convenor Bank. The GM, RBI directed the Banks to submit the requisite information to SLBC Convenor and Regional Office, RBI Shimla within next 10 Days.

(Action: All Member Banks in HP (except Co-op Sector Banks) / SLBC Convenor)

Agenda Item No- 2.5: Pradhan Mantri Mudra Yojana (PMMY)

The General Manager & Convenor informed the house that Banks have disbursed Rs.375.92 crore to 19200 new micro entrepreneurs during the half year ended September,2017. The GM, UCO Bank placed the cumulative progress under scheme before the house with total sanctioned amount of Rs.1057 crores to 67500 entrepreneurs till the end of September,2017.

The representative from Urban Development Department, Government of H.P. requested the House that Bank-wise position with classification in to Rural and Urban areas need to be presented under PMMY so that more focus can be provided by the UD Department on coverage of Mudra Beneficiaries under the DAY-NULM Scheme to extend the interest subvention to the eligible borrowers under PMMY.

Agenda item no- 2.6: Stand UP India Scheme:

The General Manager & Convenor informed the House that Banks have sanctioned loans under the scheme to 649 entrepreneurs with total sanctioned amount of Rs. 116.59 crores as of 24.11.2017. While reviewing the bank-wise progress under the scheme, General Manager RBI expressed that banks in the State have processed only 649 cases against the target of 4126 cases. Out of these 649 cases processed, PNB has processed 393 cases which is 60.55% of the total cases. The GM RBI expressed that performance of other banks is not justifiable at all. He impressed on Banks to make sincere efforts for achieving the targets.

The representative from H P State Cooperative Bank has informed the house that their Banks is not implementing the scheme.

(Action: All Member Banks)

AGENDA ITEM NO.-3

Agenda Item No. 3.1: On-line access of Land Records to Banks – Adoption of “Bhoomi Bank Integrated Project” for online creation of charge on land.

The General Manager & Convenor informed the House that this issue is a standing agenda of our SLBC review meetings and progress is being reviewed in the review meetings. The GM UCO Bank requested representative from Land Record Department of Himachal Pradesh to apprise the House on the latest progress on the matter.

The Representative from Land Record Department informed that the project is highly technical and a multi stages process and therefore the process is taking time in implementation in the State. The representative from Land record department apprised the house that project is almost at the final stages with NIC and it will be completed before the next SLBC review meeting.

The status will be reviewed in the next SLBC review meeting.

(Action: Deptt of Land Record, HP)

Agenda item No3.2: Implementation of Aadhaar number seeding for Payments through Aadhaar Payment Bridge System (APBS) under Direct Benefit Transfer (DBT).

- ◆ The General Manager & Convenor informed the house that State Govt. has implemented DBT payments in various schemes viz. Scholarship schemes, JSY, IGMSY, IGNWPS, IGNDPS, NOAPS, MGNREGA, National Child Labour Policy and total Rs. 631.74 crores have been paid through the DBT transfers up to end of September ,2017 in the State.
- ◆ Deliberating on the issue of Aadhaar linkages of MGNREGA workers, the chairman, informed the house that Rural Development Department have completed Aadhaar seeding in Bank accounts in more than 75% of the MGNREGA workers and the achievement is one of the best in the country. He laid emphasis on Banks to resolve the issue of delayed payments in the Bank account of MGNREGA Beneficiaries.
- ◆ The GM & Convenor informed that still more than 1.01 lakh Aadhaar numbers have yet to be seeding in the Bank account of MGNREGA Workers. As per report from Rural dev. Department of Govt of H P, the major pendency in seeding of Aadhaar number lies with KCCB, SBI, PNB, HPSCB, HPGB, UCO Bank and Central bank of India. These banks have been requested for monitoring the progress and to reconcile the position with their branches.

(Action: KCCB, SBI, PNB, HPSCB, HPGB, UCO Bank and Central Bank of India)

- The General Manager & Convenor informed the House that Aadhaar seeding in all bank accounts has been made mandatory in compliance with amended Prevention of Money Laundering (Maintenance of Records) Rule 2005. Accordingly, new accounts opened by Banks from 01.06.2017 require mandatorily seeding of Aadhaar. In addition all existing bank accounts shall be seeded with Aadhaar latest by 31.03.2018 failing which the accounts will become inoperative.
- The General Manager UCO Bank Informed the House that Banks are in the process of opening of Aadhaar Enrollment & Updation Centres as per direction from Gol. There are total 220 centers identified by various Banks in Himachal Pradesh. The Representatives from UIDAI deliberating on the issue informed that four training sessions have been conducted for the identified Bank officials of selected branches of various Banks to handle the job of Aadhaar Centers. He remarked that certification process for the bank officials in the identified centers is moving at a slow pace and banks have to expedite the process of completion of certification process at the earliest to make the centres operational within December, 2017. The UIDAI representative informed that so far 13 centers have started enrollments and concerned Banks have to ensure that all the identified Aadhaar Enrollment & Updation Centres is made functional with in 31st December,2017.

(Action: All Member Banks)

Agenda Item 3.3: Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) & Restructured Weather Based Crop Insurance Scheme (RWBCIS) during Rabi Season – 2017

- The GM & Convenor informed the House that Directorate of Agriculture has notified the implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) for the crop season Rabi-2017 in Himachal Pradesh. He further informed that Directorate of Horticulture, Govt of Himachal Pradesh has notified the implementation of the Revised Weather Based Crop Insurance Scheme (RWBCIS) for crop Season – Rabi2017 for horticulture crops in Himachal Pradesh.
- The Convenor informed the House that Ministry of Agriculture, Cooperation & Farmers Welfare, Department of Agriculture, Cooperation & Farmer welfare vide their communication no. 13015/01/2016-credit II (Pt.1) dated 12.7.2017, directed that It has been mandatory for the Banks to enter all coverage details on the portal from Kharif 2017 onward. The convenor requested the banks to ensure the compliance.
- Reviewing the position of uploading of farmer's details on the National Crop Insurance portal, the GM, UCO bank informed that there is a big gap in uploading of farmer's details by banks on the web portal. As against the total farmers coverage of 136347 farmers under the crop insurance scheme in Kharif, 2017, the farmers details of nearly 45 thousand uploaded on the insurance portal by the Banks in the State. House directed the Banks to ensure that all farmers details covered under PMFBY / RWBCIS in Kharif, 2017 season by the banks should be uploaded on the Insurance portal, compulsorily, in a time bound manner.
(Action: All Member Banks)

AGENDA ITEM NO.-4

Agenda Item No-4: Progress under Annual Credit Plan (ACP) 2017-18 up to the Half year ended September, 2017.

The General Manager & Convener UCO Bank informed the House that In Himachal Pradesh, banks have disbursed aggregate credit to the tune of Rs. 9170.54 Crores for various activities earmarked under ACP 2017-18 during the half year ended September, 2017 as against the targets of Rs. 11040.50 Crores. During the half year ended September, 2017, banks have extended credit to 3,14,416 new units.

The GM highlighted the Achievements under ACP 2017-18 up to the the period under review;

- The overall performance of 83% as against the targets assigned for half year ended September, 2017 under the Annual Credit Plan 2017-18 is just reasonable and can be termed as satisfactory.
- In Agriculture sector, banks have made fresh credit disbursements of Rs.2920.31 crore and attained achievement of 70% of the assigned targets. The House impressed on Banks to pay thrust for fresh credit expansion in Agriculture sector especially in the investment credit.
(Action Point: All Member Banks)
- In MSME Sector banks have fresh credit disbursements of Rs.3312.82 crores as against the target of Rs. 3061.07 crore. Banks have surpassed the targets with achievement of 108% up to the end of half year September, 2017.
- In fresh Education loans disbursements, RRB, Coop sector Banks and Private Banks have shown achievement far below the targets. In Housing finance RRB and Private sector Banks have low achievement of 12% and 3% respectively. The House observed that all the Banks have to revisit their performance under education loans and housing loans and pay focused attention for achieving the assigned targets in these segments.
(Action Point: All Member Banks)

- ◆ The House observed that certain member banks viz. Bank of Baroda, Corporation Bank Indian Overseas Bank, Bandhan Bank and South Indian Bank have achievement of below 20% under the ACP2017-18 up to the period under review. The House urged controlling heads of these Banks to monitor the progress of their branches proactively and achieve the assign targets in the coming quarters.

(Action Point: Bank of Baroda, Corporation Bank, Indian Overseas Bank, Bandhan Bank and South Indian Bank)

- ◆ On review of progress under ACP 2017-18, The General Manager, Reserve bank of India expressed that as per RBI instructions medium industries have been brought under the ambit of priority sector. He added that Inclusion of the medium industries in the priority sector will provide a much better picture of the priority sector achievements.

The GM RBI directed SLBC convener to include the progress under medium industries under the priority Sector segments under ACP reporting in current quarter onward. The Convener requested all member banks to report the progress under medium industries under MSME Sector under the Priority sector segment in MIS reporting to SLBC Convener from current quarter onward.

(Action: All member Banks/ SLBC Convener Bank)

AGENDA ITEM NO -5

Agenda item no-5: Banking Business Performance highlights in Himachal Pradesh as of September, 2017.

The General Manager & Convener UCO Bank highlighted the Banking Sector performance in the State as of September 2017. He added that Executive Director UCO Bank has already highlighted various performance indicators of banking sector in the State in the key Note Address to the house.

The performance highlights of Banking Sector placed before the House as mentioned below;

- ◆ Total Banking Business has grown at Y-o-Y growth rate of more than 8% and it has crossed Rs.1.39 lakh crores as of 30th September, 2017.
- ◆ Deposits have grown to Rs. 1.03 lakh crores with Y-o-Y growth of 10.27% and total advances have registered Y-o-Y growth of 2.63% with total outstanding amount of Rs. 35,882 crores.
- ◆ Credit Deposit Ratio (CDR): The overall Credit Deposit Ratio (based on Thorat Committee Recommendations), in the State stood at 44.60 % as of 30th September, 2017. The Loan & advances have not grown in proportion to the deposits growth during the period under review, thereby leading to low CDR in the State. The House emphasized for credit expansion in big way especially in Hydel power projects, tourism and food processing units and MSME sectors to improve the CDR in the state.
- ◆ Bank-wise position of CDR reveals that few of the member Banks viz. IDBI Bank (16.98%), Bandhan Bank (1.68%), IndusInd Bank (10.38%), South Indian Bank (10.38%) ; (5) Yes Bank (11.54%) have poor CDR even below 20%. These Banks have been requested to review the position and take necessary steps to improve CDR.

(Action: IDBI Bank , Bandhan Bank , IndusInd Bank , South Indian Bank , Yes Bank) ,

- ◆ Reviewing the district wise position, the House observed that **Credit Deposit Ratio (CDR)** in few districts is critically low and persistently the position remained almost static. In eight districts namely **Chamba, Hamirpur, Kangra, Kullu, Lahaul & Spiti, Mandi, Shimla and Una**, the CD ratio is persistently below 40%. The House directed that Lead district Managers (LDMs) in respective districts should review the position on regular basis by

having continued deliberations in the Special Sub Committee (SSC) of DCC and to prepare the Monitorable Action Plan (MAP) for effective monitoring of the position of CDR in these districts.

(Action: Lead District Managers-(LDMs)-Chamba, Hamirpur, Kangra, Kullu, Lahaul & Spiti, Mandi, Shimla and Una,)

AGENDA ITEM NO -6

Agenda item No-6: Review of Performance under major centrally sponsored Scheme for the quarter ended September, 2017

The House reviewed the progress under various centrally sponsored Government schemes like NRLM, NULM, PMEGP, DEDS etc. The GM & Convenor, UCO bank informed the House that convener Bank has convened review meetings in November, 2017 with participation of implementing agencies viz. NRLM, NULM & PMEGP and major banks to discuss the important matters such as disposal of sponsored cases and other related matters under the sponsored schemes. He further added that action points emerged in the said review meetings mentioned in the agenda notes for necessary compliance by the stakeholders.

The important points emerged in the deliberations mentioned as below;

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

- ◆ Banks have 112 cases pending under the Scheme. House directed the Banks to dispose of the pending cases in a time bound manner and intimate the disposal of cases to HPSRLM.
- ◆ The convener informed that Banks have disbursed Rs.23.64 crore up to 7.12.2017 and banks have been requested to take immediate steps for achievement of the targets set under the Scheme.
- ◆ The issue of use of proper Product codes by Banks in their Loan cases sanctioned under the Scheme in their CBS system deliberated in the house so as to smoothen the process of release of interest subvention to the beneficiaries under the scheme.

The Controlling Head of member banks to ensure that their branches should apply proper Product codes in their CBS system for the loan proposals sanctioned under the NRLM scheme system so that interest subvention in eligible cases can be released by the NRLM Mission office in a hassle free manner.

(Action: All member Banks/ LDMs/ HPSRLM)

Agenda 6.3: National Urban Livelihood Mission (NULM):

- On review of position of pending cases in a review meeting held on 23.11.2017 with banks the pendency of cases sponsored to banks reduced to 50 cases. All member banks have been requested to instruct their branches for disposal of cases in a time bound manner and inform concerned Urban local Bodies (ULBs) for updating of status at their end.
- The convenor informed that banks have disbursed Rs.3.16 crore up to 31.10.2017 as against the target of Rs.10 crores.
- The Controlling Head of member Banks are requested to instruct their branches for submission of interest subvention claims on all eligible cases in the prescribed format on monthly basis and the subsidy amount will be released on quarterly basis to the credit of beneficiaries account by the concerned ULBs
- The representative from NULM informed that loan proposals received by Bank branches under MUDRA scheme (PMMY) can be sanctioned by banks and in eligible PMMY cases the interest subvention claim can be lodged with the respective ULBs. Member Banks have been requested to instruct their branches for convergence of cases sanctioned under PMMY under the NULM scheme.

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

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

- The G M & Convenor, UCO Bank informed the House that a review meeting held on 23.11.2017 with member banks to review the progress under the scheme. In the review meeting Director KVIC reviewed the pendency of cases with banks and 925 sponsored cases are still pending with banks. Member banks have been requested for disposal of the all pending proposals with their branches in a time bound manner.
- The representative from KVIB informed that DLTC meeting could not be held due to code of conduct started in Oct 2017 in the election for State legislative Assembly , the. DLTC meeting will be held after the lifting of Code of Conduct in the State and more applications under PMEGP will be sponsored to banks to achieve the targets under the scheme.
- The representative from KVIC impressed on Banks to ensure that their branches are regularly updating the status of sponsored cases in the PMEGP on-line PMEGP portal.

(Action: KVIC/KVIB/DIC /All member Banks)

Agenda item no-7.5: Dairy Entrepreneurship Development Scheme- (DEDS):

- The progress under the scheme reviewed by the House. Banks have sanctioned total 279 proposals involving amount of Rs.540.76 lakhs during the half year ended September, 2017.
- The representative from NABARD informed that software for online submission of applications under DEDS has been launched with effect from 04 September 2017. The CGM NABARD directed the banks to submit DEDS subsidy claims online only and submission of subsidy claims off line will not be entertained.

(Action: All Member Banks)

AGENDA ITEM NO.7

Agenda Item No- 7: Review of Recovery Performance of Banks in Himachal Pradesh – Quarter ended September, 2017.

The GM & Convener SLBC placed the position of overdues and stressed loans with Banks as of September, 2017. Out of total outstanding advances of Rs.35881.76 crore, a sum of Rs.2041.28 crore (5.69%) have been classified as NPA. NPA ratio has slightly reduced in the quarter under review as loans & advances have increased during the quarter under review.

The highlights of review of recovery position and NPAs mentioned as below;

- ◆ Sector-wise NPAs: The MSME sector has NPA ratio of 8.58%. The House has expressed concern on growing NPAs in MSME sector and urged the Banks to pay special attention to curtail the NPAs in the sector. The Agriculture sector has also witnessed NPA ratio of 5.20% and registered the growing trend over the quarter ended June, 2017. Banks to enforce proactive measures to bring it down.
- ◆ Agency-wise NPA : PSBs have NPAs of 4.64%, RRB-HPGB- 5.61%; Private banks -1.08% and Coop Sector banks have the highest NPA percentage of 9.73% . The House impressed on Cooperative Sector banks to tackle the problem of growing NPAs with concerted efforts on recovery measures.

- ◆ Certificate cases under State Recovery Act- The pendency of certificate cases has further increased to 7958 in September, 2017. The House impressed the stakeholders for the coordinated action by state Government and Banks to achieve the desired results.

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 ratio can be further brought down.

(Action: All Member Banks)

AGENDA ITEM NO.8

AGENDA No-8: Review of Progress under Non-Sponsored Programmes in Himachal Pradesh -Quarter ended September, 2017.

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

The House reviewed the performance in lending under the Kissan Credit Card Scheme (short term credit)by the Banking sector for the period ended September,2017.

- ◆ Banks have disbursed fresh credit under the KCC scheme amounting to Rs. 1813.63 crores to 113851 Agriculturists during the half year ended September, 2017.
- ◆ Banks have financed 43% of the farmers under the KCC scheme up to end of September, 2017. In Districts viz. Bilaspur Chamba, Kangra and Mandi, the coverage of farmers have remained below the state average. House directed the LDMs to review the position in DCC review meeting and formulate the action points and strategies for increasing the coverage of farmers under KCC scheme particularly in those districts having very low coverage.

(Action: Lead District Managers (LDMs)/ Member Banks)

Agenda item no 8.2: Review of Credit Linkages of Self Help Groups (SHGs) in Himachal Pradesh - Position as of September, 2017.

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

- ◆ Banks have extended fresh credit to the tune of Rs.10.66 crores to 877 new SHGs during quarter ended September, 2017.
- ◆ NABARD has initiated Village Level Programmes (VLPs) through the Banks for financial literacy and awareness to further promote the SHG movement in the State. NABARD has allocated targets to major banks viz. PNB/UCO Bank/ SBI/Canara Bank/ CBI/ HPGB/ KCCB/ JCCB/ HPSCB to conduct 3450 VPLs in the FY2017-18. The representative from NABARD urged the Controlling Head of member Banks to monitor the progress of VLPs allocated to their branches and submit the report to NABARD in the quarter ended December 2017.

(Action: PNB/UCO Bank/ SBI/Canara Bank/ CBI/ HPGB/ KCCB/ JCCB/ HPSCB)

- ◆ The CGM NABARD informed that Digitization of SHGs under "E-Shakti" project in Mandi district has been successfully completed and now three more districts namely Solan, Sirmour and Kangra have been included under the project. The "E-Shakti" project in the selected districts has been initiated through the various outside agencies engaged by NABARD. The CGM NABARD requested the

Controlling head of Banks to instruct their branches in the selected districts for extending necessary support to complete the data/ information on SHGs available with their Branches to complete the "E-Shakti" projects in these districts.

(Action: All member Banks)

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 Stakeholders have been requested for special focus on various measures to increase the farmer's income.

Agenda item No-8.4 : Performance under Education Loan:

Reviewing the progress under education loans extended by banks, the House observed that private sector banks have no contribution toward extending education loans in the State. House has requested for special attention by private sector banks in the education loans segments.

(Action: Private Sector Banks)

Agenda item No-8.8: Review of performance of RSETIs (Rural Self Employment Training Institutes) in Himachal Pradesh- quarter ended September, 2017.

The GM & Convenor, UCO bank placed the progress of 10 RSETIs in the State up to quarter ended September, 2017. RSETIs have conducted 105 camps in the half year ended September, 2017 and trained 2321 rural youths. RSETIs have recorded achievement of 42% during the Half year ended September, 2017.

- ◆ **Settlement through credit linkages** ratio of 20% is below the national average of 44%. Lead Banks sponsoring RSETIs have to pay thrust on credit linkages of candidates trained from the RSETIs.
- ◆ The construction work of RSETI building reviewed by the house. All the RSETIs have initiated the construction work except in RSETIs at Chamba & Mandi. The House directed all the Lead Banks viz. SBI, PNB and UCO Bank to ensure that RSETI building are completed in a time bound manner.

(Action: PNB/SBI/ UCO Bank)

National Director, National Centre for Excellence of RSTIs (under the aegis of MoRD , Gol) Bangaluru (Karnataka) informed vide their letter no. 3070/NACER/2017-18/F-119+320/AGP dated 3.11.2017 that State Director for RSETIs (SDR) for the State of Himachal Pradesh has been changed w.e.f . 31.10.2017 and the new incumbent Sh. Manohar Lal Sharma , State Director RSETI will be the new member of State Level Steering Committee of SLBC in HP.

Matter placed before the House and accorded approval on nomination of new State director for RSETI for Himachal Pradesh.

Agenda: 8.9: The CGM NABARD informed the House on the initiative of NABARD on Water conservation - Water Campaign in Himachal Pradesh.

The important points on special initiatives highlighted by CGM, NABARD before the house mentioned as below;

- ◆ Under **Water Campaign - 2017**, NABARD launched an awareness campaign on the eve of World Water Day (22nd March 2017) to cover one lakh villages of 200 districts,

which faced a shortage of water in the country and NABARD successfully completed this campaign in 1,01,569 villages.

- ◆ The campaign laid emphasis on awareness about the need for water conservation, efficient management, rain water harvesting and adoption of a range of proven technologies like micro irrigation, check dams etc., thus helping in enhancement of farmer's income.
- ◆ This campaign covered 3171 villages of 8 districts in the State of HP.
- ◆ The campaign was implemented through coordinated efforts of all the stakeholders in the State viz. Government departments, KVKs, banks, NGOs, PRIs etc.
- ◆ 127 teams of Krishi Jal Doots (2 each) selected from the State were trained by 08 Master Trainers who were specifically trained by Centre for Environment Education (CEE), Ahmedabad.
- ◆ The Krishi Jal Doots worked to create awareness among the rural masses regarding water conservation using posters, flip charts, pamphlets etc.
- ◆ The campaign reached to the remote locations of the State and was able to cover around 1 lakh of farmers.
- ◆ Villagers were able to identify water resources that needed to be restored. Also, the requirement of each village was assessed based on the interactions with villagers.
- ◆ Monitoring of the entire campaign was done via Krishi Jal doot mobile app.
- ◆ Post-campaign, to consolidate the feedbacks received during village level programmes, district level debriefing programmes were conducted. In this regard, CEE submitted district wise reports based on the feedback from KJDs.
- ◆ A State Level Debriefing programme was conducted to discuss the outcomes of the campaign based on the feedback and report received from CEE and to deliberate on the future action plan related to water conservation in coordination with the govt. departments.

THE AGENDA FOR THE MEETING CONCLUDED WITH PERMISSION OF CHAIR.

Before concluding the 146th SLBC review meeting, General Manager & Convenor SLBC, UCO Bank requested Sh. Onkar Chand Sharma, Principal Secretary (RD) to the Government of Himachal Pradesh and chairman of the meeting to guide the House with concluding remarks;

Concluding Address of Sh. Onkar Chand Sharma, Principal Secretary (RD) to the Government of Himachal Pradesh.

Sh. Onkar Chand Sharma, Principal Secretary (RD) to the Government of Himachal Pradesh at the outset extended welcome to Sh. G. S. Iyer Executive Director, UCO Bank and all distinguished dignitaries on the Dias. The highlights of the concluding address of Sh. Onkar Chand Sharma mentioned below;

- ◆ The Chairman emphasized on inclusive growth in the State and appealed to all the stakeholders to coordinate their efforts for bringing the excluded and deprived & underprivileged sections of our society into main stream of economic activities in the State. He appreciated the efforts made by banking sector in the financial inclusion initiatives and Social Security schemes to the common citizen in the State.
- ◆ Sh. Onkar Chand Sharma expressed that Digital India Programme is in the focused attention of Government of India and state Governments all over India. After demonetization, banks have laid emphasis on Cash-less transactions and various new products & Services have been introduced by the banking and financial sector to encourage the digital transactions and cashless economy. He urged the Banks to launch the campaign for financial literacy & digital awareness in a Mission mode to

expand outreach of the services and products for digital transactions to the rural masses.

- ◆ The chairman laid emphasis on transfer of benefits under Government welfare schemes directly to the Bank account of beneficiaries to avoid pilferage and leakages in the benefit transfer to ultimate beneficiaries. He urged the concerned Government agencies to coordinate with banks for Aadhaar & Mobile linkages in Bank account of beneficiaries in a time bound manner. He emphasized upon Banks to ensure Aadhaar seeding and mobile seeding in all Bank accounts so that digital payments can be encouraged and less-cash system is promoted in the Country.
- ◆ The Low CD ratio is a matter of concern and the chairman emphasized for more focused attention on attainment of CD ratio parameters by all the banks. He added that ACP targets should be achieved by all banks and thus contributing toward attaining socio economic development in the State.

Sh. Onkar Chand Sharma, Principal Secretary, RD to the Government of Himachal Pradesh urged all the stakeholders to take immediate follow-up action on the action points emerged in the meeting. In the end, Sh. Onkar Chand Sharma extended New Year greeting to the participants.

The meeting concluded with vote of thanks extended by Sh. Vivek Kaul , Deputy General 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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146th STATE LEVEL BANKERS COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 16TH DECEMBER, 2017 AT REGENCY HALL, HOTEL HOLIDAY HOME SHIMLA.

List of Participants

- I. Chief Guest :** **Sh. ONKAR CHAND SHARMA, IAS**
Principal Secretary, Rural Development
Govt. of Himachal Pradesh
- II. Executive Director:** **Sh. G. SUBRAMANIA IYER**
Executive Director, UCO Bank
- III. Convenor SLBC :** **Sh. U.C. SHARMA**
General Manager
UCO Bank

IV Government of Himachal Pradesh & Related Agencies:

SARVASHRI:

1	Hans Raj Chauhan	Special Secretary, (Finance), Govt of H.P.
2	Vivek	Director, Food & Civil Supplies
3	Sachin Kanwal	Jt. Secy. RD Department
4	Dr. Sunil Bedi	Director, Animal Husbandry
5	Sushma Watts	Addl. Director, Land Records
6	Sanjay Sharma	Dy. Director, Industries Department
7	Rajendra Bhatt	JLR-cum-Jt. Secy.Law
8	Rajendra Kumar Verma	Joint Director, Agri. Deptt, Govt. of HP
9	S.K.Rangra	Addl. Registrar, Deptt. Of Cooperation
10	D.S.Thakur	Dy.Director, Information & Public Relations
11	Jitender Sanjta	CEO, KVIB
12	Bhuvan Sharma	Project Director, HPSRLM
13	Sanjeev Justa	Nodal Officer, HPKVIB
14	Jitender Kumar	Consultant, DIT
15	B.S.Thakur	Project Officer, UD Department
16	S.K.Chandel	Asstt. Director, KVIC
17	Lokesh Lohia	Subject Matter Specialist, Deptt. of Horticulture
18	Dr. Anil Gupta	Jl, SLBP, Animal Husbandry Deptt.
19	Bragesh Bahadur	SMM-FI & ME, UD
20	T.R.Azad	Inspector, RCS Shimla
21	Balbir Kumar	Asstt.Coun (F&A), WCD HP Shimla
22	Prem Thakur	PRO (F&PR), News

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

SARVASHRI:

1	Kishan Singh	CGM, NABARD
2	Ramesh Chand	General Manager, RBI, Shimla
3	B.K.Mishra	Deputy General Manager, NABARD
4	Ravi Rawal	Asst. General Manager, RBI, Shimla

5	Avneshwar Singh	Asst. General Manager, RBI, Shimla
6	Anil Kapoor	AGM, SIDBI
7	Sanjeev Nagpal	ADG, UIDAI, RO, Chandigarh
8	V.P.Sharma	Asstt. Director, DoP
9	Ashok Kumar	DGM, BSNL

VI): COMMERCIAL BANKS:**SARVASHRI**

1	Dr. Rakesh Gupta	FGM, PNB Zonal Office Shimla
2	Subhash Gupta	DGM, OBC
3	Neeraj Khanna	DGM, Vijaya Bank
4	Vivek Kaul	DGM, UCO Bank, Zonal Office, Shimla
5	Surjeet Kaushal	AGM, SBI
6	Ravi Kant	Divisional Manager, Canara Bank
7	C.S.Chugh	AGM, CBI
8	Damandeep Singh	AGM, IDBI Bank
9	H.L.Chopra	CM, State Bank of India
10	Mukesh Negi	CM, Oriental Bank of Commerce
11	Krishan Lal Katru	CM, Bank of India
12	H.R.Sharma	CM, Bank of Baroda
13	S.S.Gautam	CM, Allahabad Bank
14	H.S.Negi	CM, Indian Overseas Bank
15	Krishan Lal	Sr Manager, Syndicate Bank
16	Nitin Garg	Branch Manager, Union Bank of India
17	Praveen	Manager, Central Bank of India
18	Ayush Tripathi	Branch Manager, Vijya Bank
19	Bhavnish Kaul	Manager, United Bank of India
20	Pankaj Kumar	Manager, Andhra Bank
21	Rahul Garg	Manager, Dena Bank
22	Rakesh Sharma	Asstt. Manager, Bank of Maharashtra
23	Deepak Negi	Asstt. Manager, P&S Bank
24	J.N.Kashyap	Asstt. General Manager, SLBC
25	S.K.Sharma	Chief Manager, SLBC
26	Amit Kumar Sharma	Manager, SLBC
27	Deepesh Negi	Officer, SLBC
28	Dixit Monga	Sr. Manager, IT Deptt, UCO Bank Zonal Office
29	N.S.Rana	Manager, Security UCO Bank
30	Ishani Sharma	Officer, LDM Office Shimla

VII): LEAD DISTRICT MANAGERS:**SARVASHRI**

1	K.K.Jaswal	LDM- Bilaspur
2	C. S. Patial	LDM- Chamba
3	G.C.Bhatti	LDM-Hamirpur
4	Harvinder Singh	LDM- Kangra
5	Daulat Ram Meena	LDM-Kinnour
6	S.L.Sharma	LDM-Kullu
7	R.C.Dadhwal	LDM-Shimla
8	T.R.Ranta	LDM-Mandi
9	Surinder Pal	LDM- Sirmour
10	T.K.Kashyap	Manager-LDO Solan
11	T.P.Singh	LDM-Una

VIII): COOPERATIVE & REGIONAL RURAL BANKS:

SARVASHRI

1	Gopal Sharma	MD, HPSCB
2	Uday Chandra	Chairman, HPGB
3	Nirmal Bodh	General Manager, HPARDB
4	Ravinder Kumar	AGM, KCCB
5	R.G. Khimta	AGM, HPSCB
6	Ram Paul Kalia	AGM, JCCB
7	Prem Verma	Manager, HPARDB

IX): PRIVATE BANKS:

SARVASHRI

1	Anjali Khoond	RSM, ICICI Bank Ltd
2	Rakesh Raman Thapa	Sr. Executive, J&K Bank
3	Tavishi Verma	VP (CSDL) Yes Bank
4	Vikas Kumar	Cluster Head, Axis Bank
5	Pankaj Gupta	Sr. Manager, Bandhan Bank

X): INSURANCE COMPANIES:

SARVASHRI

1	S.S.Thakur	Divisional Manager, LIC of India
2	Jeet Ram Negi	Sr. DM, OIC
3	Atul Gupta	Branch Manager, LIC of India
4	Pawan Rana	Assistant Manager, AIC of India

XI) Absentees:

Sr.No.	Name of the Institution	Remarks
1	Corporation Bank	Not attended
2	Indian Bank	----do-----
3	HDFC	----do-----
4	Catholic Syrian Bank	----do-----
5	ING Vaishya Bank	----do-----
6	Indusind Bank	----do-----
7	LDM L&S	----do-----