



State Level Bankers' Committee
Himachal Pradesh
Convenor: UCO BANK

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No.GM/SLBC/2018-19/M-148	Date: 30.6.2018	

All the Participants of
 State Level Bankers Committee
 Himachal Pradesh

Dear Sir,

REG: PROCEEDINGS OF THE 148th MEETING OF STATE LEVEL BANKERS COMMITTEE (SLBC) HIMACHAL PRADESH HELD ON 19.06.2018 AT SHIMLA.

We enclose the proceedings of 148th meeting of State Level Bankers Committee (SLBC) Himachal Pradesh held on 19th June, 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 June, 2018 on the prescribed MIS format (revised) latest by 15th of July, 2018 to enable the Convenor Bank to hold the next quarterly SLBC review meeting for the quarter ended June, 2018 as per schedule.

With regards,

Yours faithfully,

(Vivek Kaul)

General Manager & Convenor
 SLBC Himachal Pradesh

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 Dy. Secretary, Deptt of Financial Services, MOF, New Delhi
4. The Regional Director, Reserve Bank of India, Block-40, SDA Complex Shimla.
5. The Chief General Manager, NABARD, Regional Office Shimla-171009.
6. The CMD's Secretariat, UCO Bank, Head Office, Kolkata-700001
7. The ED's Secretariat-I, UCO Bank, Head Office, Kolkata-700001
8. The ED's Secretariat-II, UCO Bank, Head Office, Kolkata-700001
9. The General Manager, UCO Bank, Head Office, ARBD, Kolkata-700001

MINUTES OF 148TH SLBC MEETING OF STATE LEVEL BANKERS' COMMITTEE – HIMACHAL PRADESH HELD ON 19.06.2018 IN REGENCY HALL, HOTEL HOLIDAY HOME, SHIMLA (H.P.)

148th Meeting of State Level Bankers Committee- Himachal Pradesh held on 19th June, 2018 to review the performance of banking sector in the State for the quarter ended March, 2018. Sh. Anil Kumar Khachi, IAS, Additional Chief Secretary, (Finance) to the Govt. of Himachal Pradesh Chaired the meeting. Sh. Vivek Kaul, General Manager & Convenor, 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 cum Key Note Address delivered by Sh. Vivek Kaul, General Manager & Convenor, SLBC UCO Bank. The 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 –CUM- KEY NOTE ADDRESS DELIVERED BY SHRI VIVEK KAUL, GENERAL MANAGER & CONVENOR, SLBC, HP.

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

- **Sh. Anil Kumar Khachi**, IAS, Additional Chief Secretary (finance) to the Government of Himachal Pradesh. G.M. & Convenor, UCO bank extended warmest welcome to Sh. Khachi on his maiden participation in the SLBC Review meeting after assuming the new assignment as Addl. Chief Secretary (Finance) to the Govt of Himachal Pradesh. The G.M. Expressed gratitude to Sh. Anil Kumar Khachi for sparing valuable time to Chair the Meeting.
- **Sh. Amar Nath**, Regional Director, Reserve Bank of India. The GM extended warm welcome to RD, RBI 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 GM & Convenor extended warm welcome to CGM NABARD on his maiden participation in the meeting. Sh. Singh just joined the new assignment as CGM NABARD on 18.6.2018. The Convenor expressed good wishes to Sh. Ranbir Singh on his new assignment as CGM NABARD of RO Shimla.

The General Manager & Convenor in his Key Note Address to the House, highlighted the achievements of Banking sector in Himachal Pradesh during the last FY 2017-18. 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 10.35 lakh PMJDY accounts till the end of March, 2018. 81% of PMJDY accounts holders are having RuPay debit Cards. The Convenor emphasised on banks to spread awareness about the regular usages of the RuPay debit Cards to keep the debit card in active Status. Banks have seeding Aadhaar numbers in more than 91% of PMJDY accounts. The Convenor expressed hope that Aadhaar seeding will be completed in remaining PMJDY accounts in a time bound manner.
- On coverage under Social security schemes under Jan Dhan Yojana as of 31st march, 2018, Banks have enrolled 11.80 lakh account holders under **Pradhan Mantri Surksha Bima Yojana (PMSBY)** and 3.14 Lakh account holders enrolled under **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)**. The GM emphasised on Banks for increasing enrolments under the Micro Insurance Scheme by awareness campaign in a camp mode. The GM expressed that DFS have informed in a VC meeting recently held with convenor banks that premium payment from

policy holders under PMJJBY may be accepted on quarterly basis for which the revised guidelines will be received by Banks shortly.

- In Atal Pension Yojana (APY), numbers of subscribers have crossed 70 thousand with Banks and Department of Posts But still the pace of enrolments under the scheme is rather slow. Sh. Vivek Kaul, GM informed that PFRDA is holding the Review-cum-strategy meeting with Banks to discuss the ways and strategies for increasing subscribers under the Scheme One such meeting organised by PFRDA on 1.6.2018 at Shimla with participation of Banks and Department of Post.
- Financial Literacy and Awareness Campaign plays a crucial role in expanding outreach of Financial Services & Products. The GM & Convenor apprised the House on the **Gram Swaraj Abhiyan (GSA)** launched by Government of India to expand the outreach of three programmes under Financial Inclusion namely , Pradhan Mantri Jan Dhan Yojana (**PMJDY**), Pradhan Mantri Jeevan Jyati Bima Yojana (**PMJJBY**) and Pradhan Mantri Surksha Bima Yojana(**PMSBY**) . In 1st phase of GSA started from 14.4.2018 to 5.5.2018, banks have launched campaign in selected 93 villages in various districts of the State. All the selected villages have been saturated under GSA. The GM informed the House that GSA campaign has now been extended for saturation of aspirational districts and Chamba district in Himachal Pradesh is being covered for financial inclusion in selected villages having population above 1000. In the district, 70 villages have been selected and campaign is going on successfully for saturation of the identified villages with the campaign period started from 1.6.2018 to 15.08.2018 under the Financial inclusion initiatives viz. PMJDY, PMSBY, PMJJBY. In addition banks have taken initiative for mobilising the proposals under PMMY and APY .
- The GM & Convenor expressed that Aadhaar linkages in the bank account is one of important initiatives wherein banks have been directed to seed the Aadhaar mandatorily in all accounts with in a time bound manner. Government is paying thrust for implementation of DBT and transfer of benefit directly through the Aadhaar enabled Payment system. Banks have taken steps for linkages of Aadhaar with Bank account of Customers in a time Bound manner and bank have been directed to complete the exercise with in June, 2018. According to amendments in PMLA rules, Banks have opened Aadhaar Enrolment & Updation Centres in selected branches in the State and at present strengthen of these centres reached to 125 in Himachal Pradesh. He urged member banks to monitor the progress of their centres closely as the daily progress in Aadhaar enrolments and updation is being monitored ongoing basis by UIDAI, RO Chandigarh.
- The Banking Business performance highlighted by General Manager & Convenor SLBC and important points mentioned as below;
 - Total banking Business has crossed 1.43 lakh crore as of 31.3.2018.
 - Deposit have grown at Y-o-Y rate of 6% and total public deposits have crossed Rs. 1.06 lakh crores as of 31.3.2018
 - Advances have grown at Y-o-Y growth rate of 8% and crossed Rs. 37481 crores.
- Overall Credit Deposit Ratio (CDR) has remained almost stagnant and presently, the overall CDR for the State stood at 44.82%. In terms of District-wise CDR the average CDR is 35.47% as of March, 2018 and eight Districts viz. Chamba, Hamirpur, Kangra, Kullu, Lahaul & Spiti, Mandi, Shimla & Una have CDR below 40% which is matter of serious concern. The Convenor 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) 2017-18 recorded at 79%. The overall performance is satisfactory. The Convenor 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. The GM & Convenor UCO Bank informed the House that Annual Credit Plan 2018-19 for Himachal Pradesh has been finalised with aggregation of ACPs of all the Districts. A complete Credit Plan Document for 2018-19 placed in the agenda papers for kind approval of the House. The details in this regard will be discussed in the course of regular agenda.

- On the banking outreach as of March,2018, the GM informed that Banks have total Branch network of 2131 branches and 1879 business Correspondent agents (BCAs) extending Banking services in the State . In addition banks have installed ATMs and present strength is nearly 1966. The GM emphasised on improving the ATM to Branch ratio in Cooperative sector in the State. The Convenor remarked that DFS has directed Banks to ensure availability of banking Services with 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 coverage of left out farmers in the State is a big issue. Sh. Kaul informed that at present there are nearly 9.45 lakhs Farmers in the State and coverage under Kissan Credit Cards is nearly 4.18 lakh, just 44%, as of March 2018. The GM requested the Government authorities to extend support from concerned Government Departments viz. Agriculture Department, Horticulture Department and Revenue Department in ascertaining the details on farmers which have remained to be covered under KCC scheme so that maximum farmers can be covered for financing under KCC scheme.
- One of the important issues highlighted by Convenor in his key note address was the uploading of insured farmers details on the National Crop Insurance Portal for the Rabi season 2017-18 by banks in the State. Delay in uploading of farmers data on the crop insurance portal will result in to delay in settlement of farmers claims in the event of loss due to natural calamity and thereby the farmers interest may jeopardise. He added that portal will remain open for limited time period and therefore the matter should be attended on priority by the member Banks.
- The growing NPAs is a big issue before the House. The GM informed the house that at present NPA ratio is growing and reached to 5.95 % in the State. In terms of financial outlay, total NPAs have grown to Rs. 2228 crores. The situation warrant vigorous follow-up and strengthening of Recovery efforts to curve down the stressed assets with banks.

General Manager & Convenor 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.

The Convenor 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 147th MEETING HELD ON 19.03.2018

Since, no comments received from any quarter, the minutes of the 147th quarterly review meeting for quarter ended December,2017 stands confirmed and adopted.

AGENDA ITEM NO.-2

FINANCIAL INCLUSION CAMPAIGN IN HIMACHAL PRADESH- REVIEW FOR MARCH, 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 10.34 lakh PMJDY accounts as of March, 2018.
- ◆ Banks have issued nearly 8.35 lakh RuPay Debit Cards to the PMJDY account holders and thus covered more than 81% PMJDY account holders.

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

- a) The issue of activation and usages 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

(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 12.48%. In the course of deliberations, representatives from coop Banks informed that they have proportionality 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.

(Action: Coop Sector Banks)

- ◆ 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 11.61 lakh under PMSBY and 3.02 Lakh under PMJJBY up to end of March 2018.

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

Pradhan Mantri Suraksha Bima Yojana (PMSBY): Banks have enrolled nearly 11.80 lakh account holders under the Scheme. Under the Scheme, more than 280 persons have benefitted with receipt of insurance claim to the nominees

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): Banks have enrolled more than 3.14 lakh account holders under this Annual life insurance scheme and nearly 655 beneficiaries have been paid insurance Claim under the Scheme as of 26.5.2018 .

The GM & Convener SLBC informed the House that in the PMJJBY scheme, quarterly payment of premium will be accepted and revised guidelines will be issued by DFS to banks in this regard.

Issue; Delay in settlement of Insurance claims. The Chairman expressed that beneficiaries enrolled under both the above mentioned Micro Insurance schemes belong to low income groups and Banks have 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.)

Gram Swaraj Abhiyan – Financial inclusion Campaign in Himachal Pradesh.

Government of India has recently launched a special campaign named as **Gram Swaraj Abhiyan (GSA)** from 14.4.2018 to 5.5.2018 for saturation of selected villages in seven interventions initiated through various Government Agencies. Out of seven interventions, three programmes viz. PMJDY / PMSBY and PMJJBY relates to Banking

sector wherein saturation is targeted in the campaign period. In the GSA Campaign, 93 villages have been targeted for saturation in Himachal Pradesh. The campaign completed successfully with in 5.5.2018 and all the selected villages have been saturated under the PMJDY & PMSBY.

In the campaign, 19752 new accounts opened under PMJDY, 22085 account holders have been enrolled under PMSBY and 9918 account holders enrolled under PMJJBY. The selected 93 villages have been saturated with in campaign period of 22 days.

2nd Phase of Gram Swaraj Abhiyan (1.6.2018 to 15.8.2018). The Extended GSA (EGSA) campaign in 2nd phase started from 1.6.2018 for Financial Inclusion campaign in one of the identified Aspirational districts i.e. Chamba. In the identified district, 70 villages have been targeted for saturation. LDM Chamba has assigned the targets for saturation to Bank branches in the District and monitoring their progress on daily basis. The progress is uploaded on the EGSA portal and at State level, SLBC convener is monitoring the progress. DFS, at short intervals, reviewing the progress with SLBC conveners through VC meetings.

All member banks requested for achievement of assigned targets by their branches in the district with in campaign period i.e. 1.6.2018 to 15.8.2018

(Action: All Member Banks in HP)

Atal Pension Yojana (APY): Progress under APY is slow and banks have enrolled only 70 thousand account holders under the Scheme till the end of March, 2018. House requested member banks to cover the eligible account holder 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.

PFRDA is holding the Review cum Strategy meeting for increasing the subscribers under the APY and one meeting held with banks / DOP on 1.6.2018 at Shimla to sensitize the Service Providers for increasing enrollments under the Scheme.

All member Banks requested for organizing awareness camps in coordination with State Government departments for coverage of workers in unorganized sectors.

(Action: All Member banks In HP / Department of Post in H.P.)

The Chairman informed the House that State Government is organizing the “**Jan Manch**” camps on 1st Sunday of every month preferably in rural areas, unbanked areas for redressal the grievances of the people at the door steps and sensitizing them on various schemes and services launched by Government agencies for the benefit of common man. In these camps Ministers, MLAs, MPs Local body representative, and representatives from Government Departments and Banks, SHGs, Farmers, Clubs etc. are participating to provide on the spot solution to the problems faced by the citizens. Sh. Anil Khachi, ACS impressed on Banks to utilize these forum for wide publicity and awareness on the various product and services rendered by banking sector under financial inclusion initiatives and inclusive growth.

(Action: All Member Banks in HP)

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

Progress in financial literacy campaign held by Banks during the quarter ended March, 2018, placed before the House. Financial Literacy Centers (FLCs) have conducted 423 camps in the various parts of rural areas in the State. Apart from FLCs, Bank Branches in rural

area have organized financial literacy camps in their Service areas and total 3246 camps have been organized in the last quarter March, 2018.

The Chairman pointed out that few member Banks like CBI, Canara Bank, BOB etc have low performance in organizing the F. L. camps and they have to focus on increasing the campaign in the coming quarter.

The Regional Director Reserve Bank of India expressed that Financial literacy Week (FLW) has been held from 4th June, 2018 to 8th June, 2018 to sensitize the public on financial literacy and awareness on financial services available from banking sector. The theme of FLW was "Consumer Protection" and camps have been organized at various places preferably unbanked areas in the State with participation of FLC Counselors, LDMs, Local banks and local representatives, general public etc. Bank branches have been provided financial literacy Posters and Flyer for disseminating financial and digital literacy.

In FLW mainly four topics mentioned below were covered for financial literacy and awareness for the trainers and the general public.

a) Risk vs Return b) Grievance Redressal Mechanism c.) Customer Liability for unauthorized electronic banking transactions and d) Good practices for a safe digital banking experience.

Banks branches have been provided posters, flyers etc. for mass publicity among public. The R D, RBI emphasized on Banks to alert their customers on the fake Calls, SMS etc, regarding disclosure of information for their account. He expressed that in the event of loss caused by negligence of bank, the liability of customer will be zero. In case a customer reports the loss to banks within 3 days, the liability of customer will be zero. He impressed on banks to take immediate remedial action in the event of loss reported by Customers. RD impressed on banks to sensitize the customers about protection on ATM frauds, safety of PIN, factitious offers received on e-mal etc in the campaign.

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

As of 31.3.2018, banks have deployed total 1879 Bank Mitras in Himachal Pradesh. The cooperative sector banks have not deployed any BCA due to some policy hurdles.

The representative from H P State Coop Bank requested NABARD to permit Coop sector Banks for engaging BCA for extending banking services in the remote areas. The CGM NABARD expressed that this issue will be discussed with RBI separately before any final decision in the matter.

(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. LDMs are requested to take up the issue in the DLIC meeting.

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

The RD RBI informed the House that increasing number of Inoperative/ inactive BCAs is a matter of serious concern. The RD 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 79040 Micro & Small Entrepreneurs under the scheme with amount outstanding of Rs. 1481.28 crores as of 31.3.2018.

The number of MUDRA Cards issued by banks are just 20434 as of 31.3.2018 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 loans 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 (SUIS) :

The latest progress under the scheme placed before the House. Banks have sanctioned Rs. 64.38 crores to 338 new entrepreneurs in the last FY 2017-18. Up till March 2018, total 524 women and 278 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 92% 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.

(Action: All Member Banks in HP)

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 Convenor informed the House that software application developed by NIC for 'On - line Creation of Charge on Land record' (**Charge Creation Module eHimbhumi**) has been made operation recently under the guidance and control of Land Record Department of Government of Himachal Pradesh. The eHimbhoomi application in the name of <http://ehimbhoomi.nic.in> is available to Banks and Financial institutions for the purpose.

The convenor informed that detailed operational guidelines- "Operational Manual-Charge creation module- 15March18.pdf" (softcopy) circulated to All Member Banks in Himachal Pradesh. Member banks are requested to circulate the Operational Guidelines to their Branches .

The Convenor extended gratitude to the State Government Authorities on behalf of banking fraternity for providing of the facility of On-line Charge creation on Land record.

The Director Land Record informed banks that Banks may contact NIC technical support in the Directorate of Land Records, Government of Himachal Pradesh for any technical support.

The issue dropped from the regular agenda of the review meeting of SLBC.

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

- ◆ The convener 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. 879.26 crores have been paid through the DBT transfers up to end of March,2018 in the State.

Aadhaar Enrollment & Updation Centers in HP:

Bank has identified Total 167 Aadhaar Enrollment & Updation Centers in Himachal Pradesh and Banks are in the process of operationalising these Identified Centers.

Representative from UIDAI informed the House that as against the target of 167 centers, banks have so far opened 125 centers. PNB is far behind the target and opened so far 10 centre as against the target of 63 centres in Himachal Pradesh. PNB is requested to pay focused attention to take steps for opening of Aadhaar Enrollment & Updation Centers at the identified locations.

The UIDAI representative informed the House that H P Gramin bank has targeted for opening of 30 centers but the progress so far is NIL. However the representative from H P Gramin bank has informed that centers in 26 branches have been activated. PNB and HPGB are requested for updating the position with UIDAI.

(Action Point: PNB / HPGB)

The representative from UIDAI informed that identified centers have been assigned the daily targets and 8 records have to be updated by each centre daily up to end of June, 2018. From July onward the target will be enhanced to 16 enrollments per centre per day. The GM & Convenor SLBC Bank expressed that banks are updating the Aadhaar records in their centers without any hassle and targets imposed on these centers for daily transactions by UIDAI should be revisited.

The Representative from UIDAI urged the Controlling Head of Member banks to monitor the progress of their identified centers closely to attain the expected results effectively.

(Action: All Member Banks in HP)

Digital Transactions:

The House deliberated on promotion of digital payments system and Chairman impressed on banks to create awareness on increased use of digital payments mode. The chairman further impressed on Banks to issue debit cards to all the account holders so that payments through digital mode can be encouraged. He further added that Banks should pay more thrust in Urban and semi urban areas where digital payments are widely used. Deliberating on the issue, Secretary, Food & Civil supplies Department has informed that fair price shops have been provided the POS machines and facility of swapping of debit cards will encourage the digital payments.

In the course of deliberation, the members raised the issue of internet connectivity and RBI raised the issue of poor internet connectivity in some of districts i.e. Kinnaur, Lahaul Spiti. The representative From IT Department, Government of HP informed the House that

'Bharat Net' is an ongoing project in the State and the internet connectivity will be improved with the completion of project.

Sh. Vivek Kaul, General Manager impressed on member banks to avail the facility of VSAT connectivity under the FIF scheme of NABARD wherein banks may claim reimbursement on installation of VSATs for resolving the connectivity issues in remote areas under their FIF scheme.

The convener informed that as per revised guidelines on Revamping of Lead Banks Scheme issued by RBI vide circular dated 6.4.2018 the review of progress under digital modes of payments will be a regular agenda item for SLBC review meetings. Hence all member Banks are requested to furnish the information on total counts on digital payments during the quarter ended June, 2018 for review of the House.

(Action: All Member Banks in HP)

Agenda Item 3.4: Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) & Restructured Weather Based Crop Insurance Scheme (RWBCIS).

The convener informed the House that Directorate of Agriculture, Government of Himachal Pradesh has issued Notification dated 11.5.2018 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 delay in uploading of insured Farmers data on the National Crop Insurance portal by Banks in Himachal Pradesh.

Representative from Agriculture Insurance Company of India Ltd (AICL) informed the House that Insurance claims processing for the Kharif, 2017 season has already been done. But insured farmers data uploading on the National Crop Insurance portal is pending with Member Banks for Rabi 2017-18 seasons. He added that out of total records of insured farmers of more than one lakh, nearly 12000 records have been reconciled with concerned Banks so far and still a big chunk is pending for reconciliation due to delay in uploading of data on Portal for the Rabi2017-18 season. The AICL requested major banks including PNB, KCC, SBI, HPGB etc. to pay focused attention for clearing the pendency in data uploading and clear the pendency within 30th June 2018, the deadline fixed for data uploading for Rabi2017-18 by Ministry of Agriculture & Farmers Welfare, Govt of India.

The Convenor expressed that URL of Crop Insurance Portal has been change and the new address of portal is (www.pmfby.gov.in). Presently Banks are facing some problem in data uploading in the new crop insurance portal and member Banks are raising the issues with the "Help-line" of crop insurance portal as well as with concerned insurance Company. The convener bank requested member banks to reconcile the data uploaded in the portal with the data reported by their branches to insurance Companies in the Excel sheet at the time of remitting the insurance premium for the Rabi 2017-18 season and ensure that mismatch is reduced to zero within the deadline of 30th June,2018.

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

The Chairman, Sh. Anil Kumar Khachi , ACS directed the representative from Directorate Agriculture Department, Government of Himachal Pradesh to convene a meeting with major banks, Insurance companies to resolve the issues related to data uploading and reconciliation of data on the Portal, urgently. It is further directed that SLBC Convener will submit a report within 15.7.2018 on the issues deliberated in the meeting to the ACS (Finance) and Secretary Agriculture, Government of H.P.

(Action: Major Banks/ Participating Insurance Companies /Directorate of Agriculture, Govt of Himachal Pradesh/ SLBC Convener 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.

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

AGENDA ITEM NO.-4

Agenda Item No-4: Performance under Annual Credit Plan (ACP) 2017-18 up to period ended March, 2018

The achievement under ACP2017-18 for period ended March, 2018 mentioned in the agenda notes placed before the House. Banks have disbursed fresh loans to the tune of Rs. 17434 crore in the FY 2017-18 and extended loans to more than 5.54 lakh new units.

The overall achievement in ACP recorded at 80% of the assigned targets. The sub-sector wise achievements under ACP2017-18 placed before the House –Priority sector advances-68%; Non Priority sector advances 164%; Agriculture sector –72%, MSME advances – 83%.

The House observed that achievement under Education loans and Housing loans is comparatively low and Banks needs to pay attention for credit expansion to these categories of Loans.

The chairman expressed that barring few member banks the performance under ACP 2017-18, is far below the average performance recorded under ACP2017-18. He directed the Controlling Head of member banks to monitor the achievements closely and in the Financial Year 2018-19 , the average performance under ACP should be improved to commensurate with targets allotted to the banks.

(Action: All Member Banks in HP)

Annual Credit Plan (ACP) 2018-19:

Annual Credit Plan documents for the FY 2018-19 placed before the House in the Agenda Notes. The financial outlay under ACP 2018-19 fixed at Rs. 23549.32 crores and banks will finance 11.16 lakh new units during the Year 2018-19.

The State Annual Credit Plan for 2018-19 is based on aggregation of ACPs finalized by the all the twelve districts in the State. The Y-O-Y growth rate of 6.64% envisaged in plan outlay in 2018-19 over the previous year plan projections. At the same time growth of 35% is finalized over the actual achievements under ACP2017-18.

CGM NABARD emphasized on increasing the proportion of term credit in overall credit lendings to Agriculture Sector. The Convenor informed that in ACP2018-19 more than 42% of total Agriculture lending targets under ACP2018-19 allocated for the purpose of Investment credit.

The RD RBI expressed that target allocations in case of few banks particularly in RRB and Private sector banks appeared to be matched keep in view their actual past performance recorded under ACP and there is a need to revisit the targets allocation among PSBs, RRB, Coop Sector banks and Private sector banks. Further RD, RBI emphasized that ACP should be linked to the Business Plan targets of that Bank.

The Chairman expressed that Banks should put their best efforts to achieve the targets set under the ACP so that all priority sector credit needs can be tuned with the development and growth of the State economy . He added that Annual Credit Plan for 2018-19 placed before the House should be approved and mid-term corrections can be made in ACP 2018-19.

House approved the ACP2018-19 and mid-term review on Targets vrs Achievement will be made based on the achievements for the Half-year ended September 2018.

(Action: All Member Banks in HP)

AGENDA ITEM NO -5

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

The highlights of banking business in the State as of March, 2018 placed before the House. The convener expressed that General Manager & Convenor 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 March, 2018 placed before the House mentioned as below;

- ◆ Total Banking Business has crossed Rs.1.43 lakh crore as of March, 2018 with Y-o-Y growth of nearly 6.4%.
- ◆ Deposits have grown to Rs. 1.06 lakh crores with Y-o-Y growth of 5.80%
- ◆ Advances have grown to Rs. 0.37 lakh crores with Y-o-Y growth of 7.79%. 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 73% 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 23% of total advances and the achievement is above the National parameter of 18%.
- ◆ Lending to Weaker sections have share of 21% in total advances as against National Parameters of 10%.
- ◆ Advances to Women reached at 8.69% as against National Parameters of 5%.

CREDIT Deposit Ratio (CDR):

The House expressed concern on the low CD ratio in the State. The CDR is stagnant and there a need to boost the credit expansion to attain the sustainable growth in CD ration.

- ◆ The overall CD ratio of the State as of March 2018 stood at 44.82 % and it is persistently below the National Parameter of 60% set by RBI.
- ◆ Bank-wise position of CDR reveals that few Member Banks have very low CDR i.e. below 20% like IDBI Bank (17.93%); Indian Overseas bank (20%); Bandhan Bank (6.40%); South Indian Bank (14.00%) ; Yes bank (10.52%). These Banks have been requested to review the position and take necessary steps to improve CDR.

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

- ◆ **DISTRICT-WISE CDR:** The CDR in terms of District wise credit expansion, stood at the level of 35.47 %. Eight districts namely Bilaspur, Chamba, Hamirpur, Kangra, Kullu, 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.

LDMs were directed by the House to convene the meeting of SCC of DLCC regularly and submit the observations to SLBC convener for placing the district-wise report on CDR before the SLBC forum.

(Action: LDMs)

- ◆ Banks have total Branch network of 2131 branches in the State. The pace of opening of new bank Branches have come down and only 4 new bank branches were opened in the Quarter ended March, 2018. 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 March, 2018.

The progress under credit linked Government sponsored programmes / Schemes like NRLM, NULM, PMEGP, DEDS etc up to quarter ended March ,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:

The issues concerning the implementation of the Scheme in Himachal Pradesh deliberated in a Small Committee meeting held on 13.6.2018 under the chairmanship of Project Director State NRLM Mission. The important points emerged in the meeting mentioned below for follow-up action of Banks;

- a) Disposal of all pending case in a time bound manner.
- b) In the last FY year 2017-18, banks have achieved the targets under the scheme and Chairman of sub-committee expressed satisfaction on the performance shown by Banks in the state.
- c) **Target allocation for FY 2018-19:** HPSRLM has informed that total 8188 SHGs will be credit linked with financial outlay of Rs. 60.90 crore. The allocation of targets will be completed by LDMs at District level and consolidated position Bank wise targets for the State will be released by SLBC Convenor.
- d) **Release of interest subvention in eligible SHG Loan accounts.** The matter deliberated in the sub-committee meeting and Chairman invited attention of Bankers for feeding of proper product code in the loan accounts financed under the Scheme in their CBS system. He added that due to mismatch of product code in SHGs financed under the scheme, the process of release of the interest subvention got delayed.

The proceedings of the subcommittee meeting held on 13.6.2018 placed before the house

(Action: All member Banks, LDMs, SLBC Convenor)

Agenda 6.3: National Urban Livelihood Mission (NULM):

The progress held under DAY NULM scheme reviewed in a Small Committee meeting held on 14.6.2018 at Shimla under the Chairmanship of Project Director NULM, Urban Development Department of Government of HP.

The proceedings of the Small Committee Meeting held on 14.6.2018 placed before the House and important points emerged in the small committee meeting mentioned as below;

- A) Disposal of the all pending cases in a time bound manner.
- B) Banks have achieved targets under SEP - Individual category and targets under SEP- Group and SHGs, the sanctions are near to the targets set in FY2017-18.
- c) The targets for FY 2018-19 for the State in terms of physical units fixed at 820 units.
- d) The interest subsidy claims due under DAY NULM scheme are not being sent by The financing bank branches to the concerned ULBs and thereby the beneficiaries are deprived of the concessional rate of interest. The Mission office NULM will provide the list of beneficiaries wherein the interest subsidy claim is due and not yet claimed by the concerned bank branch. The Controlling Head of member Banks are requested to

instruct their branches to lodge the interest subsidy claims in the prescribed format to the sponsoring Urban Local Body (ULB).

- e) Banks are requested to claim interest subsidy in Loan proposals sanctioned under Pradhan Mantri Mudra Yojana (PMMY) up to Rs.2.00 lakh in urban areas in terms of guidelines issued by Urban Dev Department for Convergence of PMMY with DAY NULM scheme.

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

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

The progress under PMEGP scheme reviewed in a Small Committee meeting held on 13.6.2018 under the Chairmanship of Director KVIC, H.P. The proceedings of the meeting placed before the House and important points of the proceedings mentioned as below;

- Progress under PMEGP in FY 2017-18 reviewed and Banks have surpassed the targets under the scheme in FY201718. The Director KVIC expressed satisfaction on the achievements shown by banks under the scheme. As against the targets for Margin Money disbursements of Rs. 1785.19 lakhs in the FY2017-18, the achievement was to the tune of Rs. 2026.70 lakhs.
- **Disposal of all pending cases:** Total 638 cases were shown pending with banks as per PMEGP Portal on 31.3.2018. In the review meeting bank-wise position reviewed and 365 cases still remained pending with Bank branches in the State. Banks have been advised to dispose-off the pending cases in time bound manner and update the status on the PMEGP portal. The Director KVIC impressed that bank should not hold the cases pending with them for long time and after giving reasonable intimation followed by reminders and in case the entrepreneur don't turn up, such proposals should be immediately returned back to sponsoring Agency.

Up-dating the position on the PMEGP portal: The Director KVIC expressed that progress under PMEGP is reviewed 'On-line' on the basis of position uploaded by Banks on the PMEGP MIS Portal, it is observed that actual position in disposal of sponsored cases under the Scheme vary from the position reflected on the portal. He impressed upon Banks to ensure that their Banks branches are visiting the portal regularly and they are updating status on cases received by them on the portal on the ongoing basis regularly.

Targets for FY 2018-19: Director KVIC informed that in FY 2018-19, the target under the PMEGP scheme fixed up for financing 1085 new units with total Margin Money disbursements to the tune of Rs. 2711.41 lakhs. The District-wise and agency –wise sub allocation of targets have been made by implementing agencies and Bankwise distribution of the targets will be made shortly in coordination with LDMs.

(Action: KVIC/SLBC Convenor)

Dairy Entrepreneurship Development Scheme. (DEDS):

Progress under the DEDs scheme placed before the House. Banks have sanctioned 553 proposals under the Scheme amounting to Rs. 918.41 lakh in the FY2017-18.

Deliberating on the issue, CGM NABARD informed the DEDS scheme has been extended for the Year 2018-19. The additional subsidy amount has been provided in case of Dairy

units with additional State share under the scheme. Member banks are requested to contact NABARD Regional Office, for further details on the matter of addition subsidy.

NABARD impressed on Banks to lodge their subsidy claims under the scheme 'On line' on the portal within the fixed time schedule and Banks to note that on subsidy claims lodged 'Of-line' will not be entertained by NABARD

Member banks are requested to ensure that claim for subsidy for 2018-19 are being uploaded on the portal by 30.6.2018.

(Action: All Member Banks in Himachal Pradesh)

Pradhan Mantri Awas Yojana (Rural) :

The representative from Rural Development Department, H.P. expressed that progress under PMAY (Rural) reflected in the agenda papers appears to be wrong and banks having reported the progress under the scheme should revisit the progress. He added that under the scheme bank may extend finance to the eligible beneficiaries to the extent of Rs.70000/- per beneficiary and rate of interest on bank loan shall be at concessional rate of interest.

All member banks are requested to revisit the progress reported under the PMAY (R) for the quarter ended March, 2018 and submit the correct position in the quarter ended June, 2018.

(Action: All Member Banks in HP)

AGENDA ITEM NO.7

Agenda No-7: Review of Recovery Performance of Banks in Himachal Pradesh–Quarter ended March, 2018

The Recovery and overdue position of Banks in the State as of quarter ended March 2018 placed before the House. Out of total outstanding advances of Rs. 37480.60 crore, a sum of Rs.2228.45 crore (5.95%) have been classified as NPA.

The points deliberated in the House mentioned as below;

- ◆ Total NPAs of Banks in the State have jumped to Rs.2228.45 crores and the NPA ratio reached to 5.95% of total Loan & Advances as of 31.3.2018.
- ◆ Among agency-wise NPAs position in the State, Cooperative sector banks have highest NPA ratio followed by H P Gramin Bank. These banks have been requested for strengthening of recovery and follow-up action on the overdue loans.
- ◆ MSME sector have recorded highest NPA ratio of 8.69% which is on high level and requires close monitoring by Banks.
- ◆ Banks have requested State Government Authorities to strengthen the infrastructural supports especially the manpower at the office of Recovery Tehsildar so that piling up

of pending cases can be reduced and recovery of bank dues in small loan accounts can be recovered in a hassle free manner.

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 March, 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 Kisan 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 amounting to Rs. 5625.70 crores to 172304 Farmers in FY 2017-18.
- ◆ Banks have financed 44% of the farmers in the State under the KCC scheme up to end of March, 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.

(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 March, 2018.

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

- ◆ Banks have extended fresh credit to the tune of Rs.44.91 crores to 3303 new SHGs in FY2017-18. Banks are organizing the Village Level Programmes (VLPs) to sensitize the SHGs on financial Services and Products available to SHGs. Banks have been allocated the target of 3450 VPLs in the FY2017-18.
- ◆ The CGM NABARD informed that Digitization of SHGs under "E-Shakti" project in Mandi district has been successfully completed and nearly 4300 SHGs have been covered under the project in the 1st phase.

Three more districts namely Solan, Sirmour and Kangra have been included under the project in the 2nd phase. In these districts "E-Shakti" project have 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 the outsourced agencies engaged for the purpose to complete the data/ information on SHGs available with their Branches required under "E-Shakti" projects.

(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. Stakeholders have been requested for special focus on various measures suggested in agenda notes to increase the farmer's income.

(Action: All Member Banks in HP)

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 extending education loans.

(Action: Private Sector Banks)

Agenda item No-8.8: Review of performance of RSETIs (Rural Self Employment Training Institutes) in Himachal Pradesh- Progress in FY2017-18

The progress of 10 RSETIs set up in the State up to the period ended March, 2018 placed before the House. RSETIs have conducted 248 camps in FY2017-18 and imparted skill development training to 5753 Rural youths. RSETIs have surpassed the targets as fixed under Annual Action Plan 2017-18 for the State of Himachal Pradesh.

- ◆ **Settlement through credit linkages:** The credit linkage of beneficiaries trained from RSETI recorded far below the National average. The Chairman (ACS, Finance) emphasized on Lead Banks to ensure that selection of candidates invited for EDP in the RSETIs should have the aptitude to start self employment venture with the assistance of banks so that maximum trained youth can have the gainful employment.
- ◆ The construction work of RSETI building reviewed by the House. All the RSETIs have initiated the construction work of RSETI buildings except in RSETIs at Chamba & 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 148th SLBC review meeting, the Convenor SLBC, UCO Bank requested worthy Chairman Sh. Anil Kumar Khachi, Additional Chief Secretary (Finance) to Government of Himachal Pradesh to guide the House with concluding remarks;

Concluding Address of Sh. Anil Kumar Khachi. Additional Chief Secretary (Finance) to the Government of Himachal Pradesh.

The Chairman informed the House that Hon'ble Chief Minister of Himachal Pradesh, Sh. Jai Ram Thakur, has been kindly consented to be Chief Guest on the occasion and we have looked forward for his valuable guidance to the August House. But due to busy schedule of Hon'ble CM, the House could not have the privilege of gracious presence of Hon'ble Chief Minister in the meeting.

Sh. Anil Kumar Khachi further expressed that Today, we have the privilege of having valuable guidance and message from Hon'ble Chief Minister of Himachal Pradesh for all the stakeholders.

The Addition Chief Secretary (Finance) to the Government of Himachal Pradesh read out the Message of Hon'ble Chief Minister, Himachal Pradesh before the House and text of message placed as under;

Quote-----

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: युको बैंक

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश की 148-वीं समीक्षा बैठक दिनांक 19 जून, 2018 के अवसर पर माननीय मुख्यमंत्री परम आदरणीय श्री जयराम ठाकुर जी का सम्बोधन ।

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश की 148-वीं समीक्षा बैठक में उपस्थित, बैंकों, बीमा कम्पनियों एवम् विभिन्न सरकारी विभागों से उपस्थित अधिकारी वर्ग को मेरी शुभ कामनाएं ।

1. बैंकों द्वारा वर्ष 2017-18 में प्रदेश में किए गए कामकाज की समीक्षा व बैंकों की प्रदेश के विकास व आर्थिकी में प्रभावी ढंग से सहभागिता सुनिश्चित करने के लिए विभिन्न मुद्दों पर इस बैठक में विचार विर्मश होगा ।
2. बैंकिंग क्षेत्रा प्रदेश के सामाजिक, आर्थिक विकास में अहम भूमिका निभा रहे हैं । यह हर्ष की बात है कि बैंकिंग सेवाओं का विस्तार प्रदेश में लगभग 2131 बैंकिंग शाखाओं व लगभग 1879 बैंक मित्रों के माध्यम से दूरदराज के क्षेत्रों तक उपलब्ध करवाई जा रही है । प्रदेश में प्रति बैंक शाखा द्वारा लगभग औसतन 3221 लोगों तक बैंकिंग सुविधाएं मुहैया करवाई गई है जो कि देश भर के प्रति बैंक शाखा औसतन लगभग 11000 लोगों से काफी बेहतर है ।

3. मैं बैंकों से आग्रह करूंगा कि जो क्षेत्र बैंकिंग सेवाओं से अभी भी वंचित है उन क्षेत्रों में जल्द से जल्द बैंकिंग सुविधाएं प्रदान करने के लिए विशेष कदम उठाएं जाए ।
4. आज इस अवसर पर, मैं बैंकिंग क्षेत्र से जुड़ी प्रदेश सरकार द्वारा चलाई गई बैंकों से सम्बन्धित कुछ योजनाओं का उल्लेख करना चाहूंगा व बैंकों से आग्रह करूंगा कि इन योजनाओं को लाभार्थी तक सुविधाजनक व समयबद्ध तरीके से पहुंचाने के लिए विशेष ध्यान दें । प्रायः यह भी देखने में आया है कि कई निजी कम्पनियां लोक लुभावनी योजनायें प्रदर्शित कर हिमाचल प्रदेश के सीधे-साधे लोगों को गुमराह करती है जिससे बचने के लिए लोगों को जागरूक करना अति आवश्यक है ।
5. प्रदेश सरकार ने चालू वित्त वर्ष 2018-19 में प्रदेश के युवाओं को स्वावलम्बी बनाने व रोजगार के शुभ अवसर प्रदान करने के लिए विशेष योजनाओं का शुभारम्भ किया है । इसमें “मुख्य मन्त्री स्वावलम्बन योजना” भी एक है जिसके अन्तर्गत 18 से 35 वर्ष के युवा उद्यमियों के लिए अपना उद्योग-धन्धा स्थापित करने के लिए अनुदान राशि का प्रावधान किया गया है । इसके अतिरिक्त बैंक से लिए गए ऋण राशि पर लगाए गए ब्याज पर 5 प्रतिशत की दर से ब्याज में छूट (Interest Subvention) का लाभ 3 वर्षों तक अधिकतम राशि रु0 40 लाख तक का भी प्रावधान किया गया है ।
6. सेवा तथा व्यापार क्षेत्र में रोजगार की अपार संभावनाओं को देखते हुए प्रदेश के युवाओं को प्रोत्साहित करने के लिए {मुख्य मंत्री युवा आजिविका योजना} का शुभारम्भ भी किया गया है इस स्कीम के अन्तर्गत खुदरा ब्यापार/ दुकान, रेस्टोरेन्ट, टुअर आपरेटर, साहसी पर्यटन, परम्परागत शिल्प इत्यादि कार्यों को शामिल किया गया है जिसमें 18 से 35 वर्ष के बीच हिमाचली युवाओं को प्रोत्साहित किया जाएगा ।
7. मेरा यह भी अनुरोध रहेगा कि हाल के बजट में घोषित डेरी उद्यमी विकास योजना के मामलों को भी अधिक से अधिक बैंकों द्वारा स्वीकृत किया जाए । हाल के बजट में हमने निर्णय लिया है कि प्रदेश सरकार भी इस योजना में अपनी तरफ से उपदान देगी जिससे ऋण राशि कम हो जाएगी ।
8. प्रदेश सरकार का रोजगार एवं कौशल विकास के लिए एक प्रभावी कदम है । मेरा बैंकों से आग्रह है कि युवाओं को बैंकों से आसान शर्तों पर ऋण उपलब्ध

- करवाएं ताकि प्रदेश के युवा स्वालम्बी बन सकें व अपना रोजगार चलाकर अधिक से अधिक रोजगार के अवसर पैदा कर सके ।
9. हमने ग्रामीण क्षेत्र में निजी अस्पतालों को प्रोत्साहित करने का निर्णय लिया है । “स्वास्थ्य में सहभागिता योजना” के अन्तर्गत यदि चिन्हित ग्रामीण क्षेत्रों में निजी एलोपैथिक अस्पताल स्थापित किया जाता है तो एक करोड़ रूपए तक के निवेश पर 25 प्रतिशत निवेश उपदान सरकार द्वारा दिया जाएगा तथा 3 वर्षों के लिए 5 प्रतिशत ब्याज उपदान भी दिया जाएगा । मैं चाहूँगा कि बैंक ऐसे निवेश को भी बढ़ावा दें ताकि प्रदेशवासियों को उत्तम स्वास्थ्य सेवाओं का लाभ मिल सके ।
 10. वित्तीय समावेश कार्यक्रम “प्रधान मन्त्री जनधन योजना” के अन्तर्गत पिछले कुछ वर्षों में अधिक से अधिक लोगों को बैंकिंग सुविधाओं से जोड़ने में कारगर साबित हुआ है । प्रदेश में लगभग 10.00 लाख से अधिक लोगों के प्रधान मन्त्री जन-धन योजना के अन्तर्गत नए बैंक खाते खोले गए हैं । इसके अतिरिक्त सामाजिक सुरक्षा के क्षेत्र में सस्ती लागत पर बीमा व पैनशन योजनाओं के द्वारा लोगों को शामिल किया गया है । भारत सरकार ने हाल में “ग्राम स्वराज अभियान” शुरू किया है इस अभियान के अन्तर्गत वित्तीय समावेशन कार्यक्रम में प्रदेश के 93 चयनित ग्रामों में पूर्ण वित्तीय समावेशन के लक्ष्य को तय सीमा में हासिल कर सराहनीय काम किया गया है ।
 11. वित्तीय समावेशन की दिशा में ग्राम स्वराज अभियोजन के दूसरे चरण में देश भर के 115 पिछड़े जिलों की सूची में हिमाचल प्रदेश से चम्बा जिला को पूर्ण वित्तीय समावेशन कार्यक्रम में शामिल किया गया है जिसमें 1000 से अधिक आबादी के 70 ग्रामों को पूर्ण वित्तीय समावेशन की प्राप्ति के लिए शामिल किया गया है । इन चयनित ग्रामों में वित्तीय समावेशन कार्यक्रम के लिए अभियान शुरू किया गया है जिसको 15 अगस्त 2018 तक पूरा किया जाना है । मैं आशा करता हूँ कि यह अभियान भी बैंकों द्वारा निर्धारित समय अवधि में पूर्ण कर दिया जाएगा । प्रदेश सरकार ने इस वर्ष कृषकों की आर्थिक स्थिति को सुदृढ़ करने की दृष्टि से कई योजनाओं में वित्तीय लाभों की घोषणा की है जैसे कि “ वाई . एस.परमार किसान रोजगार योजना ” , “मुख्य मन्त्री ग्रीन हाउस रिवोल्युशन स्कीम” हिमाचल प्रदेश पुष्प क्रान्ति योजना इत्यादि । यदि बैंक अपनी योजनाओं को इनके साथ जोड़ते हैं तो न केवल कृषकों को इन योजनाओं का लाभ लेने में आसानी होगी, बल्कि प्रदेश

- की सी.डी. Ratio में भी सुधार होगा और प्रदेशवासियों की बचत का निवेश भी प्रदेश में ही होगा ।
12. मैं आपको यह भी अवगत करवाना चाहता हूँ कि प्रदेश सरकार द्वारा जनमंच कार्यक्रम के माध्यम से हाल ही में प्रदेश के हर जिले के दुर्गम क्षेत्रों के निवासियों की समस्याओं के निदान के लिए बैंकों को शुरू किया गया है । बैंकों से अनुरोध है कि वे भी इस कार्यक्रम में भाग लेकर ग्रामीण लाभार्थियों को विभिन्न योजनाओं के बारे में बताएं व केन्द्र व प्रदेश की योजनाओं का लाभ पहुँचाएँ ।
 13. प्रदेश में जमा अग्रिम अनुपात {सी.डी.अनुपात} निरन्तर काफी निम्न स्तर पर चल रहा है व बैंकों को इस विषय में विशेष प्रयास करने की जरूरत है । प्रदेश में वर्तमान में सी.डी.अनुपात 44.82 प्रतिशत के पास है व इसको बढ़ाने की आवश्यकता है । ऋण विस्तार के लिए प्रदेश में ऐसे क्षेत्र हैं जंहा ऋण विस्तार की अपार संभावनाएं हैं जैसे कि टूरिज़म, फूड प्रोसेसिंग, जल विद्युत, लघु उद्योग इत्यादि । मैं आशा करता हूँ कि आने वाले समय में बैंक, सी.डी. अनुपात कम से कम भारतीय रिज़र्व बैंक द्वारा निर्धारित 60 प्रतिशत की दर तक अवश्य ले जाने के लिए विशेष प्रयास करेंगे ।
 14. प्रदेश की आर्थिकी मुख्यतः कृषि पर आधारित है व कृषि क्षेत्र की प्रदेश के विकास में अहम भूमिका है । भारत सरकार द्वारा किसानों की आय को वर्ष 2022 तक दुगना करने के अभियान में प्रदेश सरकार भी विशेष प्रयास कर रही है व इस लक्ष्य की प्राप्ति के लिए बेहतर सिंचाई सुविधायें, उन्नत बीज व उर्वरक, बेहतर मार्किटिंग सुविधाओं के साथ-साथ **State Mission on Food Processing, Poultry Production Scheme, Dairy Enterprises Development Scheme** इत्यादि पर भी बल दिया जा रहा है ।
 15. प्रदेश में मार्च, 2018 तक बैंकों द्वारा लगभग 4.18 लाख किसानों को किसान क्रेडिट कार्ड स्कीम के माध्यम से मुबलिग 5625.68 करोड़ रूपए के ऋण आवंटित किए गए हैं। मेरा बैंकों से आग्रह है कि शेष बचे हुए किसानों को भी इस स्कीम के तहत शीघ्र से शीघ्र ऋण आवंटित किए जाएं ताकि प्रदेश के सभी किसान आधुनिक तरीकों को अपना कर अपनी आमदनी बढ़ा सके।
 16. मैंने इस वर्ष के बजट को पेश करते समय घोषणा की थी कि खरीफ व रवि की बिजाई से पूर्व पूरे राज्य के सभी खण्डों में कृषक मेले लगाए जायेंगे। इन मेलों में बैंक अधिकारियों व कर्मचारियों की भागीदारी अपेक्षित रहेगी ताकि

कृषकों को तकनीकी एवं वित्तीय पोषण सम्बन्धी जानकारी एक ही समय में एक ही स्थान पर मिल सके। मैं यहां पर बैंक प्रबन्धनों का ध्यान एक महत्वपूर्ण विषय की ओर आकर्षित करना चाहूंगा कि कृषि बीमा योजना के अन्तर्गत सभी पात्र किसानों को कृषि बीमा योजना में शामिल नहीं किया जा रहा है जिससे कि किसानों को प्राकृतिक आपदा आने पर हुए नुकसान की भरपाई नहीं हो रही है। दूसरा जिन किसानों को बीमा योजना के अन्तर्गत लाया गया है उन्हें हानि की स्थिति में अपर्याप्त मुआवजा विलम्ब से मिल रहा है जिससे बीमा योजना के उद्देश्यों की पूर्ति नहीं होती। मैं बैंकों से आग्रह करूंगा कि इस मामले में अपना विशेष ध्यान दें और सभी पात्र किसानों को प्रधानमंत्री फसल बीमा योजना के अन्तर्गत शामिल कर प्राकृतिक आपदा से फसलों के नुकसान की भरपाई और बीमा सुरक्षा प्रदान कर किसानों के हितों की रक्षा करें।

17. मैं युको बैंक, प्रदेश का अग्रणी बैंक, का धन्यवाद करता हूँ कि मुझे आमन्त्रित कर इस बैठक में बैंकिंग व्यवसाय से जुड़े लोगों के साथ मुझे अपने विचार व्यक्त करने का अवसर मिला । मैं आशा करता हूँ कि बैंकिंग समुदाय प्रदेश के चहूमुखी विकास में अपनी अहम भूमिका को और अधिक प्रभावी ढंग से निर्वहन करेंगे ।

धन्यवाद ।

-----Unquote

In the concluding remarks, Sh. Anil Kumar Khachi , Additional Chief Secretary (Finance) to the Government of Himachal Pradesh and worthy Chairman of 148 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 impressed on all stake holders to ensure meticulous compliance of various points mentioned in the message of Hon'ble Chief Minister of Government of Himachal Pradesh.

The meeting concluded with vote of thanks extended by Sh. J. N. Kashyap Assistant 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.

-----OXO-----

148th STATE LEVEL BANKERS COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 19TH JUNE, 2018 AT REGENCY HALL, HOTEL HOLIDAY HOME SHIMLA.

List of Participants

I. Chief Guest : Sh. ANIL KUMAR KHACHI, IAS
(Chairman) Additional Chief Secretary (Finance)
Govt. of Himachal Pradesh

II. Convenor SLBC : SH. VIVEK KAUL
(Co- Chairman) General Manager & Convenor , SLBC HP
UCO Bank

III. Government of Himachal Pradesh & Related Agencies:

SARVASHRI:

1	Onkar Sharma	Pr. Secy.(Agriculture)
2	Deva Singh Negi	Director, Land Records
3	Rajesh Sharma	Director, Industries
4	Sudesh Kumar	Director, Tourism cum MD HPTDC
5	Dr. D.K.Gupta	Director, UD Department
6	Rajender Verma	Joint Director, Agriculture
7	Dr. M.M.Sharma	Jt. Director, Horticulture
8	Ramesh Gangotra	Jt. Director, Food & Civil Supplies
9	Sanjay Sharma	Dy. Director, Industries
10	Suresh Kumar Rangra	Addl. RCS, Deptt. of Cooperation
11	Sachin Kanwal	CEO.RDD/SRLM
12	Kalyani Gupta	Dy. CEO, NRLM
13	Jitender Sanjta	CEO, KVIB, HP
14	Mange Ram	Dy. Director, KVIC
15	Rajendra Bhatt	Addl. Secy. Law, Govt. of HP
16	Anil Senwal	Dy. Director, DIT HP
17	Dr. Ram Lal Sandal	Joint Director, Animal Husbandry
18	Dr. V.K. Bhardwaj	Dy. Director, DAH Shimla
19	T.R.Azad	Inspector, RCS Shimla
20	Sanjay Bhagwati	Dy. Director (PMAY-G), RDD
21	B.S.Thakur	Project Officer, UD Department
22	Sudarshan Kumar Chandel	Asstt. Director, KVIC
23	Jitender Kumar	Consultant, DIT
24	Anil Gomma	DPRO, I&PR Deptt.
25	Kamal Gupta	Supdt. SC, OBC & Minority Deptt
26	Shailesh Kumar Singh	Asstt. Director, MSME

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

SARVASHRI:

1	Amar Nath	RD, RBI
2	Ranveer Singh	CGM, NABARD
3	Ramesh Chand	General Manager, RBI, Shimla
4	Ravindra Kumar	General Manager, NABARD
5	Ganesh	Asstt. General Manager,,NABARD

6	Ravi Rawal	Asst. General Manager, RBI, Shimla
7	Anil Bhatia	Additional Director General, UIDAI
8	Ashok Kumar	DGM, BSNL
9	Rajesh Gupta	Asstt. Supdt, DoP

V): COMMERCIAL BANKS:

SARVASHRI

1	Dinesh Sayena	GM, PNB Zonal Office Shimla
2	Mohan Ganeshan	DGM, State Bank of India
3	Sannita Sachdev	DGM, Bank of Baroda
4	Inder Sain Baluja	DGM, Syndicate Bank
5	Neeraj Khanna	DGM, Vijya Bank
6	Sanjay Chaudhary	DGM, United Bank of India
7	M.L.Rohilla	DGM, Dena Bank
8	S.S.Khehra	Zonal Manager, BOI
9	K.S.Negi	Regional Head, Canara Bank
10	Vinish Kumar Chawla	AGM, OBC
11	Hem Raj	AGM, Indian Bank
12	C.S.Chugh	AGM, Central Bank of India
13	K.K.Verma	AGM, Punjab National Bank
14	Arvind Pandey	AGM, IDBI Bank
15	H.R.Sharma	CM, Bank of Baroda
16	U. Nagaraju	CM, Andhra Bank
17	H.L.Chopra	CM, SBI
18	Shyam Sunder Gautam	CM, Allahabad Bank
19	B.C.Thakur	CM, IOB
20	Kanwardeep Singh	Sr. Manager, Bank of Baroda
21	Krishan Lal	Sr. Manager, Syndicate Bank
22	Praveen	Manager, CBI
23	Vijay Kumar	Manager, Andhra Bank
24	Bhavneesh Kaul	Manager, United Bank of India
25	Deepika Bhagat	Manager, Vijya Bank
26	Nitin Garg	Manager, Union Bank of India
27	Dipin Gupta	Officer, P&S Bank
28	J.N.Kashyap	Asstt. General Manager, SLBC Cell
29	S.K.Sharma	Chief Manager, SLBC
30	Amit Kumar Sharma	Manager, SLBC
31	Deepesh Negi	Manager, SLBC
32	Dixit Monga	Sr. Manager, IT Deptt, UCO Bank Zonal Office
33	N.S.Rana	Sr. Manager, Security UCO Bank
34	Ishani Sharma	Manager, LDM Office Shimla

VI): LEAD DISTRICT MANAGERS:

SARVASHRI

1	K.K.Jaswal	LDM- Bilaspur
2	Tashi Hozer	LDM- Chamba
3	G.C.Bhatti	LDM-Hamirpur
4	Harvinder Singh	LDM- Kangra
5	Daulat Ram Meena	LDM-Kinnour
6	Rakesh Goyal	LDM-Kullu
7	N.S.Negi	LDM-L&S
8	R.C.Dadhwai	LDM-Shimla

9	S.K.Sinha	LDM-Mandi
10	Surinder Paul	LDM-Sirmour
11	J.P.Negi	LDM-Solan
12	T.P.Singh	LDM-Una

VII): COOPERATIVE & REGIONAL RURAL BANKS:

SARVASHRI

1	Ram Kumar Gautam	MD, HPSCB
2	Tashi Sandeep	MD, JCCB
3	Satvir Minhas	General Manager, KCCB
4	Nirmal Prakash Bodh	General Manager, HPARDB
5	Kuldip Singh Chauhan	General Manager, HPGB
6	Ram Paul Kalia	AGM, JCCB
7	Prem Verma	Manager, HPARDB

VIII): PRIVATE BANKS:

SARVASHRI

1	Nitin Sood	AVP, Axis Bank
2	Gaurav Pulastha	Manager, South Indian Bank
3	Arun Kumar	Sr. Manager, HDFC Bank
4	Anjali Khoond	Regional Service Manager, ICICI Bank
5	Sachin Sood	Manager, AU Small Finance Bank
6	Rakesh Raman Thapa	Sr. Executive, J&K Bank
7	Vikas Rattanpal	Asstt. Vice President, Yes Bank Ltd

IX): INSURANCE COMPANIES:

SARVASHRI

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

X) Absentees:

Sr.No.	Name of the Institution	Remarks
1	Corporation Bank	Not attended
2	Catholic Syrian Bank	----do-----
3	Indusind Bank	----do-----