

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

Ref.No.: DGM/SLBC/2019-20/152

Date: 24.06.2019

All the Participants,
State Level Bankers' Committee,
Himachal Pradesh.

REG: PROCEEDINGS OF 152ND STATE LEVEL BANKERS' COMMITTEE MEETING HELD
ON 11.06.2019 AT SHIMLA.

The 152nd State Level Bankers' Committee Meeting was held on 11.06.2019 at Hotel Holiday Home, Shimla, under the Chairmanship of Mr. Anil Kumar Khachi, Additional Chief Secretary, Government of Himachal Pradesh, Shimla.

We request you to initiate action according to the relevancy of the same to your Department and send us the progress made to incorporate in Action Taken Report Agenda for the next meeting to update the House about the Progress.

Secondly, the June Quarter shall be over during this week. All Banks are requested to download blank formats from the website www.slbchp.com for their use to prepare SLBC Data which shall be reviewed in the next SLBC Meeting. The Banks can download from the above website their previous quarter data, if required, as the provision for the same has been made on the website for the convenience of the Banks.

With regards,

Yours faithfully,



(J.N.Kashyap),
Deputy General Manager and Convenor SLBC HP

Encl : As above.

MINUTES OF 152nd SLBC MEETING OF STATE LEVEL BANKERS' COMMITTEE – HIMACHAL PRADESH HELD ON 11.06.2019 IN REGENCY HALL, HOTEL HOLIDAY HOME, SHIMLA-(H.P.)

The 152nd Meeting of State Level Bankers Committee- Himachal Pradesh was held on 11th June, 2019 to review the performance of banking sector in the State for the quarter ended March, 2019. Sh. Anil Kumar Khachi, IAS, Additional Chief Secretary (Finance) to the Govt. of Himachal Pradesh chaired the meeting. Sh. A.K. Goel, Managing Director & C.E.O., UCO Bank co-chaired the meeting.

The meeting started with the permission of the Chair at 11.00 a.m. at the Regency Hall of Hotel Holiday Home, Shimla. The meeting commenced with Welcome Address delivered by Sh. J.N. Kashyap, Deputy General Manager & Convenor, SLBC UCO Bank. The Key Note Address was given by Sh. A.K. Goel, Managing Director & CEO, UCO Bank. D.G.M. & Convenor extended warm welcome to distinguished dignitaries sitting on the Dias and Senior Bureaucrats/Executives from State Government Departments, Boards, Corporations, Banks, Insurance Companies and media persons present in the meeting.

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

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

- **Sh. Anil Kumar Khachi**, IAS, Additional Chief Secretary (Finance) to the Government of Himachal Pradesh. DGM & Convener, SLBC, UCO bank extended heartiest welcome & expressed gratitude towards Sh. Khachi for sparing valuable time to Chair the Meeting.
- **Sh. S.R. Mehar**, Deputy Secretary, DFS, Govt. of India. The Convener, SLBC extended cordial welcome to Sh. Mehar on his participation in the meeting.
- **Sh. A.K. Goel**, MD & CEO, UCO Bank. The DGM extended warm welcome to MD & CEO for his participation in the meeting. The Convener expressed gratitude towards Sh. A.K. Goel on co-chairing the meeting.
- **Sh. K.C. Anand**, General Manager (In-charge), Reserve Bank of India, Shimla. The Convener, SLBC extended warm welcome to GM (In-charge), RBI on his participation in the meeting and expressed gratitude for proactive participation, guidance and support by the team of RBI officials to the SLBC forum.
- **Sh. Ravindra Kumar**, General Manager (In-charge), NABARD. The DGM, UCO Bank extended warm welcome to CGM NABARD on his participation in the meeting and expressed gratitude for proactive support in rural credit and micro finance. The Convener also extended good wishes to Mr. Ranbir Singh, Ex-CGM, NABARD for his happy and healthy retired life and thanked him for his constructive role.

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

The MD & CEO in his Key Note Address to the House highlighted the achievements of banking sector in Himachal Pradesh during the period ended March, 2019. Important points mentioned as below;

- Financial Inclusion is always on the priority agendas of the Government for attaining of inclusive growth in the State with a view to provide Banking facilities to all sections of the society at an affordable cost. Mr. Goel apprised the house of the various initiatives and

campaigns being launched by Government from time to time to give boost to financial inclusion schemes like PMJDY, PMJJBY, PMSBY and APY.

- Recently Pension Fund Regulatory and Development Authority of India (PFRDA) have started a special initiative named "Perform for Pride" with a view to enhance the confidence of Bankers in promoting Atal Pension Yojana in the respective States. Under this initiative, best performers in the state will be felicitated in the SLBC meetings.

(After the deliberation of regular Agenda, Trophy under the initiative "Perform for Pride" was given to the Best Performers. Katoula Branch of HP Gramin Bank and Barot Branch of HP State Cooperative Bank were selected as Best Performers. Mr.Kuldip Singh Chauhan, GM, received the Trophy on behalf of Katoula Branch of Himachal Gramin Bank and Mr.Pankaj Lalit, MD, received the Trophy for Barot Branch of HP State Cooperative Bank. Mr.A.K.Goel, MD & CEO, UCO Bank, extended heartiest congratulations to both the achievers.)

- Like MSME, Kisan Credit Card Scheme under Agriculture sector has a vital role in the economic growth and employment generation in the Country. In the State, KCC Saturation Campaign was launched from 24.04.2019 to 24.05.2019. In this campaign, 135 camps were organised by 483 branches wherein 2959 new KCCS were issued.
- The Banking Business performance highlighted by MD & CEO, UCO Bank and important points mentioned were as below:
 - Total banking Business has crossed Rs.1.68 Lakh Crore as of 31.03.2019.
 - Deposits have grown at Y-o-Y rate of 10.67% and Total Public Deposits have crossed Rs.1.17 Lakh Crores as of 31.03.2019.
 - Advances have grown at Y-o-Y growth rate of 35.10% and crossed Rs.50636 Crores.
- Overall Credit Deposit Ratio (CDR) has increased and presently, the overall CDR for the State stood at 45.41%. In terms of District-wise CDR, the average CDR is 35.76% as of March, 2019 and seven Districts viz. Chamba, Bilaspur, Hamirpur, Kangra, Lahaul & Spiti, Mandi & Una have CDR below 40% which is matter of serious concern. The MD & CEO emphasized on LDMS to review the Credit Deposit Ratio in a Sub-Committee of DLCC and formulate strategies for phased growth in CDR.
- Annual Achievements under the Plan (ACP) 2018-19 for period ended March 2019 recorded satisfactory achievement at 91%, however, he expressed his concern that despite achievement of ACP Targets up to 91%, the overall total outstanding figure of advances in the State is comparatively low. Sh. Goel further emphasized on banks for paying attention for credit expansion, especially investment credit in the Agriculture sector as well as other segments of Advances in the current financial Year 2019-20. He advised the Member Banks to make use of the 59 Minute Loan Portal to increase financing to MSME sector. The information regarding cash flow/sales etc. is available on the Portal and can be used efficiently for appraisal of loan proposals.
- On the Banking Outreach as of March 2019, the Co-Chairman informed that Banks have total Branch network of 2175 branches and 1403 active Business Correspondent Agents (BCAs) who are extending Banking services in the State. In addition, banks have installed ATMs and present strength is 2034. The outreach of banking services in the State with per branch service of average population of nearly 3156 is quite good as compared to National average.
- During his address, Mr. Goel, MD & CEO, UCO Bank highlighted the advantages of strengthening the BC Model. He urged the Member Banks to pay focused attention on increasing the BC network in the State. He also suggested that a committee may be formed to analyse the issues being faced and form strategies to improve the performance of BCs. He opined that ways to increase the income of BCs be looked into, be it fixed income or commission. Also, number of transactions being routed through BCs should be analyzed for better understanding.

- The growing NPA is a big issue before the House. The MD & CEO informed the house that at present NPA ratio is growing and reached to 6.18% in the State. In terms of financial outlay, total NPAs have grown to Rs. 3131.00 Crores. The situation warrant vigorous follow-up and strengthening of Recovery efforts to curb down the stressed assets with banks. He also brought to the notice of the House that NPA cases falling under the jurisdiction of DRT are filed and dealt with at DRT, Chandigarh. He requested Mr. Anil Kumar Khachi, Addl. Chief Secretary (Finance) to look into the viability of opening a DRT Bench at Shimla for HP state.

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

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

Sh. K.C. Anand, GM (In-charge), RBI in his remarks informed the House about the Financial Literacy Week organised by RBI during the period 3rd to 7th June, 2019. The event was inaugurated by Dr. R.L Markanda, Agriculture Minister, Govt. of H.P. The prime focus is education of farmers and their development with the theme of "Jaankar Kisan, Samridh Kisan".

Mr. Anand, GM (In-charge), RBI shared that about 90% of the population of the State is involved in agriculture. Hence, it is imperative that Banks should focus on increasing agriculture lending. The share of the State in Agriculture sector is decreasing and needs to be checked. Only 64% of targets allotted under ACP 2018-19 in agriculture sector were achieved which is a matter of concern. He urged the Member Banks to take measures to improve financing under the sector. He also brought kind attention of the House that NPA %age in agriculture of our State is comparatively less than the neighboring States of Haryana, Punjab and Uttar Pradesh. He advised that the ways to further reduce the amount of NPA in agriculture should be chalked out in consultation with NABARD.

The GM (In-charge) urged the Controlling Heads of the Member Banks to strive for achieving 100% of the targets allotted under Annual Credit Plan. He advised that the Banks should pay special thrust on ACP target achievement and Government-sponsored schemes. He also directed the non-performers under ACP 2018-19 to improve their performance.

Sh.K.C. Anand, GM (In-charge), RBI concluded his address by advising the member banks to provide quality service to customers within RBI guidelines. He again emphasized the Banks to make concerted efforts and increase lending under Agriculture. Also, he urged the Banks to carry on the good work and ensure achievement of targets under ACP.

Discussion on Agenda Items

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

AGENDA ITEM NO.-1

CONFIRMATION OF MINUTES OF THE LAST SLBC MEETING HELD ON 13.03.2019.

Since, no comments received from any quarter, the minutes of the 151st quarterly review meeting for quarter ended December, 2018 stands confirmed and adopted.

Action Taken Report in respect to 151st SLBC meeting:

S. No.	Action Suggested	Action Taken	Remarks
1.1	<u>Issuance of RuPay Card under PMJDY</u> Low percentage in issuing of RuPay card under PMJDY by	Issue percentage of Coop. Sector Banks has shown slight improvement from 14% to 30%. As reported by HPSCB,	It was advised to issue RuPay cards to all the accountholders above the age of 10 years. MD

	Coop. Sector Banks	cards have been issued in 49% of accounts having balance.	HPSCB informed that card issuance will be completed in 75% accounts up to Sept, 2019. Also, GM KCCB assured that cards will be issued in 50% accounts up to June, 19.
1.2	<u>Reporting of No. of PMJDY A/Cs having OD Facility</u> Reporting of PMJDY A/Cs having OD facility should be done	As of 31.03.2019, Overdraft facility is availed in 27414 accounts amounting to Rs. 611.72 lakhs.	Mr. Khachi advised that to increase coverage under OD facility, customers should be sensitized that the facility can be used to meet short-term needs. Also, RBI to issue instructions to FLCs to disseminate information on OD facility in camps. From next quarter onwards, the Banks should report to SLBC Total Eligible PMJDY Accounts for availing OD facility; out of which how many availed the same.
1.3	<u>Insurance Claim Cases Pending for More Than 2 Months under PMJJBY & PMSBY</u> Insurance claim cases under PMJJBY & PMSBY should not remain pending for more than 2 months	As per reporting done by HO of Insurance Companies on the PMJDY portal: ->38 cases pending under PMJJBY(37-LIC) ->45 cases pending under PMSBY (38- Oriental Insurance) As per data reported by ROs of LIC and Oriental Insurance, they have zero insurance claims pending for more than 2 months as of 31.03.2019.	Mr. Khachi instructed the representatives from LIC and Oriental Insurance to figure out the reason why mismatch between portal and data available with their office, and also reconcile the data as on 30.06.2019.
1.4	<u>Deployment of BCs by Coop. Sector Banks</u> Due to policy hurdles, Coop. Sector Banks are unable to deploy BCs.	HPSCB informed that the Bank is exploring possibility of deploying PACS as BCs. As informed by KCCB and JCCB, the Banks are still experiencing policy constraints.	As Cooperative sector banks are not authorized to deploy BCs, this agenda item stands removed.
1.5	<u>Demand of collateral under NULM cases by Andhra Bank</u> In 150 th SLBC meeting, State Mission Manager, NULM, raised the issue of collateral being demanded for NULM cases by Andhra Bank Kullu. The issue was again raised in 151 st SLBC meeting wherein it was decided that Andhra Bank will provide explanation to RBI,	As per communication received from RBI vide their letter no. 2853/03.03.002/2018-19 dated 01.05.2019 has clarified that their Bank strictly follows RBI guidelines and none of their branch has asked for any collateral security under NULM. Also, the Bank has submitted written consent	During the deliberations, Joint Director, NULM apprised the House that the reply furnished by Andhra bank offers contradictory statements. As directed by Mr. Khachi this matter stands closed with instructions to Member Banks to have a sympathetic view while

	Shimla	from the borrowers wherein they have confirmed that no collateral was demanded by Bank and they have withdrawn their cases voluntarily.	sanctioning loans under the Scheme and ensure such cases don't recur.
1.6	<u>Cases eligible for Interest Subvention under NRLM</u> The Chief Secretary, Govt. of H.P. advised the member banks to submit the list of pending cases eligible for interest subvention under NRLM.	On pursuing the matter with NRLM Deptt., District-wise & Phase-wise list of pending cases was provided to the Convener Bank and latest/updated status was sought from the concerned Banks. The said list was circulated by Convener Bank on 29.05.2019. Response is awaited from Banks and compiled list will be provided shortly.	The updated list will be submitted by SLBC to the Deptt. of Rural Development by 30 th June, 2019, as the report is yet to be received from few Banks.
1.7	<u>Progress under MMSY</u> The Chief Secretary, Govt. of H.P. expressed his disappointment over dismal performance of Banks under the Scheme. Banks have sanctioned only 36 cases up to 15.01.2019.	As per the latest progress report received from different DICs through LDMs, Banks have financed 368 cases as on 15.05.2019 whereas 853 cases are pending with Banks.	Detailed discussions were held during review of Agenda item on MMSY. ACS (Fin) specially mentioned that in the next SLBC Meeting, the status of these pending cases shall be discussed.
1.8	<u>Progress under eHimbhoomi Portal</u> In the 148 th SLBC meeting, the Deptt. of Revenue, Govt. of H.P. had confirmed creation and implementation of http://ehimbhoomi.nic.in portal and Agenda issue was dropped. In the 151 st SLBC Meeting, LDMs apprised the House that although the site is ready but Log-in was not allowed.	The matter was vigorously followed up with LDMs and it was ensured that log-in issue of all Bank Branches was redressed. It was reported by the LDMs that records entered by Banks are pending for 'Approval' with Nodal Officers at District/Tehsil level. DLR was requested to follow-up with District Authorities.	Representative from Department of Land Records was not available for comments. They are separately being requested to ensure participation in the next SLBC Meeting.

AGENDA ITEM NO.-2

FINANCIAL INCLUSION CAMPAIGN IN HIMACHAL PRADESH- REVIEW FOR MARCH, 2019.

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 are mentioned below:

- Banks have total 10.99 lakh PMJDY accounts as of March, 2019.
- Banks have issued nearly 9.24 lakh RuPay Debit Cards to the PMJDY account holders and thus covered more than 84% PMJDY account holders.

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

- a) Mr. Anil Kumar Khachi, Additional Chief Secretary, Govt. of H.P. advised that banks should classify PMJDY accounts as minor and major and the same must be reported to SLBC, which will enable in ascertaining that how many adults have been covered by this scheme (as 2nd phase of PMJDY is initiated predominantly with focus on coverage of 'Every Household' to 'Every Unbanked Adult').
- b) The issue of activation and usage of RuPay Debit Cards was deliberated and Mr. Khachi advised that banks should pay focused attention on sensitization of the benefits of RuPay cards usage. He suggested that bifurcated position in respect of number of active/inactive RuPay Debit Cards must be reported, so that strategy can be drawn to activate the inactive cards. Member Banks to report the data on active/inactive cards.

(Action: All Member Banks)

- c) Mr. Anil Kumar Khachi advised that the member Banks should ensure that RuPay cards are issued to at least 84% of the total PMJDY accounts by the end of July, 2019. He advised to form a sub-committee to review the progress under card issuance.

(Action: All Member Banks/Convenor Bank)

More than 89% PMJDY A/Cs are linked with Aadhaar number. The 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 11.99 lakh under PMSBY and 3.18 Lakh account holders under PMJJBY up to end of March, 2019.

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

Pradhan Mantri Suraksha Bima Yojana (PMSBY): Banks have enrolled nearly 11.99 lakh account holders under the Scheme. Under this Scheme 520 account holders have benefitted with receipt of insurance claim to the nominees.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): Banks have enrolled more than 3.18 lakh account holders under this scheme and nearly 945 beneficiaries have been paid insurance Claim under the Scheme as of 20.05.2019.

Issue: Delay in settlement of Insurance claims, 45 cases have been pending for more than 2 months under PMSBY scheme. Also 38 cases have been pending under PMJJBY scheme for more than two months. Beneficiaries enrolled under both the above mentioned Micro Insurance schemes belong to low income group and Banks need to ensure that necessary paper formalities are completed without any hassle and Insurance Companies to ensure that claims should not remain pending beyond two months.

During the deliberations, it was highlighted that one of the reasons for rejection of insurance claims was the failure to debit premium by Banks. Mr. Khachi took strong note of this and instructed the Controlling Heads to ensure premium deduction on a campaign mode. He advised that the review should be done at branch level and ensure compliance.

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

Atal Pension Yojana (APY):

Progress under APY is slow and banks and Department of Post have enrolled only around 97,000 account holders under the Scheme till the end of March, 2019. House requested member banks to cover the eligible account holders in a camp mode. In the course of deliberation, Mr. A.K. Goel, MD & CEO, UCO Bank suggested that the services of BCs should be utilized to popularize the Scheme. Also, it should be ensured that the BCs are themselves enrolled under the Scheme.

Mr. Khachi advised the Banks to achieve the target of enrolling 5 persons per month per branch as set by PFRDA and by the end of September quarter and reach the figure from 97000 to 150000 persons.

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

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

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

As of 31.03.2019, banks have deployed total 1403 active Bank Mitras in Himachal Pradesh. The cooperative sector banks have not deployed any BCA due to some policy hurdles.

(Action: HPSCB, KCCB, JCCB, NABARD)

Mr. A.K. Goel, MD & CEO, UCO Bank reiterated that a special committee should be formed to review the performance of BCs on a regular basis.

Mr. Anil Kumar Khachi opined that vibrant BCs should be enrolled by the Banks. He expressed that workshops should be regularly conducted to sensitize them about the different schemes.

It was deliberated in the meeting that the current remuneration paid to BCAs is not adequate. Member Banks were requested to revisit the current remuneration structure and inform SLBC of the steps taken. Banks were advised to submit the details of defunct BCs to SLBC so that regular monitoring of the same could be done. The House emphasized to engage the IBA-certified BCAs with additional job of mobilizing credit proposals and recovery of Bank dues.

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

Mr. K.C. Anand, GM (In-charge), RBI informed the House that PNB is conducting survey on the BC structure in the State and will help in developing strategies to improve BC performance. He told that the increasing number of Inoperative/ inactive BCAs is a matter of serious concern and needs to be addressed. The GM, RBI pointed out that majority of existing BCA deployed by major Banks are defunct and defunct BCAs should be immediately replaced. He emphasized banks to ensure at least the minimum prescribed remuneration to BCAs should be released in time and provide them the proper hand holding support in resolving 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)

In order to effectively monitor BCAs performance, Mr. Anand advised that bank-wise reporting of average number of transactions and average amount of transactions per day

per BC should be done. He also suggested that Banks should hold regular meetings with BCs to analyze the issues.

(Action: All Member Banks in HP)

2.6: Pradhan Mantri Mudra Yojana (PMMY)

The progress under PMMY placed before the House. Banks have financed more than 172862 Micro & Small Entrepreneurs under the scheme with amount outstanding of Rs. 2900.06 Crores as of 31.03.2019.

The number of MUDRA Cards issued by banks are just 61127 as of 31.03.2019 and there is a need to issue Mudra Cards to the more loanees to give 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. Member Banks were advised to ensure that Mudra cards should be issued to all the working capital accounts.

The option of convergence of MUDRA loan with The DAY NULM scheme (poverty alleviation Programme for Urban poor) up to the maximum of Rs 2.00 lakh is available to banks and they 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)

2.7: Standup India Scheme (SUI):

The latest progress under the scheme placed before the House. Banks have sanctioned Rs.29.53 Crores to 126 new entrepreneurs up to quarter ended March 2019 in this financial year. Since inception total 637 women and 322 SC/ST new entrepreneurs have been financed by banks under the Scheme.

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

The House observed that Public Sector banks have major contribution of about 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.

Mr. Anil Kumar Khachi, Addl. Chief Secy. (Finance) advised that the Branch Managers who fail to achieve their set targets under Govt. sponsored schemes should be penalized. Also, Banks can be flexible with their targets and rather than financing one beneficiary each from SC/ST and women categories, they can finance beneficiaries from a single category also so that allotted targets are achieved.

Cooperative banks do not participate in loaning under the scheme as CGTMSE cover is not applicable to them. Mr. Ravindra Kumar, GM NABARD apprised the House that the matter of providing CGTMSE cover to Scheduled Cooperative Banks was also taken up with Chief Minister, H.P. Mr. Khachi, Additional Chief Secretary (Finance) advised Mr. S.R. Mehar, Deputy Secretary, DFS, Govt. of India to take up the matter at the appropriate platform to bring them under the fold of CGTMSE so that Cooperative Banks can also lend under the scheme.

(Action: All Member Banks in HP)

AGENDA ITEM NO -3

Agenda item No-3: Review of Performance under Major Centrally Sponsored Scheme for the Quarter ended March, 2019.

The progress under credit linked Government sponsored programs/Schemes like NRLM, NULM, PMEGP, DEDS etc up to quarter ended March, 2019 reviewed by the House wherein following important points were emerged:

Agenda 3.1: National Rural Livelihood Mission (NRLM) Scheme:

Progress under the scheme reviewed in a Sub-Committee Meeting held on 03.06.2019 under the Chairmanship of Deputy CEO, HPSRLM and attended by Member Banks and Implementing agency HPSRLM.

- As per **latest progress** available on NRLM Bank linkages Portal, banks have disbursements of **Rs. 57.64 crore to 4500 SHGs** up to 27.05.2019.
- Banks have **237 pending cases** as per position emerged in review meeting. (Bank-wise list at page-16). Controlling Head of member banks to instruct their branches to adhere to time norms for disposal of sponsored cases and inform disposal of sponsored cases to sponsoring Agencies (BDO office in each block).
- **Mapping of Loan accounts under NRLM** for interest subvention payment: There are nearly **6440 cases** wherein mapping is pending. Banks have been directed to use correct Product Code to Credit linked SHGs to mitigate the gap in mapping. Representative from HPSRLM informed the House that the Rural Development Department is conducting training programs at district level on the mapping process. Majority of the cases pending for mapping are from Kangra and Mandi districts. HPSRLM is following-up in a campaign mode and the issue will be resolved by 15th July, 2019.

Controlling Heads of member banks are advised to again circulate the scheme guidelines highlighting specific points to their branches and confirm the same to SLBC.

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

Agenda 3.2: National Urban Livelihood Mission (NULM):

Progress under the scheme reviewed in a **Sub- Committee Meeting** held on 04th June 2019 under the Chairmanship of Joint Director, NULM, H.P. and attended by State Mission Manager from NULM and Member Banks.

The proceedings of the subcommittee meeting held on 04.06.2019 placed before the house.

HIGHLIGHTS:

- **As per latest progress as of 31st March 2019**, banks have disbursements of **Rs. 841.64 lakhs to 506 individual beneficiaries, 1 Group and 131 SHGs**. Banks have converged 242 loan beneficiaries from Mudra scheme to provide benefit of interest subsidy. To have a realistic view of the convergence, Banks were requested to report total NULM cases sanctioned, out of which Convergence done and subsidy received.

- Banks have **46 pending cases** as per position emerged in review meeting. (Bank-wise position placed before member banks in the House and Controlling Heads of member banks have been requested to instruct their branches to adhere to time norms for disposal of sponsored cases and inform disposal of sponsored cases to sponsoring Agencies (ULBs). Also, the reason for rejection of the cases sponsored should be clearly notified to the ULBs.
- **Centralized Processing of Interest Subvention:** Ministry of Housing and Urban Affairs, Govt. of India has signed **MOU with Allahabad Bank** for centralized processing of interest subvention through web portal.

Joint Director, Urban Development Department informed the House that as discussed in the review meeting, 750 cases are still having wrong product codes due to which the beneficiaries are not getting interest subvention.

All member Banks are requested to ensure that proper product code should be allotted for the Loan cases sanctioned under DAY NULM. If the problem still persists and is not resolved, Banks can close the earlier Loan Account opened under wrong Scheme Code and reopen the account with Correct Scheme Code.

As deliberated in 152nd SLBC meeting, interest subvention for year 2018-19 for HPGB and Cooperative Banks will be done manually till on-boarding of these banks is done. As of now, claims till 31st March, 2019 have to be submitted manually as different branches have the same IFS Codes both in HPGB and State Cooperative Banks.

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

Agenda Item no- 3.3: PRADHAN MANTRI EMPLOYMENT GENERATION PROGRAMME: (PMEGP) Progress under the scheme reviewed in a Sub-Committee Meeting held on 04th June, 2019 under the Chairmanship of Deputy Director KVIC and participated by officials from other implementing agencies (i.e. KVIB, DIC) and Member Banks.

- Progress up to period ended **31st March 2019**, banks have disbursements of **Rs. 58.03 Crores to 1564 entrepreneurs.**
- Banks have total **449 sponsored proposals pending** for disposal as position emerged in the review meeting of subcommittee held on 04th June, 2019. Member banks are requested to update the status of proposals On-line in the PMEGP Portal on regular basis.
- **Interest subsidy under PMEGP** is being granted to eligible entrepreneurs. All member banks are requested to instruct their Bank branches to submit claim for interest subsidy to implementing agencies as per procedure.

Industries Department, H.P. discussed that already financed units may be given second dose of finance and concerned banks have been directed to update the status of existing loan accounts in the PMEGP portal. He also advised the member Banks to check the online portal regularly and resolve pendency in a timely manner.

Mr. Khachi, Addl. Chief Secretary (Finance) instructed that the pendency under NRLM, NULM and PMEGP schemes should be kept to a minimum. Pending cases under the schemes as highlighted in the meeting will be reviewed in the upcoming SLBC meeting.

Mr. K.C. Anand, GM (In-charge), RBI advised the Member banks to adhere to BCSBI Codes and ensure that no loan proposal remains pending with them beyond six (6) weeks.

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

Agenda Item no- 3.4: Pradhan Mantri Awas Yojana (Urban):

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

- Credit linked subsidy component is being implemented as a Central Sector Scheme. Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house.
- Banks have sanctioned 168 proposals amounting to Rs. 857.09 lakhs during the period ended March, 2019. Only fourteen banks namely Allahabad Bank, Bank of Maharashtra, Canara Bank, Central Bank of India, Corporation Bank, Oriental Bank of Commerce, Punjab National Bank, State Bank of India, UCO Bank, Union Bank of India, United Bank of India, Vijaya Bank, HP State Cooperative Bank and H P Gramin Bank have reported progress during the period ended March 2019. Controlling Head of member banks are requested to monitor the progress under the scheme closely. Mr. Goel, MD & CEO, UCO Bank urged the member Banks to ensure maximum financing under the scheme owing to less NPA percentage under the Scheme as it is subsidy-linked. Bank-wise performance will be reviewed in the next SLBC meeting.

(Action: All Member Banks in HP)

Agenda Item no- 3.5: Mukhya Mantri Swavalamban Yojana (MMSY)- Credit linked Subsidy Scheme launched by State Government

The H.P. State Government notified two schemes namely “Mukhya Mantri Swavalamban Yojana-2018” by Industries Department and “Mukhya Mantri Yuva Ajeevika Yojana-2018” by Rural Development Department. In order to achieve congruity in both the schemes and to provide more benefits to the unemployed youth of the State, a new scheme is notified by merging the existing schemes, i.e., “Mukhya Mantri Swavlamban Yojana-2019.

The main objective of this scheme is to provide self employment to the youth of Himachal Pradesh between the ages of 18 to 45. The new scheme will be implemented by the Department of Industries. The eligible entrepreneurs will be financed by Banks in the State and proposals are being sponsored by the District Industries Centers to Banks in each district for credit linkages.

A review meeting held on 04.06.2019 with Member Banks at UCO Bank Zonal Office, Shimla under the Chairmanship of Deputy Director, Department of Industries to review the progress under review.

Banks have sanctioned total 368 cases under the MMSY Scheme up to 15.06.2019 and 853 cases are reported still pending with Member Banks.

Bank-wise pendency list has already been shared by Convener Bank with the Member Banks via email dated 01.06.2019. Controlling Heads of the Member Banks are advised to dispose of the pending cases in an expeditious manner.

Industries Department is also requested to provide the Branch-wise list of pending cases on regular interval so that monitoring and disposing of the pending cases can be done in a more effective manner.

Representative from Industries Department highlighted that certain Bank branches are demanding collateral even for loans below Rs. 10 lakhs. Mr. Khachi, Additional Chief Secretary (Finance) directed the Industries Department to provide the list of such cases which could be discussed at the SLBC platform and explanation be sought from erring officials.

Member Banks submitted that branch-wise pendency list should be provided so that effective monitoring can be done.

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

AGENDA ITEM NO.-4

Agenda Item No-4: Performance under Annual Credit Plan (ACP) 2018-19 – Period-ended 31st March, 2019:

The achievement up to period ended 31st March, 2019 under ACP 2018-19 mentioned in the agenda notes placed before the House. Banks have disbursed fresh loans to the tune of Rs. 21497.93 crore to more than 6.41 lakh new units.

The overall achievement against the target set for year-ended March, 2019 recorded at 91.29%. The sub-sector wise achievements for period-ended March 2019 under ACP-2018-19 placed before the House– Priority sector advances- Rs. 16,517.78 Crores (79.85%); Non Priority sector advances- Rs. 4,980.15 crore (173.98%); Agriculture sector– Rs. 6,913.83 crore (64.90%), MSME advances– Rs. 7,478.79 crore (109.45%).

The House observed that achievement under Education loans is comparatively low, i.e. 26.82% (Rs. 91.20 crore) and Banks need to pay attention for credit expansion to these categories of Loans. All banks were requested to monitor the progress closely.

(Action: All Member Banks in HP)

Annual Credit Plan (ACP) 2019-20 for Himachal Pradesh

The Annual Credit Plan (ACP) for FY 2019-20 finalized by the Lead District Managers for their respective districts and duly launched in the district.

Highlights of ACP 2019-20 (As placed before Steering Committee and the House in 152nd SLBC Meeting)

- The aggregate ACP for FY 2019-20 in the State for fresh disbursement finalized to the tune of Rs, 2384041.95 lakhs for more than 10.14 lakh new units.
- The District-level ACP for 2019-20 finalized by LDMs based on the PLP Projections and Actual achievements over the past year under Priority Sector and Non-Priority Sector.

- The Annual Credit Plan outlay for FY 2019-20 increased by 1.24% over the previous year's ACP projection for FY 2018-19.
- The ACP outlay for FY 2019-20 increased by 10.89% over the previous year's ACP achievement for FY 2018-19.

During the deliberations, it was noted that the targets under Priority and Non-Priority Sector need to be revised. The House approved the Annual Credit Plan for the FY 2019-20 for the State of H.P. subject to review. Necessary changes have been made to the proposed ACP for FY 2019-20 and will be circulated shortly.

NOTE: The ACP targets were reviewed in a Special sub-committee meeting held on 13.06.2019 at NABARD Office and targets were revised upwardly in consultation with all stake holders. After revision, target for Priority Sector were given 7.17% above the last year Targets (reviewed and enhanced from 1.21%) which comes to 15.04% (reviewed and enhanced from 10.90%) above the Achieved Targets for 31.03.2019. The meeting was attended by General Manager, NABARD, AGM RBI and representatives of major Banks including AGM & Chief Manager, SLBC. The District-wise targets were distributed further and forwarded to LDMs for reallocating amongst their Branches in the respective Districts with instructions to upload the same on the website www.slbcnp.com.

(Action: LDMs, SLBC Convener)

AGENDA ITEM NO -5

Agenda No-5: Banking Business Performance highlights in Himachal Pradesh as of March, 2019.

The highlights of banking business in the State as of March, 2019 placed before the House. The convener expressed that MD and CEO, UCO Bank has already highlighted various performance indicators of banking sector in the State in his key Note Address to the House.

The performance highlights in Banking Sector in the State for March, 2019 placed before the House mentioned as below;

- ◆ Total Banking Business has crossed Rs.1.67 lakh crore as of March, 2019 with Y-o-Y growth of nearly 17.07%.
- ◆ Deposits have grown to Rs. 1.16 lakh Crores with Y-o-Y growth of 10.67%
- ◆ Advances have grown to Rs. 0.50 lakh Crores with Y-o-Y growth of 35.10%. 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 62.22% in total Loans & advances of banking sector in the state and the achievement is above the National Parameters of 40% set by RBI.
- ◆ Agriculture Sector loans have share of 18.69% of total advances and the achievement is above the National parameter of 18%.
- ◆ Lending to Weaker sections have share of 16.58% in total advances as against National Parameters of 10%.
- ◆ Advances to Women reached at 7.70% as against National Parameters of 5%.

Credit Deposit Ratio (CDR):

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

- ◆ The overall CD ratio of the State as of March 2019 stood at 45.41% and it is persistently below the National Parameter of 60% set by RBI.
- ◆ **DISTRICT-WISE CDR:** The CDR in terms of District wise credit expansion, stood at the level of 43.30 %. Seven districts namely Bilaspur, Chamba, Hamirpur, Kangra, Lahaul & Spiti, Mandi, and Una, have critically low CDR i.e. below 40%.

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

(Action: All the Member Banks, LDMs)

- ◆ Banks have total Branch network of 2175 branches in the State. The pace of opening of new bank Branches have come down and only one new bank branch was opened in the Quarter ended March, 2019.
- ◆ Moreover, the BCA mode of providing Banking services although 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. 6.1: Aadhaar Enrolment and Aadhaar Linkage of Bank Account and Direct Benefit Transfer (DBT) Implementation –Present Status**

Aadhaar enrolments in H.P. have reached 106.38%. Total 77.81 lakh persons have been enrolled in the State as of 31.03.2019. Member banks were requested to adhere to the latest guidelines on AADHAAR linkages in light of verdict of Hon'ble Supreme Court of India.

Aadhaar Enrollment & Updation Centers in HP:

In Himachal Pradesh, at present Banks have 116 Aadhaar Enrollment & Updation Centers (AECs). In addition, Department of Post has 162 Aadhaar Enrolment & Updation Centres. Details of these centers are available on the website of respective Banks and UIDAI website.

Agenda item No. 6.2: Direct Benefit Transfer (DBT) – Implementation in H.P.

In H.P., DBT benefit has been extended to more than 138.57 lakhs beneficiaries amounting to Rs. 3631.55 Crores.

- The convener informed the House that as per RBI guidelines, DBT credit in inoperative/dormant accounts can be permitted by allowing separate product codes to accounts receiving DBT benefits.
- Member Banks were requested to ensure compliance on the above mentioned points on DBT implementation.

Feedback was received from member Banks that enrolments/updation should not be target-oriented. The condition of 'Per-Day-Counts' should be waived for Aadhaar Enrolments for AECs in the State. Mr. Khachi suggested that a letter be written to UIDAI to waive off the stipulation. The matter will be taken up with the Department.

(Action: All Member Banks in HP)

Agenda Item 6.3: Implementation of Pradhan Mantri Fasal BimaYojana (PMFBY) for Kharif 2019, Rabi 2019-20 & Restructured Weather Based Crop Insurance Scheme (RWBCIS) for Kharif 2019 Season in Himachal Pradesh.

The convener informed the House that Directorate of Agriculture, Government of Himachal Pradesh has issued Notification dated 06.03.2019 for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif Season 2019 and Rabi 2019-20 seasons. In addition, the Notification was issued on 06.03.2019 by Directorate of Agriculture, H.P. for implementation of RWBCIS for Kharif, 2019 in the State.

The Convenor requested all member banks to cover all eligible Loanee farmers compulsorily under PMFBY and RWBCIS and upload the farmers' insurance coverage details on the National portal within the timeline prescribed by the State & Central Govt.

(Action: All Member Banks in HP)

Connectivity Issue for Uploading Farmer Details on Crop Insurance Portal

To solve the connectivity issue which leads to creation of gap between remittance of premium and uploading, "Offline Data Uploading Facility" was proposed. It was suggested that a link be created to upload the farmer details through Excel/Text file in one go. On the issue, Mr. Khachi suggested that the Bank branches facing connectivity problem can approach their nearby branches and update the portal accordingly. Other solutions should be looked into to ensure timely uploading on the portal.

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

Agenda item 6.4: Mortgage of immovable Property of any person belonging to scheduled Tribes in tribal districts of State.

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

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

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

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

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

Agenda item 6.5: Proposal to add ECGC as Member of SLBC, H.P.

The House was requested to accord approval to induct ECGC Limited. Mr. Khachi opined that the purpose for induction to SLBC be sought from them and also, the status in nearby States be checked.

AGENDA ITEM NO.7

Agenda No-7: Review of Recovery Performance of Banks in Himachal Pradesh– As of 31st March, 2019

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

- Banks have total **NPAs amounting to Rs. 3131.00 Crores** and **NPA ratio is 6.18%**. Rs.229.53 Crore have been added to the existing NPAs as of March, 2019. Distressed Assets of Banks have increased and NPA ratio has gone up which is a **serious matter and** needs focused attention of Banks.
- **MSME sector has the highest NPA ratio of 12.57% (9.75% in December, 2018). In agriculture sector NPA Ratio reached to 6.98%** of total NPA.
- In **agency-wise position of NPAs**, Co-op Banks (13.32%) have NPAs above the State average and needs concerted recovery efforts.
- **6029 cases amounting to Rs. 134.32 Crores are pending with Recovery Tehsildars under State Recovery Act** (H P Public Money Recovery Act 2000). 4803 certificate cases are pending for more than one Year. Special request to Tehsildars was made in the House to resolve the pendency at the earliest. The Chairman advised the Banks to approach DC or Revenue Department to take up the matter of pendency.

(Action: Revenue Department, HP)

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

(Action: All Member Banks in HP)

AGENDA ITEM NO.8

AGENDA No-8: Review of Progress under Non-Sponsored Programmes in Himachal Pradesh -Quarter ended March, 2019

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 to 104270 farmers amounting to Rs. 2070.26 Crores in quarter ended March of FY 2018-19.
- ◆ Banks have financed 46% of the farmers in the State under the KCC scheme up to end of March, 2019. In Districts-wise position on financing under KCC scheme, few districts viz. Bilaspur, Chamba, Kangra, Kullu, Mandi and Una have 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 Government Departments for coverage of maximum farmers under KCC Scheme. All the Banks are requested to keep the campaign ongoing on war footing till the saturation under KCC financing is achieved.

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

While discussing the low coverage of farmers under KCC scheme, Mr. Khachi opined that the Agriculture and Horticulture Department should play proactive role and take onus for ensuring maximum farmers coverage.

(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, 2019.

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

- ◆ Banks have extended fresh credit to the tune of Rs. 24.55 Crores to 1348 new SHGs in quarter ended March, 2019. Banks have outstanding amount of Rs. 134.89 crore with operative 12786 credit-linked SHGs.
- ◆ "E-shakti" project for digitization of all SHGs has been successfully implemented in Mandi District and nearly 4300 SHGs have been covered under the project. Now, three more districts namely Kangra, Solan and Sirmour have been identified under the Eshakti project in the State. NABARD has initiated digitization of SHGs to increase the credit linkages of SHGs in the state.
- ◆ Mr. Ravindra Kumar, GM, NABARD highlighted the following benefits of digitization of SHGs under "Eshakti" project :
 1. Grading of SHGs is done.
 2. Banks have access to information to ascertain which groups are viable for financing.
 3. Credit dispensation can be increased using the available information on SHGs

(Action: All Member Banks in HP)

Agenda item No-8.3: "DOUBLING FARMERS INCOME BY 2022":

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

Probable initiatives for doubling of farmers' income in HP:

- Promotion of high value horticulture crop.
- Provision of irrigation to all possible farm holdings
- Efficient market connectivity and linkages to national Agri- market portal.
- Promotion of supplementary income generation activities-Dairy, Bee keeping, NFS activities
- Provision of crop insurance to all farmers
- Rejuvenation of old plantation/ orchard.
- Promotion of agro forestry
- Promotion of more Controlled atmosphere (CA) storage.
- Financing Farmers Produce Organizations (FPOs)

Mr. Ravindra Kumar, GM, NABARD informed the House that 76 FPOs have been set up in the State and proposal to form more FPOs is under consideration. He advised the member banks to frame guidelines for financing FPOs. All the stake holders are requested to adopt the coordinated approach for attaining the objective.

(Action: All Member Banks in HP)

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

The progress of 10 RSETIs set up in the State up to the period ended March, 2019 placed before the House. RSETIs have conducted 202 training programmes and trained 4887 rural youths in the quarter ended March, 2019.

- ◆ **Settlement through credit linkages:** The credit linkage ratio of beneficiaries trained from RSETI was recorded 26% which is far below the National average. Lead banks were asked to focus on funding the trained youths to set up their business for self employment.
- ◆ Land is allotted by State Govt. and construction of RSETI buildings undertaken by concerned Lead Bank with financial support from MoRD, Gol. At present, construction work is yet to commence in districts Chamba, Bilaspur and Mandi. The House directed all the Lead Banks viz. SBI, PNB and UCO Bank to ensure timely completion of construction work of RSETI building in the State.

(Action: PNB/SBI/ UCO Bank)

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

Before concluding the 152nd 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.

In the concluding remarks, Sh. Anil Kumar Khachi, Additional Chief Secretary (Finance) to the Government of Himachal Pradesh and worthy Chairman of 152nd SLBC meeting applauded the Banks on achieving targets under ACP 2018-19 and expressed his confidence that 100% of the targets allotted under ACP 2019-20 will be achieved. He drew attention of the House towards improving farmers' coverage under KCC and to ensure that willing and eligible farmers should be compulsorily covered. He expressed that the KCC Saturation Camps being organised by member Banks will bear results. He urged the banks to ensure that crop insurance premium is deducted and details uploaded on portal in time. Also, insurance companies should approve the claims pending under Crop Insurance Schemes in a timely fashion to ensure smooth functioning of the Scheme.

He directed the member banks to give special thrust on Mukhya Mantri Swavlamban Yojana – 2019. He informed that 853 cases pending upto 15.05.2019 under MMSY will be reviewed in the next SLBC so Banks should ensure timely processing of loans. Further, he urged the Member Banks to popularize the OD facility under PMJDY and reactivate the dormant/ zero-balance accounts.

He said that the need of the hour is to collectively reflect and introspect the shortcomings and work on them to enhance banking business. He urged all stakeholders to make all out efforts for growth and Development of the State and attaining of inclusive growth in the State. He further expressed concern on low CD Ratio of the State and said that it is a matter of grave concern. He impressed in the meeting for maintaining liaison between member banks and line departments, at both district and State level.

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

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152nd STATE LEVEL BANKERS COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 11th June, 2019 AT REGENCY HALL, HOTEL HOLIDAY HOME SHIMLA.

LIST OF PARTICIPANTS

- I. **Chairman** : **Sh. Anil Kumar Khachi, IAS,**
Additional Chief Secretary (Finance),
Govt. of Himachal Pradesh .
- II. **Co- Chairman** : **Sh. A.K. Goel,**
Managing Director & CEO ,
UCO Bank.
- III. **Representative** **Sh.S.R.Mehar,**
From DFS Deputy Secretary, DFS, Govt. of India, New Delhi.
- IV **Convenor SLBC** : **Sh. J.N. Kashyap,**
Deputy General Manager & Convenor,
UCO Bank.

V. **GOVERNMENT OF HIMACHAL PRADESH & RELATED AGENCIES:**

Mr./Ms.

1	Rajender S. Tomar	Joint Secretary, Law Deptt.
2	Beena Gupta	Under Secretary, Agriculture Department
3	K.C. Gaur	Joint Director, Urban Dev. Department
4	V.K. Bhardwaj	Joint Director, Animal Husbandry Deptt.
5	Sachin Kamal	Additional Director, Rural Development Deptt.
6	Harish Bhatia	State Resource Person, UIDAI
7	Manohar Lal Sharma	State Director, RSETI
8	Sanjay Sharma	Deputy Director, Industries Department
9	Harinder Kumar	MIS-Spl., Urban Development Department
10	Suresh Kumar Rangra	Additional Registrar, Dept. of Cooperation
11	Latika Sehajpal	Deputy CEO, SRLM
12	Ajay Raghuvanshi	Hort. Dev. Officer, Directorate of Horticulture
13	Gagan Kr. Tewari	Assistant Director, KVIC
14	Virender Kumar	Assistant, KVIC
15	Udayan Dua	Manager (In-charge), SIDBI
16	Bragesh Bahadur	SMM FI & MF, Directorate of Urban Dev.
17	Priyanka Sharma	Y.P. F.I., HP SRLM, Rural Dev. Deptt.
18	Sanjeev Justa	Nodal Officer, HPKVIB, Shimla

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

Mr./Ms.

1	K.C. Anand	General Manager (In-Charge), RBI
2	Ravindra Kumar	General Manager, NABARD
3	Ramesh Chand	General Manager, RBI, Shimla
4	Manohar Lal	DGM, NABARD
5	Avneshwar Singh	AGM, RBI, Shimla

6	Harish Bhatia	SRP, UIDAI, RO, Chandigarh
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VII): COMMERCIAL BANKS:

Mr./Ms.

1	Dinesh Saxena	General Manager, PNB
2	Vivek Dhawan	Zonal Manager, Bank of Maharashtra
3	Deepak Kumar	DGM, PNB
4	Rakesh Mahajan	Dy. Zonal Manager, BOI
5	N.B. Nayak	Dy. Zonal Manager, Andhra Bank
6	Shankar Lal	Dy. Zonal Manager, Syndicate Bank
7	Harish Katoch	AGM, SBI ZO Shimla.
8	Nain Singh	AGM, Canara Bank
9	D.K. Jain	AGM, Bank of Baroda
10	Manoj Singh	AGM, Punjab and Sind Bank
11	Anand Pandey	AGM, IDBI Bank
12	Ved Prakash Sharma	AGM, Corporation Bank
13	S.S. Gautam	CM, Allahabad Bank
14	V.S. Bhardwaj	CM, Central Bank of India
15	Rakesh Kumar	CM, PNB
16	Vizender Singh	CM, IOB
17	H.R. Sharma	CM, BOB
18	Jagmohan Negi	CM, BOI
19	Mukesh Negi	CM, OBC
20	Bhavneesh Kaul	Manager, United Bank of India
21	Vijay Kumar	Manager, Andhra Bank
22	Shashi Negi	Branch Manager, Syndicate Bank
23	Ankush Sharma	Astt. Manager, Indian Bank
24	Dipin Gupta	Officer, Punjab & Sind Bank
25	P.K. Sharma	Assistant General Manager, SLBC In-Charge
26	Ramesh Chand Dadhwal	Chief Manager, SLBC
27	N.S.Rana	Sr. Manager, Security UCO Bank
28	Dixit Monga	Sr. Manager, IT Deptt, UCO Bank Zonal Office
29	Lek Raj Bhatia	Sr. Manager, Priority sector.
30	Peeyush Rathore	Manager, SLBC
31	Kritika Joshi	Manager, SLBC

VIII): LEAD DISTRICT MANAGERS:

Mr./Ms.

1	K.K.Jaswal	LDM- Bilaspur
2	Satish Kumar	LDM Chamba
3	G.C.Bhatti	LDM-Hamirpur
4	Harvinder Singh	LDM-Kangra
5	Daulat Ram Meena	LDM-Kinnour
6	Pama Chhering	LDM-Kullu
7	A.K. Singh	LDM-Shimla
8	S.K.Sinha	LDM-Mandi
9	J.P. Sharma	LDM-Sirmour

10	B.D. Sankhyan	LDM-Solan
11	T.P.Singh	LDM-Una
12	N.S. Negi	LDM-Lahaul & Spiti

IX): COOPERATIVE & REGIONAL RURAL BANKS:

Mr./Ms.

1	Pankaj Lalit	Managing Director, HPSCB
2	Jitender Sanjta	Managing Director, HPARDB
3	Ashok Puri	General Manager, KCCB
4	Kuldip Singh Chauhan	General Manager, HPGB
5	Jyotika Khimta	AGM, HPSCB
6	Ram Paul Kalia	AGM, JCCB

X): PRIVATE BANKS:

Mr./Ms.

1	Vikram Jeet Singh	Astt. Vice President, HDFC Bank
2	Vikas Kumar	Dy. Vice President, Axis Bank
3	Prabhjeet Singh Purba	Regional SLBC Coordinator, ICICI Bank
4	Monika Bhandari Nainta	Cluster Business Leader, Yes Bank
5	Kulraj Rai	Regional Head, Indusind Bank Ltd
6	Deepak Sharma	Sr. Executive, J&K Bank Ltd
7	Pankaj Gupta	Branch Head, Bandhan Bank Ltd.
8	Hemant Kumar Sethi	Manager, South Indian Bank
9	Dheeraj Sharma	Manager, Kotak Bank Ltd.

XI): INSURANCE COMPANIES:

Mr./Ms.

1	Jeet Ram Negi	Regional Manager, Oriental Insurance
2	Arun Razdan	Senior DM, LIC of India
3	Sagar Dev Negi	Manager, LIC of India
4	Pawan Rana	Deputy Manager, AIC of India
5	Supriya Dhauta	Relationship Manager, SBI GIC

XII) ABSENTEES:

1	Union Bank of India	
2	Bajaj Allianz	
3	Women & Child Development Deptt.	
4	Tribal Development Department	
5	Directorate of Land Records	
6	AU Small Finance Bank	
7	Catholic Syrian Bank	
8	Baghat Urban Coop. Bank Ltd.	
9	Chamba Urban Coop. Bank Ltd	
10	Baghat Urban Coop. Bank Ltd.	
11	Mandi Urban Coop. Bank Ltd.	
12	Parwanoo Urban Coop. Bank Ltd.	
13	Shimla Urban Coop. Bank Ltd.	