यूको बैंक UCO BANK
(भारत सरकार का उपक्रम) (A Govt. of India Undertaking)
सम्मान आपके विश्वास का Honours Your Trust

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

संदर्भ संख्या: रा.स्त.बैं.स./2019-20/स्टीयरिंग कमेटी/4 दिनांक: 29.11.2019

राज्य स्तरीय बैंकर समिति के सभी सदस्यों को जारी।
To All members of SLBC HP.

विषय: चतुर्थ स्टीयरिंग कमेटी बैठक के कार्यवृत्त।
Sub: Minutes of 4th Steering Committee Meeting held on 29.11.2019.

इस पत्र के साथ हम राज्य स्तरीय बैंकर समिति की स्टीयरिंग कमेटी की चौथी बैठक के कार्यवृत्त आपकी सूचनार्थ एवं कार्यवाही हेतु संलग्न कर रहे हैं ।

We are enclosing herewith the Minutes of 4th Steering Committee Meeting of SLBC HP for your information and necessary action.

सादर/ Regards,
भवदीय/ Yours faithfully,

(जे.एन.कश्यप/J.N. Kashyap),
उप महांप्रबंधक एवं संयोजक/Deputy General Manager & Convenor,
राज्य स्तरीय बैंकर समिति हिमाचल प्रदेश/SLBC-HP,
शिमला/Shimla-171001.

सचिवालय, उप महा प्रबंधक, राज्य स्तरीय बैंकर्स समिति (हि.प्र.), हिम्लैंड होटल अन्नेक्से, सर्कुलर रोड, शिमला-171001
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State Level Bankers' Committee Himachal Pradesh
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4TH MEETING OF STEERING COMMITTEE OF SLBC, H.P. MINUTES

The 4th Steering Committee Meeting of SLBC, Himachal Pradesh was convened by SLBC Convener, UCO Bank at Hotel Himland East, Shimla at 11.00 AM on 29th, November, 2019. The list of the participants is annexed.

Mr. J.N. Kashyap, SLBC Convener and DGM, UCO Bank acted as Chairman of the Steering Committee meeting and Mr. Ramesh Chand, General Manager, RBI co-chaired the meeting. Mr. Rajesh Sharma, Special Secretary (Finance), Govt. of H.P. was a special invitee in the Meeting.

The meeting started with a warm welcome by the DGM UCO Bank, Mr.J.N.Kashyap. He welcomed the committee members and informed that the primary objective of the Steering Committee of SLBC was to finalize the agenda items to be discussed in the ensuing SLBC Quarterly Review meeting for the September quarter so that the time of SLBC is devoted mainly on major policy issues. He also appreciated the full attendance of members in the meeting as State heads of major banks like SBI and PNB attended the meeting for the first time after its constitution. At the same time, he expressed hope that with such a senior level participation, the house would surely benefitted immensely. Referring to a special direction of RBI and main SLBC, he requested all the members to attend the meeting in person in future too.

Mr.P.K.Sharma, AGM, In-charge, SLBC informed that the convener bank had called for agenda from all stakeholders and compiled the same for further deliberations. Then, he took up the agenda items point-wise for discussion and deliberations.

Agenda Item No.1: The minutes of the last Steering Committee Meeting were taken as confirmed as there was no specific comment from any quarter. The agenda items which were earmarked for Action at the level of Stakeholders were placed before the House.

Sub-committee on Bank Mitras: Looking to the effective role of Bank Mitras, it was decided to constitute a Sub-Committee headed by Punjab National Bank to study the systems/procedures adopted by different Banks in deployment of BCs and to recommend ways and means for strengthening functioning of BC network in the State. The information from major Banks was collected and provided to the Sub-Committee on Bank Mitras. With few rounds of discussions, a final draft was prepared with recommendations which was decided to be placed before the SLBC. A copy of the Draft so finalised shall be kept with the Agenda Papers of ensuing SLBC Meeting. Mr.Rajesh Sharma, Special Secretary, Finance, appreciated the move. GM, RBI suggested that the recommendations should be specific and

implementable which should be done in a time bound manner. The House decided to place the findings of the study during next SLBC House.

Agenda Item No. 1.2: In the last SLBC Meeting, Banks were directed to upload all the left over data of NRLM beneficiaries who have yet to receive Interest Subvention from the year 2014-15 on www.daynrlmbl.ajeevika.gov.in portal of the Government.

The suggestion given in the SLBC was well minutised and circulated to the Member Banks with instructions to upload the left over data so that the legitimate beneficiaries are not deprived of the Interest Subvention provided by the Government. The feed-back from the Banks was received that as the Banks do not have direct access to the above Portal, therefore, a submission was made that as a one-time measure the House should recommend to the Government that the old left over beneficiaries be provided interest subvention benefit manually as per the data available with Banks so that the borrowers who have availed the loan and have repaid as well are not deprived of the benefit. The respective Banks have also checked it up with their CBS system wherein they have found no error, yet the interest subvention has not been paid to the beneficiaries. It was decided that the matter be referred to SLBC for their deliberation to resolve the long pending issue.

Agenda Item No. 1.3 eHimbhoomi Portal: The issue of online creation of charge on land for Crop Loans by the Banks was being monitored through the ehimbhoomi.nic.in Portal of the State Government. Since there were some technical points to be resolved with the assistance of Department of Land Records and District Administrators, it was recommended that the issue should be placed before the SLBC House.

Mr.Rajesh Sharma, Special Secretary Finance, Government of Himachal Pradesh, opined for proper and timely implementation of the system.

Agenda Item No. 1.4: Uniform Banking Hours: Since the matter was discussed in the last SLBC meeting and necessary action to publish notification in major newspapers of the State had been taken by SLBC Convener, the House recommended to close the issue.

Agenda Item No.1.5: Identification of Digital District: In the last SLBC Meeting, the information on the subject was placed before the House and a suggestive Committee was also formed as per directions of the Government of India. The Convenor was directed to convene a Meeting of the said Committee constituted for the purpose and identify the District. The DGM UCO Bank apprised the house that the Meeting of the Committee was convened on 16.10.2019 and Hamirpur District was identified unanimously for deepening of Digital Payments and the Minutes of the meeting were circulated to all the Stakeholders, however, for ready reference a copy of the Minutes shall be placed in main Agenda Papers of

the SLBC also. He informed that as a pilot project One District in each State was to be identified for deepening of digital payments. He also updated the House about the development in this direction which has taken place till date. He requested Mr.Rajesh Sharma, Special Secretary, Finance to monitor the issue for timely issuance of directions to the District Administration and other line Departments of the Government who deal in cash to start the process of deepening of digital payments in Hamirpur District.

The house suggested PNB which is nodal bank for ensuring successful implementation of the project, to convene a meeting of all stakeholders in Hamirpur and consider allotment of panchayat-wise targets to each bank. After fixing the targets, progress may be monitored closely with reporting to SLBC Convener and RBI at monthly interval.
Mr.Rajesh Sharma, Special Secretary, Finance, assured all timely supportive steps on behalf of State Government as this is the dream project of Centre Government and needed to be completed within a fixed time of one year. It was recommended that the issue be placed before the forthcoming SLBC meeting.

Agenda Item No. 2 : Financial Inclusion Campaign:

The current status of the achievement in various financial inclusion schemes, viz. PMJDY, PMSBY, PMJJBY and APY was deliberated. The DGM UCO Bank suggested that as these programs are majorly related to Social Security therefore the Progress made under these Schemes should be placed for information at SLBC. GM, RBI suggested that the performance of the banks under these schemes and performance of FLCs, RSETIs and rural bank branches can be reviewed in this meeting and only highlights of major non-performing and top performing banks can be placed under agenda of main SLBC meeting. GM RBI further pointed out that during the quarter under review, Shimla RSETIs had conducted only 3 and Solan RSETI had conducted only 4 Training Programmes which was quite a low performance. Further, he pointed out that the performance of FLC Kinnor was very poor and the concerned bank (PNB) should ascertain the reason and monitor the progress closely. He also advised DGM, SBI to appoint independent FLC Counsellor for Lahoul and Spiti immediately as required in terms of the extant instructions issued by RBI. The work of FLC had been entrusted to LDM, Lahoul and Spiti since long time which was against the spirit of the scheme, he added.
The Convenor assured to issue directions to LDMs, RSETIs and FLCs to coordinate and follow the time norms to achieve the set targets.

(ACTION: LDMs to Coordinate with RSETIs to Achieve the Target of Training Programmes, PNB, SBI, HPSt.Co-operative Bank, KCCB, JCCB)

The house suggested few changes to be incorporated in the display slides wherein performance of top 5 achievers and lowest 5 performers be highlighted. DGM UCO Bank informed the House that during the Special Campaign to enroll under APY in August, 2019, the performance of HP was appreciated wherein SBI had scored the top position followed by The Kangra Central Cooperative Bank and UCO Bank. SLBC HP had also been felicitated by the PFRDA for the performance under APY. He further informed that the State Government of HP was contributing Rs.2000.00 to all the enrolled persons under APY.

Mr.Uday Chandra, Chairman HPGB, desired to know about the mechanism of contribution of Rs.2000.00 by State Government to APY enrolled persons' accounts. Mr.Rajesh Sharma, Special Secretary Finance was requested to advise the mechanism to SLBC and the same shall be shared with all the Banks.

The GM RBI pointed out that FLC Centres of HPGB should be included in the Reported figures of functional Centres for which the Convenor requested Chairman, HPGB to provide the updated information and assured to report accordingly.

While reviewing the performance under MUDRA, Mr.Rajesh Sharma, Special Secretary Finance desired to know the position of NPA under this Scheme as there is quite adverse publicity in the news media. The Convenor apprised the House that as per the reported data of NPA under MUDRA scheme it is only 2.48%. It was assured to revisit the data and call correct data from major Banks again before SLBC Meeting and shall be placed in the House.

Agenda Item No.3: Performance under Major Government Sponsored Schemes:

The progress under NRLM, NULM, PMEGP and MMSY was placed before the House. Mr.Rajesh Sharma, Special Secretary Finance expressed his concern over the meager progress under the MMSY in comparison to sponsoring and pendency at Banks' level. The DGM UCO Bank informed that the information is as of 10th October, 2019, and assured to place the updated progress in the General House of SLBC.

It was decided that as these are Centrally Sponsored Schemes, the progress made under these Schemes should be placed before the General House of SLBC for information.

Mr.Rajesh Sharma, Special Secretary, Finance, expressed his concern over the pendency of the cases sponsored under NRLM, NULM, PMEGP and MMSY. He mentioned the instance of Investors meet where GMs of Industries were questioned as what is restraining the Banks to finance the sponsored cases. The DGM UCO Bank said that specially under PMEGP the target has been achieved and as a matter of fact the higher rejection rate only helps the

Banks to select the best entrepreneurs out of the sponsored lot as the number of sponsoring under these schemes remain quite higher side.

Mr.Rajesh Sharma, Special Secretary, Finance showed his concern over the discouraging progress under MMSY and urged the Banks to study the root cause of low progress in sanctioning and higher rejection rate under this scheme. The GM, PNB suggested that at the sponsoring level, CIBIL of the beneficiaries should be checked to restrict the higher rejection rate at the Bank level. The Convenor requested that the MMSY Portal be developed as soon as possible in line with the PMEGP portal, as it will help smooth monitoring and implementation of the Scheme.

The Chairman, HPGB apprised the House that the beneficiaries of milch animals under DEDS Scheme face problems in getting health certificate of the cattle. He requested that the Animal Husbandry Department should be instructed to issue directions to Veterinary Doctors to cooperate with such beneficiaries.

Agenda Item No.4: Performance under Annual Credit Plan: The quarterly progress in lending to priority sector, ACP achievement and finance to thrust areas like education, housing, weaker sections etc. was placed for information. Mr. Ramesh Chand, GM, RBI advised that market share of banks in different sectors should also be highlighted in agenda note and concerns regarding underachievement in financing specific sectors may be discussed in detail. Underperforming Banks should be highlighted in agenda note and comments must be sought for underachievement of targets.

House expressed satisfaction on overall ACP achievement percentage of State i.e. 108.72% during the Second Quarter of the Year 2019-20.

CD Ratio: As per Lead Bank Scheme, it is mandatory to hold quarterly meeting of Special Sub-Committee of DCC/DLRC in the districts having CD ratio below than 40% and report the steps taken to improve the CD ratio. In the meeting, suggestive measures and reasons of low CD Ratio were placed as envisaged by SLBC.

GM, RBI mentioned that as per the agenda, advances of Urban areas registered a Y-o-Y growth of 44% which appeared quite unlikely. He requested Convener SLBC to revisit the data (bank-wise) and obtain the reasons for the same.

The Convenor SLBC confirmed that the LDMs of those Districts where CD Ratio is low have been instructed to hold special meetings and convey the corrective and suggestive measures to the Branches functioning in their respective Districts to improve the CD Ratio. The DGM

UCO Bank expressed the high expectation from current Investors' Meets which have been organized in the State. The matter may be placed before SLBC for information.

Agenda Item No. 5: Business Performance of Banks in HP:

The Business indicators were placed before the House showing progress upto 30.09.2019. As this data shows the total business of Banking in the State, it should be placed before the General House of SLBC for information.

Agenda Item No.6: Concurrent and Fresh Miscellaneous Issues:

It was suggested that the issues covered under this head be placed before the General House of SLBC for information.

Regarding Coverage of 20 Unbanked Villages, Chairman HPGB, requested that the villages allotted to their Bank in Chamba District be shared with SBI as they also have a wide network. It was suggested that in DLRC meeting, the issue be placed before the House for reallocation of villages to the Branches falling nearby these villages after consultation with the member Banks. The matter may be placed before main SLBC.

Agenda Item No. 7: Recovery Performance of Banks in Himachal Pradesh:

All the participants from Banks' side showed concern over the rising NPAs in the State. The issue of pending permission from the District Magistrate, Sirmour was brought into the notice of Mr.Rajesh Sharma, Special Secretary Finance. He assured to issue necessary instructions in this matter. The Convenor requested all member Banks to share the information of cases which are pending with DM for Permission under SARFAESI Act. This may also be placed before main SLBC.

Agenda Item No. 8: Non-Sponsored Programmes:

The KCC saturation progress along with NPA in this sector was placed before the House. The participants expressed their concern over the stressed assets under KCC as at present NPA has risen to 8.02%.

The performance under other sectors i.e. WCC, JLG, GCC etc. was placed before the House and was found satisfactory.

The DGM NABARD informed that the eShakti program has been launched in Chamba and Bilaspur Districts for which Banks are requested to support to update the data in right

manner. He also stressed upon sanctioning of KCCs to Fisheries and Animal Husbandry Sector recently included in the scheme.
The above items may be placed before SLBC for information.

As a miscellaneous issue, the Chairman HPGB requested the Special Secretary Finance to issue necessary instructions to the concerned Departments to extend support to HPGB by maintaining funds, etc. as the State Government has substantial interest in HPGB in the form of equity participation.

In the last, DGM UCO Bank, Mr. J.N.Kashyap extended vote of thanks to the top executives who participated in the Steering Committee Meeting. He expressed his gratitude to Mr.Rajesh Sharma, Special Secretary, Finance for sparing his valuable time and participated in the Meeting.

LIST OF PARTICIPANTS

S. No.	Name	Designation	Organization
1	Sh. Rajesh Sharma	Special Secretary, Finance	HP Government
2	Sh. Ramesh Kumar	General Manager	RBI
3	Sh. J.N. Kashyap	DGM	Convenor SLBC
4	Sh. Rita Kaul	GM	Punjab National Bank
5	Sh.Pawan Kumar	DGM	SBI
6	Sh. Uday Chandra	Chairman	HPGB
7	Sh. P.K. Sharma	SLBC In-charge & AGM	UCO Bank
8	Sh. Manohar Lal	DGM	NABARD
9	Sh. N.L.Negi	DGM	HPSCB
10	Sh. Naveen Patyal	Chief Manager	SBI
11	Sh. Rakesh Kumar	Chief Manager	PNB
12	Sh. Ramesh Dadhwal	Chief Manager	UCO Bank, SLBC
13	Ms. Kritika Joshi	Manager	UCO Bank, SLBC
14	Sh. Peeyush Rathore	Manager	UCO Bank, SLBC
15	Sh.S.P.Bhlaik	Deputy Manager	SBI