

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

संदर्भ संख्या: रा.स्त.बैं.स./2021-22/161

दिनांक: 13.10.2021

राज्य स्तरीय बैंकर्स समिति के सभी सदस्यों को जारी।
To All the Members of SLBC HP.

विषय: 161वीं राज्य स्तरीय बैंकर्स कमेटी बैठक के कार्यवृत्त।
Sub: Minutes of 161st State Level Bankers' Committee Meeting.

इस पत्र के साथ हम राज्य स्तरीय बैंकर्स समिति की 161वीं बैठक के कार्यवृत्त, जो 30.09.2021 को होटल पीटर हॉफ, शिमला में आयोजित की गई थी, आपकी सूचनार्थ एवं कार्यवाही हेतु संलग्न कर रहे हैं।

We are appending below the Minutes of 161st State Level Bankers' Committee Meeting of SLBC HP held on 30.09.2021, at Hotel Peter Hoff, Shimla, for your information and necessary action.

सादर/ Regards,
भवदीय/ Yours faithfully,



(पी.के.शर्मा /P.K.Sharma),
उप महा प्रबंधक एवं प्रभारी/ Deputy General Manager & In-charge,
राज्य स्तरीय बैंकर्स समिति, हिमाचल प्रदेश,
शिमला -171001.

संलग्न: यथोक्त
Encl: As above

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MINUTES OF SLBC MEETING HELD ON 30.09.2021
AT HOTEL PETERHOFF, SHIMLA

161st Meeting of State Level Bankers' Committee- Himachal Pradesh was held on 30th September, 2021 to review the performance of banking sector in the State for the quarter ended June, 2021. Mr. Ram Subhag Singh, IAS, Chief Secretary, to the Govt. of Himachal Pradesh chaired the meeting. Mr. A.K. Goel, Managing Director & C.E.O., UCO Bank co-chaired the meeting. Mr. Prabodh Saxena, IAS, Additional Chief Secretary (Finance) to the Govt. of Himachal Pradesh and Dr. Sanjay Kumar, Director, DFS, Govt. of India was also present in the meeting. The list of participants is herewith annexed (Annexure-I).

The meeting started with the permission of the Chair at 11.00 AM at Darbar Hall, Hotel Peterhoff, Shimla, and was attended personally by local Representatives of Major Banks, RBI, NABARD and State Government Officials. The meeting commenced with Welcome Address delivered by Sh. S.S. Negi, Deputy General Manager & Convenor, SLBC, UCO Bank. The Key Note Address was given by Sh. A.K.Goel, Managing Director & CEO, UCO Bank. The DGM & Convenor extended warm welcome to distinguished dignitaries sitting on the Dias and Senior Bureaucrats/Executives from State Government Departments, Boards, Corporations, Banks and Insurance Companies present in the meeting.

HIGHLIGHTS OF THE WELCOME ADDRESS DELIVERED BY SH. S.S. NEGI, DGM & CONVENER, SLBC, HP:

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

- **Sh. Ram Subhag Singh**, IAS, Chief Secretary, to the Government of Himachal Pradesh. DGM & Convener, SLBC, UCO Bank extended heartiest welcome & expressed gratitude towards the Chief Secretary for sparing his valuable time to chair the Meeting.
- **Sh. A.K. Goel**, MD & CEO, UCO Bank. The DGM extended warm welcome to MD & CEO on his participation in the meeting. The Convener expressed gratitude towards Sh. A.K. Goel on co-chairing the meeting.
- **Sh. Prabhod Saxena**, IAS, Additional Chief Secretary, (Finance) to the Government of Himachal Pradesh. The Convener expressed gratitude towards Sh. Saxena for his presence in the Meeting.

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- **Dr. Sanjay Kumar**, Director, DFS, Govt. of India. The Convenor welcomed the Director to the meeting. He thanked him for his continued support to the SLBC forum.
- **Sh. K.C. Anand**, General Manager (In-charge), Reserve Bank of India, Shimla. The Convenor, 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.
- **Mr. D.K. Raina**, Chief General Manager, NABARD. The DGM, UCO Bank extended warm welcome to CGM NABARD on his participation in the meeting and expressed gratitude for proactive support in rural credit and micro finance.

While welcoming the participants, DGM & Convenor apprised about the core agenda of the meeting i.e. to review ACP achievement for the first quarter of the financial year 2021-22 with a special focus on the progress made under post-COVID schemes, progress under Government Sponsored Schemes, viz. MMSY, Interest Subvention Scheme for Hospitality and Transport sector, PM-SVANidhi, etc.

In his concluding remarks, Mr. Negi, DGM & Convenor, SLBC requested the participants to proactively participate in the deliberations.

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

The MD & CEO Mr.A.K.Goel, in his Key Note Address to the House expressed his gratitude to the State Government for extending support to the bank employees and congratulated Sh. Ram Subhag Singh, Chief Secretary, Govt of Himachal Pradesh, for taking over assignment of Chief Secretary in the state. He also congratulated the state Govt for being the first state to complete first dose of COVID vaccination to the people above 18 years in the state. He, further, highlighted the achievements of banking sector in Himachal Pradesh during the period ended June, 2021. Important points are mentioned as below:

Due to unprecedented repercussions caused by COVID-19 pandemic, virtual SLBC was conducted last quarter. This time SLBC meeting is being convened with physical participation of members while strictly adhering to social distancing norms.

In spite of unprecedented repercussions caused by COVID-19 pandemic, the aggregate demand in the economy is in revival state, as in the first quarter of current financial year

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there was a growth of more than 20% in GDP. Also the GST collection has been above 1Cr in July and August which is 30% higher than last year.

RBI also, maintained repo rate unchanged at 4% in order to aid growth and facilitate better recovery in the economy. Other regulatory allowances were also provided by the RBI and Govt such as moratorium or extension of loan period and interest subvention schemes. Resolution framework 1 and resolution framework 2 were also introduced by the RBI in which banks can extend additional support by allowing moratorium/extension without downgrading the status of account.

State Govt also introduced innovative schemes like interest subvention scheme for transport operators and hospitality industry for revival of business post COVID. On 6th September, Govt. of HP, through their Director Industries, signed few MOUs with major industrialists amounting to Rs.3307 Cr inviting them to set their industrial units in HP. The State Government has also cleared 8 proposals amounting to Rs.947 Crores in their Single Window Clearance and Monitoring Authority Meeting on 18th September, 2021.

During his address, Mr. A. K. Goel, MD & CEO UCO Bank conveyed thanks on behalf of the Govt of India for providing essential services during the pandemic. He also brought to the notice of the house that Finance Ministry is planning to introduce GECL 4.0 for providing financial assistance to MSME sector and for revival of economy. This scheme will provide additional 20% of the outstanding balance as on 29.02.2020 or 31.03.2021 whichever is higher. Availability of the scheme has also been extended till 31.03.2022 for sanctioning and 30.06.2022 for disbursement.

He appreciated the performance of member banks under APY in the state and congratulated the Chairman HPGb, for being the achiever in APY for FY 2020-21 and being awarded by PFRDA.

While highlighting the ACP achievements, MD & CEO expressed his satisfaction over the performance of banks in the financial year. During the first quarter of the year, deposits in the State increased by Rs.1592 Crores whereas advances decreased by Rs.2758 Crores. The total business of the State has shown only 2.19% Y-o-Y growth as on 30th June, 2021, and a decline of 0.61% over the previous quarter. It has affected our CD Ratio further with a decline.

He conveyed the grievance on behalf of all the PSUs, before the worthy Chief Secretary regarding the shifting of maximum govt accounts to private sector banks in the name of

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PFMS and opening of Single nodal Agency Accounts. He requested the Chief Secretary to look into the matter.

- He also conveyed his condolence to the families affected due to natural calamities in the state during last 2-3 months.
- Mr. Goel, MD & CEO, UCO Bank concluded the Key Note Address urging the member banks to continue with their efforts with vigor and be ready to face the oncoming challenges. He requested all the member banks to dispose off the pending applications under govt sponsored schemes at the earliest. He extended best wishes for fruitful & conclusive deliberations on all agenda issues for the meeting.

Discussion on Agenda Items

Mr. P.K. Sharma, DGM & In-charge, 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. The agenda for the 161st meeting was discussed at length in the 11th Steering Committee held on 10.09.2021 wherein it was decided to bring forth the below points for discussion at the SLBC meeting. 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:

The Minutes of 160th State Level Bankers' Committee Meeting held on 22.06.2021 were circulated by the Convenor Bank to all SLBC members vide its letter No. DGM/SLBC/2020-21/160 dated 07.07.2021.

Since no comments were received from any quarter, the minutes of the 160th quarterly review meeting for quarter ended March, 2021 stand confirmed and adopted.

The House adopts and confirms the minutes of 160th State Level Bankers' Committee Meeting.

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AGENDA ITEM NO. 1: ACTION TAKEN REPORT ISSUES

Agenda Item No.1.1, 1.2: Appointment of BCs and FLC in Lahaul & Spiti

Mr. P K Sharma, DGM & In charge SLBC requested the stakeholders to approve the BC model and share the remuneration data within seven days, to ensure that their remuneration is at par with the SLBC approved BC Model. He also shared that it was discussed in Steering committee meeting that SBI will appoint FLC in Distt. Chamba and Lahaul Spiti and UCO Bank will appoint FLC in Distt Bilaspur.

(Action Point: SBI and UCO to appoint BCs and FLC at the earliest)

Agenda Item No. 1.3: Revamping of SLBC Website

DGM & In charge SLBC shared with the house that all the Public Sector Banks, Pvt Sector Banks, Coopertive banks and small finance banks have completed the data on new website. From Cooperative Bank Sector, The Kangra central cooperative bank and The Jogindra central Cooperative bank have not completed the data on new website. From Urban Cooperative Bank Sector, only one Bank i.e. The Parwanoo Urban Cooperative Bank has prepared the data as per revamped website, all other 4 Urban Coop.Banks are yet to complete the same.

Mr. P K Sharma DGM & In charge SLBC also mentioned that as it was decided in the steering committee that all the banks should compare the data for June quarter on both the sites and submit a certificate to SLBC regarding accuracy of data on the new website. He requested all the member banks to submit the certificate within seven days and also upload the data for September quarter within 20th October, so that the next meeting can be conducted with the data from new website.

(Action Point: Member Banks to submit the certificate to SLBC and upload data for Sept, 21 by 20th October, 2021.)

Agenda Item No. 1.4 Issue of Claim Settlement under PMFBY

DGM & In-charge, SLBC apprised the house that Agriculture Insurance Company has refunded the Add-on Premium which was remitted to AIC on 03.01.2020 for Apple Crop covering the loss due to hail storm. The matter was also referred to the Ministry of Agriculture, Govt. of India. They instructed the State Government to reconcile the issue. On 10.06.2021,

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Director, Horticulture, Govt. of H.P. convened a reconciliation meeting with SLBC and AIC to settle the issue. Their decision is awaited.

Mr. Ram Subhag Singh, Chief Secretary, Govt. of H.P asked Director Horticulture to provide the latest status on the issue. Mr. Jai Prakash Sharma, Director Horticulture said that the claim applications were not submitted timely and therefore at the time of claim insurance companies returned the premium. He requested the insurance companies to resolve the issue and he also instructed the member banks that there should not be any lapses at bank side. He also said that due to paper formalities there is delay in claim and claim amount is also low. Chief Secretary asked the Director Horticulture about the huge premium collected by the insurance companies. Mr. Amitabh Awasthi, Secretary Horticulture, apprised that claim settlement ratio is very low and completion of paper formalities is major cause of delay.

Joint Director Agriculture, shared with the house that the number of crops under insurance is declining continuously as there is delay in claim settlement. The insurance company has claimed that they have settled all the claims for 2019 Kharif, however many farmers have not received the claims, which creates a bad impression amongst them. He added that presently two insurance companies are engaged and 78000 farmers have been enrolled in this Kharif season and around Rs.16 lakhs premium has been collected. The respective Insurance Companies were directed to clear the pendency of claim settlements.

Mr. Ram Subhag Singh, CS, Govt. of H.P showed his concern regarding the issue and he also suggested to form a working group comprising Agriculture Department, Horticulture Department, Insurance companies, member Banks and SLBC to resolve the issue of claim settlement. DGM & Incharge SLBC advised the member banks to upload the claims timely as the portal for uploading the claims is open from 27th September to 9th October, 2021.

(Action Point: Horticulture Deptt. to resolve the matter at the earliest)

Agenda Item No. 1.5: Installation of LEDs in Block Offices

DGM & In-charge, SLBC apprised the house that out of 81 blocks in the state 19 block offices do not have LEDs installed for dissemination of financial literacy. The remaining blocks have already been allotted to banks by the concerned LDM. The list of remaining blocks along with the bank allotted was shared with the house. LDMs are to ensure installation of the LEDs.

(Action Point: Member banks to install LEDs in remaining block offices & LDMs)

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Agenda Item No. 1.6: Opening of Banking Touch points in Unbanked Villages in H.P.

DGM & In-charge, SLBC shared that at present there are 59 unbanked villages in the state and a subcommittee meeting was held on 27.07.2021 to discuss the issue of opening banking touch points in unbanked villages. The issue was also discussed in Steering Committee Meeting held on 10.09.2021 and it was recommended to enhance the criteria of 5 kms radius to 15 kms considering the hilly area and thin population.

The major cause of such recommendation is that looking to the scattered population, neither the BC nor opening of a brick and mortar Branch is viable. However, it was confirmed by the LDMs that all banking services are being provided to the residents of these villages. The exercise of making the clusters of villages for engagement of BCs was also undertaken by SBI and UCO Bank but it was found impracticable because to form a cluster of more than 1 village for economic viability of a BC, the area extends up to 15 kms which violates the condition of 5 km radius or 500 households fixed by RBI. It was found that even after making the clusters; the insufficient population will not meet minimum number of transactions which will cause the BC to turn inactive. Moreover, there are few villages which are inhabited seasonally by migratory people and remaining period of the year the villages remain snow covered and uninhabited.

Looking to the genuine geographical problem, SLBC approved the proposition with recommendation to send the same to DFS for their approval to enhance the condition of 5 kms to 15 kms radius for two Districts i.e. Lahaul & Spiti and Kinnaur so that it can be updated on jandhan darshak app. or they may consider the unbanked villages as 'Banked Villages' because banking services are intermittently provided to the people of these 2 Districts. Dr.Sanjay Kumar, Director DFS, and Nodal Officer for SLBC HP assured to take up the matter with the department for its clearance.

Mr. K C Anand, GM, RBI also commented on the issue and informed that RBI's criteria for unbanked village is that it should have a minimum population of 500. He also suggested that the USOF (Universal Service Obligation Funds) can also be used for this purpose, as it can be used for the construction of infrastructure and resolve the network issues. The DGM SLBC added that still the issue of thin population, 5 km radius and possibility of failure of BC shall remain there if the radius is not extended to 15 kms particularly for these 2 districts. Mr. Ram Subhag Singh, CS suggested RBI to draft a letter regarding the issue so that the matter can be taken up with the govt.

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Representative from department of IT apprised the house that Govt. is already in the process to cover all the villages under internet network. Under Bharat net phase 1 Govt. has identified 10% of villages in the state which is almost 258 villages and under phase 2 almost 3000 villages will be identified under this program to provide internet connectivity in the villages. He also mentioned that presently around 190 branches are out of the network coverage.

(Action Point: DFS, State Government and SLBC)

Agenda Item No. 1.6: Non-Agriculture Commercial Entities – Lease Issue:

The Non-Agriculturists Commercial entities were allowed to hire buildings in rural as well as in urban areas for commercial purposes without seeking prior approval of the State Govt. The Joint Secretary, Revenue, Govt. of H.P. vide letter no. Rev.B.A.(3)-6/2020 has withdrawn this provision and thereon in order to hire building on lease by all commercial entities will have to seek permission from the Govt. under Section 118 of H.P. Tenancy and Land Reforms Act, 1972.

The issue was taken up in 159th and 160th SLBC meeting. The Additional Secretary Revenue, Govt. of HP, vide letter No.RevB.A(3)5/2000-11-L dated 02.09.2021 has clarified that any Statutory Body or Corporation or Board owned by State or Central Government shall not be prohibited to hire land & building on lease. The Secretary Revenue has assured to issue directions to Deputy Commissioners/Tehsildars to follow these instructions.

(Action: Secretary Revenue)

Agenda Item No. 1.8: Deepening of Digital Payments

DGM & In-charge, SLBC presented the data regarding the position of digitisation in the 3 districts. Currently HP state has adopted 3 districts, Chamba, Hamirpur and Solan for 100% digitalization upto 30th September 2021. In the meeting held on 27.07.2021 it was proposed to adopt two more districts, Bilaspur and Una for 100% digitization and in Steering Committee house has approved the proposal. Mr. Ram Subhag Singh, CS, suggested to fix a target for 100% digitization in the state. Mr. K C Anand, GM, RBI also agreed that we can achieve the target for 100% digitalization of banking facilities in the state within a year period.

The House approved for adoption of Una and Bilaspur Districts for 100% digitisation.

(Action Point: LDMs, All Member Banks to achieve the target of 100% digitization of banking services in Bilaspur and Una Districts.)

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Agenda Item No. 1.9: Installation of Sign Boards by HDFC Bank

DGM & in charge SLBC apprised the house that in the last meeting ACS finance have instructed HDFC bank to remove the boards but they are still continuing the practice. Mr. Pawan Kumar, DGM SBI explained the issue that HDFC Bank is installing their sign board on shops/premises not even financed by them in the name of CSR activity. This is an unethical practice and they are still continuing the practice even after directions given by ACS finance in the last SLBC. As HDFC representative was not present in the meeting, Chief Secretary instructed RBI to look into the matter.

(ACTION: RBI, HDFC Bank.)

AGENDA ITEM NO.-2

AGENDA ITEM NO. 2.1 & 2.2: ATMANIRBHAR BHARAT ABHIYAN

DGM & In-charge, SLBC placed before house the progress under Atmanirbhar Bharat Abhiyan. The Chief Secretary urged the member banks to cover the gap between the eligible and sanctioned accounts, as this way more relief could be provided to MSMEs. Banks can be organized including the Industries department for implementation of the scheme. He also advised the department of industries to ensure that the benefit of the scheme is given to all the MSMEs. Dr. Sanjay Kumar, Director DFS, suggested that data for disbursement can also be collected, as that will give us a clearer picture of the relief provided to MSME sector.

Mr. P K Sharma, DGM & In charge SLBC, apprised the house that DFS has directed the banks to organize outreach program in the state. The program will be conducted in two phases, 1st phase will be from 6-10 October 2021 and 2nd phase will be after 16th October 2021. But due to ongoing elections in the state, code of conduct has been imposed on few districts, so the outreach program will be conducted after the elections only. Main focus of these outreach programs will be Retail, Agriculture and MSME advances and social security schemes. Mr. Ram Subhag Singh, CS, Govt. of H.P advised SLBC that there are four districts, namely Bilaspur, Hamirpur, Una and Simour where code of conduct is not imposed. For now banks can organize the outreach program in these districts along with the help of industries department and rest of the 8 districts can be covered after the elections.

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(Action point: SLBC to organize outreach program in the state through member banks and LDMS)

AGENDA ITEM NO. 2.3: KCC SATURATION

Mr. Ram Subhag Singh, CS, Govt. of H.P asked the view of Secretary, Agriculture Department about the low progress in agriculture financing. Mr. Ajay Sharma, Secretary, Agriculture Department said that many farmers in the state are hesitant to take loan. CGM NABARD, Mr. D K Raina said that in Himachal farmers coverage under KCC is less than 50%. Banks can conduct financial literacy camps in the villages to spread the awareness about the various benefits such as interest subvention and subsidies linked schemes. LDMS were instructed to involve Agriculture Department, Horticulture Department and Rural Development Department, District Animal Husbandry and Fisheries Departments to depute their representatives in the FLCs programmes to share the information pertaining to Government Schemes. The Chief Secretary also advised the banks to intimate the agriculture department in advance regarding the FLC camps, so that their representatives can also be a part of the camp. Mr. Atul Goel, MD & CEO, UCO Bank apprised the house that agriculture recovery rate in the state is good as compared to the other states.

(Action point: Banks to organize FLCs in the state. Agri. Deptt to depute their Representative)

AGENDA ITEM NO. 2.4: MUKHYA MANTRI SWAVLAMBAN YOJANA- (MMSY):

DGM & In-charge, SLBC placed before house the data for progress under MMSY after the portal went live in September 2020. As on 20.09.2021, Banks have sanctioned 1741 cases whereas 2303 cases are still lying pending with the Member Banks. As many as 1578 cases are rejected by the Banks till 20.09.2021. He added that due to some issues on the portal banks were not able to access it properly; however the department of industries is in process to change the vendor for the portal.

Mr. Rakesh Prajapati, Director, Department of Industries apprised the house that 1100 units have been sanctioned in this year and there are no major issues at banks end. The only issue is that major banks are having pendencies due to which we are not able to achieve the financial targets at the end of the year. He also informed that they have shortlisted the new vendor for the portal and it will be launched shortly.

Mr. Ram Subhag Singh, CS, Govt. of H.P. advised the Industries Department to check and access the reasons given by the banks for rejection of the sponsored cases. He also advised

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the bankers to give proper reason for rejection as the success rate in this scheme is only 30-40%, which is not satisfactory. Major banks should also sensitize their branches regarding the scheme. He also advised the department to provide the proper data for particular banks along with branch names, those who are rejecting the applications without any proper reason.

Mrs. Deepika Khatri, Deputy Director, Industries Deptt. H.P mentioned that they are receiving complaints that in few cases banks are demanding collateral security and collecting CGTMSE fee from the borrowers, even for loans below Rs.10.00 lakhs. The issue has already been shared with SLBC and member banks. Mr. P K Sharma DGM & in charge informed that as per the RBI guidelines, collateral security is not mandatory for loans below Rs. 10 lakhs but banks need to take CGTMSE coverage. Mr. Uday Chandra, Chairman, HPGPB said that the portal does not have any option to update the sanctioning status, as till the time loan is not disbursed the status on the portal will remain as pending.

**(Action point: Banks to dispose of cases in time bound manner/
Deptt. of Industries to update the portal)**

Agenda 2.5 (i) & 2.5 (ii) : Progress under NRLM/NULM

Progress under the scheme was discussed in the meeting. DGM & SLBC In-charge advised the member banks to resolve the pendency at the earliest and inform the status of the cases to their corresponding Block office. Dr Sandeep Bhatnagar apprised that SHGs find it difficult to get finance from banks, without training and for training purpose we have DDUGKY and RSETIs. He suggested that the RSETIs model in the state needs revisiting, as the training programs available are less women centric. Nowadays some SHGs are having members of age up to 55years and the maximum age limit for RSETIs is 40 years. Training programs for elderly SHGs also needs to be added. He further added that the trades should be enhanced according to the needs and interest of the SHGs. He added that they have already written about the issue to the Govt. Mr. M L Sharma, State Director, RSETI informed that the matter has been taken up with MORD and it should be resolved in a month or so.

(Action Point: Member Banks to expedite sanctioning and disbursement of cases)

Agenda 2.5 (iii) : PRADHAN MANTRI SVA-NIDHI YOJNA

Progress made under PM SVA-NIDHI Yojana was deliberated during the meeting. DGM & In-charge, SLBC shared with the House the progress under PM SVA-Nidhi scheme which is a flagship scheme of the Govt. of India. He informed the house that as on 17.09.2021, Banks

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have received total 3358 applications out of which they have sanctioned 3084 cases. As many as 2945 cases have been disbursed whereas 274 cases are lying pending for sanction and 139 are pending for disbursement. In-charge, SLBC requested Member Banks to narrow down the number of pending cases in prompt manner and ensure disbursement latest within 3 days of sanctioning. Mr. Rajneesh, Pr. Secretary, Urban Development Department apprised the house that the total number of applications is 4500, as the data for rejected/returned cases is not available on the portal. He urged the banks to minimize the rejection rate. He further added that a subcommittee meeting can be conducted to review the major reasons for rejection under the scheme. He also mentioned that the rejection rate is comparatively higher for major banks in the state. He lamented that Private Bank's performance is not satisfactory in sanctioning of cases under the Scheme, as Axis bank has sanctioned only 2 applications till now, HDFC Bank have sanctioned 37 applications but they are not disbursing the already sanctioned amount and ICICI have not sanctioned even a single case under the scheme.

Mr. Ram Subhag Singh, CS, H.P Govt, appealed the member banks to decrease the rejection rate and sensitize the branches regarding the Govt sponsored schemes. He also advised GM PNB, to resolve the issue of delay in sanctioning of loans in district Kullu and Lahaul spiti, which is arising due to the location of their loan hub in district Mandi. Mr. Pramod Kumar Dubey, GM PNB, assured to resolve the issue. Chief Secretary further appealed the Private banks in the state to share the responsibility along with the PSBs. Director, Urban development requested the member banks to help the street vendors in the processing of the loans, as most of such people are not very educated so it is our responsibility to help them out. He added that the amount involved is low and Govt is providing guarantee under the scheme, therefore the cases should not be rejected on the basis of CIBIL score.

DGM & in charge SLBC apprised that earlier banks were not collecting any stamp duty on these loans as the repayment period was for 12 months, but now the second tranche has started and loan amount and repayment period have also been increased. He requested the state Govt to issue a notification regarding the exemption of stamp duty for second tranche loans under the scheme. Chief Secretary assured to get the approval for exemption of stamp duty for SvaNidhi loans. He advised SLBC to write a letter State Government.

(Action Point: Member Banks to expedite sanctioning and disbursement of cases and reduce rejection rate / Pvt Banks to ensure proper implementation of the scheme, State Govt.)

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Agenda 2.5 (iv) & (v & vi) : PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME AND PRADHAN MANTRI AWAS YOJANA:

The data for progress under PMEGP and PMAY was presented before the house. Mr. Yogesh J. Bhamare, Director KVIC apprised that major pendencies are with BOB, Canara, HPGB, SBI and PNB. DGM & In charge SLBC requested the department not to sponsor cases above 10 lakhs to HPSCB as they are not a member of CGTMSE. Chief Secretary advised the banks to dispose off the pendencies at the earliest. He also asked the representative from NHB to share the reason for low performance under the scheme in the state. Ms. Stuti Rucha, Manager NHB apprised the house that Govt releases the funds only after fulfillment of all the criteria of the scheme such as area, age, sanctioned plan etc. Sometimes due to non compliance of these criteria the applications get rejected.

(ACTION: All Banks to clear the pendency)

AGENDA 2.7: SCHEME FOR INTEREST SUBVENTION ON WORKING CAPITAL LOAN FOR HOSPITALITY INDUSTRY AND PRIVATE TRANSPORT OPERATORS:

DGM & In-charge, SLBC shared the progress made under the scheme for interest subvention on working capital loan for hospitality industry and private transport operators. Mr. Subhashish Panda, Pr. Secretary, Tourism & Civil Aviation said that the performance under this scheme is quite low as till now, none of the cases has been sanctioned in the current year out of total 11 cases sponsored during this year. Even last year only 50 cases were sanctioned against 124 sponsored cases.

Mr. Singh, CS, Govt. of H.P. suggested that banks should fix a meeting with the department to resolve the issues and the cases that the department feels were deserving and were earlier rejected by the banks due to some reason should also be invited for the meeting. So that any grievances on their part can be resolved and the deserving cases can take the benefit of the scheme.

Representative from Transport Deptt informed the house that total 133 cases were sponsored, at present 78 cases are pending with the banks under this scheme and as of now only 55 cases has been sanctioned by HP Gramin Bank only. Maximum cases are lying pending with major PSBs. Chief Secretary advised all the banks to dispose off the pending cases at the earliest.

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(Action Point: Director Tourism and Director Transport to provide list of applicants to SLBC. Member Banks to expedite sanctioning under the Scheme.)

AGENDA 3: FINANCIAL INCLUSION CAMPAIGN.

As this agenda has already been discussed in Steering Committee Meeting, it was placed before the House only for information.

As remaining agenda items were already discussed in Steering Committee Meeting held on 10.09.2021, these were placed before the House only for information as no deliberations were required.

Agenda 4.1 to 4.6: Concurrent and Fresh/Miscellaneous Issues:

As the Agenda Item No. 4.1 to 4.6 were already discussed during ATR issues and Steering Committee Meeting, it was placed before the House only for information.

Agenda 4.7: PUBLIC FINANCE MANAGEMENT SYSTEM – SNA ACCOUNTS. SOP ON IMPLEMENTATION OF NEW PROCEDURE OF RELEASE OF FUNDS UNDER CENTRALLY SPONSORED SCHEMES OF GOVERNMENT OF INDIA.

The issue of opening SNA accounts under PFMS was taken by MD & CEO UCO Bank in his inaugural speech, the DGM SLBC took up the issue before the house sharing the information that as on date total 64 accounts have been opened by State Government Departments under the PFMS system out of which 41 accounts have been opened with Private Banks only. One Private Sector Bank has only 12 Branches in the State whereas 12 Accounts have been opened with this Bank. It was vigorously pointed out that all the State and Center Government Schemes are implemented majority by the Public Sector, Cooperative Sector and RRBs and it is well evident from the data that the contribution of the Private Banks in implementation of Government Schemes is extremely poor in the State. It was pointed out that one of the Private Banks is forcing the beneficiaries of the schemes under SNA also to open their accounts with their Branches.

The State Government authorities were requested to reconsider the decision of opening SNA accounts with private banks considering the branch network, performance under implementation of Government Schemes to avoid unhealthy practice within the State.

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**(ACTION: Director Institutional Finance, Govt. of HP,
Director Treasury Govt. of HP and
DFS, Govt. of India, Ministry of Finance)**

Agenda Items 4.8 to 4.12 and other remaining Miscellaneous Issues:

The other miscellaneous issues which were included in the Hand-outs shared with members in the meeting pertaining to e-rupi prepaid voucher based digital payments, ethanol blending programme, PM Formation of Micro Food Processing Enterprises, Mukhya Mantri Gyandeeep Yojna and Azadi Ka Amrit Mahotsav etc. for placed for information of the House. The agenda item pertaining to Azadi Ka Amrit Mahotsav was discussed already in Steering Committee Meeting.

All the stakeholders were requested to implement the items as per directions of Center/State Governments.

(Action: All Stakeholders)

Agenda 4.13: Branch Expansion Programme:

Under the branch expansion programme the LDM Shimla took up the matter of opening a Branch at Dodra Kwar, which is allotted to Punjab National Bank. The GM, PNB, assured to look into the matter. All other Controlling Heads of Banks who have been allotted a center(s) for opening the Branch were requested to expedite the opening of Branches as approved in DLRC meeting of different Districts.

(Action: All Banks who have been allotted the Centers for opening a Branch)

Agenda 4.14: Government Sponsored Schemes Targets given by DFS.

The Targets allotted have been shared with the member Banks by SLBC which shall be reviewed in a Special SLBC Meeting on bimonthly intervals by Department of Financial Services, Ministry of Finance, Government of India.

All Member Banks are requested to achieve the allotted targets under the above schemes. LDMs were directed to review in their regular DCC/DLRC Meetings.

(Action: LDMs and all Member Banks)

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Concluding Remarks of Sh. Ram Subhag Singh, Chief Secretary, Govt. of H.P.:

Mr. Ram Subhag Singh, Chief Secretary, Govt. of HP, expressed his satisfaction over successful conduct of 161st SLBC meeting. He applauded the Banks for their performance, especially during the tough times of the pandemic. He suggested that progress under the Govt sponsored schemes should be reviewed on monthly basis. He also urged the controlling heads of the member banks to sensitize their branches regarding Govt sponsored schemes on monthly basis through VC and SLBC should send a letter to major banks to review their progress and dispose off the pendencies.

Before concluding his remarks, he again expressed his concern over the declining advances and CD ratio of the State and urged the stakeholders to take measures to improve the credit off-take. He also urged the member banks to achieve 100% digitization of banking facilities in the state.

The meeting ended with a vote of thanks to all participants extended by Mr.R.C.Dadhwal, Chief Manager, SLBC.

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LIST OF PARTICIPANTS:

**161st STATE LEVEL BANKERS' COMMITTEE MEETING OF
HIMACHAL PRADESH HELD ON 30th SEPTEMBER, 2021 AT
CONFERENCE HALL, HOTEL PETER HOFF, SHIMLA.**

(Annexure 1)

- I. **Chairman:** **Sh. Ram Subhag Singh, IAS,**
Chief Secretary,
Govt. of Himachal Pradesh
Co- Chairman: Sh. A.K. Goel, MD & CEO, UCO Bank, Head Office, Kolkata
- II. **Sh. Prabodh Saxena, IAS,**
Additional Chief Secretary, Finance,
Govt. of Himachal Pradesh
- III. **Convenor SLBC:** **Sh. S.S. Negi,**
Deputy General Manager & Convenor SLBC HP,
UCO Bank.

IV. Department of Financial Services, Ministry of Finance Govt. of India:
SARVASHRI:

Dr. Sanjay Kumar	Director, DFS and Nodal Officer for SLBC HP.
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V): RESERVE BANK OF INDIA, NABARD.

SARVASHRI:

1	K.C. Anand	General Manager (In-charge), RBI
2	D.K. Raina	Chief General Manager, NABARD
3	Pitambar Agarwal	Deputy General Manager, RBI
4	Dr. B R Premi	Deputy General Manager, NABARD

VI) STATE GOVERNMENT OFFICIALS:

SARVASHRI:

1	Dr. Ajay Sharma	Secretary , Agriculture & Animal Husbandry
2	Amitabh Avasthi	Secretary, Horticulture
3	Subhashish Panda	Pr. Secretary, Tourism & CA
4	Rajneesh	Pr. Secretary, UD & TCP
5	Dr. Sandeep Bhatnagar	Secretary, RD/PR,
6	Rajender Singh Tomar	Addl Secretary, Deptt. of Law
7	K.K.Sharma	Addl Secretary, Revenue Deptt.
8	Rakesh Prajapati	Director, Industries Department
9	Yogesh J Bhamare	Director, KVIC
10	Jai Prakash Sharma	Director, Horticulture Department
11	Manmohan Sharma	Director, Urban development
12	Vivek Bhatia	Director, ESOMSA
13	Dr.A.K.Sharma	Joint Director, Animal Husbandary
14	Jeevan Singh Negi	Joint Director, ESOMSA
15	Sanjay Sharma	Joint Director, Industries Department
16	Chandan Kapoor	Joint Director, Land Records
17	Dr. D.R.Thakur	Joint Director, Agriculture Department

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18	Deepika Khatri	Dy. Director, Industries Department
19	Gagan Tiwari	Asst. Director, KVIC
20	Sanjeev Justa	State Nodal Officer, HPKVIB
21	Lalit K Mehalu	Section officer, SC ST OBCs, Minority
22	Vijay S Singh	Project Manager, UIDAI/ Deptt. of IT
23	Chander Mohan	DGM, BSNL Shimla
24	Mandeep Singh	ADET(Rural), DOT, HPLSA
25	Sunil Kumar Bansal	AGM, BSNL Shimla
26	M.L.Sharma	State Director RSETIs, NACER(MORD)
27	Vikas Sirohi	State Nodal Officer, NPCI
28	Stuti Rucha	Manager, NHB

VII): MEMBER BANKS:
SARVASHRI

1	P.K. Dubey	GM, PNB
2	Pawan Kumar	Deputy General Manager, SBI
3	Shrawan Manta	MD, HPSCB
4	Anil Chauhan	MD, HP ARDB
5	Uday Chandra	Chairman, HPGB
6	Ishwar Kumar	Deputy Zonal Manager, Bank Of India
7	R.S. Tomar	Deputy Zonal Manager, Indian Bank
8	Dev Raj Banswal	Regional Head, Bank of Baroda
9	Sikirilal. V.L	Deputy General Manager, IOB
10	L.S. Chauhan	Assistant General Manager, SBI
11	Ravinder Kumar	Assistant General Manager, KCCB
12	Ashish Suwalka	Assistant General Manager, Union Bank
13	Kulraj Rai	Regional Head, Indian Bank
14	Sukhbir kaur	Divisional Manager, Canara Bank
15	Prabhjeet Singh Purba	Zonal Coordinator, ICICI Bank
16	Jeet Kumar	Nodal Officer, SBI

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17	Vizender Singh	Chief Manager, IOB
18	Kuber Nath Yadav	Chief Manager, Central Bank Of India
19	Amit Nagar	Chief Manager, Punjab & Sind bank
20	Neeta Sharma	Manager, BOB
21	Rohit Chauhan	Manager, Bank of Maharashtra
22	Deepak Sharma	Sr. Executive, J & K Bank
23	Hemant Kr. Sethi	Manager, South Indian Bank
24	Sudhir Sharma	Manager, RBL Bank
25	Ankur Sharma	Asst Manager, RBL Bank
26	Vivek Shyam	Asst. Manager, Kotak Mahindra Bank
27	Vikas kumar	Cluster Head, Axis Bank
28	Tavishi Verma	Cluster Head, Yes Bank
29	Sunil Bhatia	Cluster Manager, AU Small Finance Bank
30	Harish Sharma	Sr. Manager, JCCB
31	Ajay Sareen	CEO, Parwanoo Urban Coop Bank
32	Parveen Arora	Deputy General Manager, Parwanoo Urban Coop Bank
33	Anoop Gupta	CEO, Shimla Urban Coop Bank
34	R.N.Jamalta	Deputy General Manager, HPSARD
35	Vivek Gupta	Chief Manager, IPPB
36	Himanshu Negi	Asst Manager, Indian Post Payment Bank
37	Vishal Gadotra	DVP, Fino Payments bank

VIII): LEAD DISTRICT MANAGERS:
SARVASHRI

1	Ashok Kumar Gupta	LDM- Bilaspur
2	Bhupender Singh	LDM Chamba
3	S.K. Sinha	LDM-Hamirpur
4	K.K. Kalsi	LDM-Kinnaur
5	Norbu Chhering	LDM-Lahaul & Spiti
6	Pama Chhering	LDM-Kullu
7	A.K. Singh	LDM-Shimla
8	Rajeev Arora	LDM-Sirmaur

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9	J.P. Bhanot	LDM-Una
10	S.K. Bodh	LDM-Mandi
11	K.K Jaswal	LDM- Solan

IX): INSURANCE COMPANIES:

SARVASHRI

1	Omprakash Thakur	District Manager, SBI General Insurance
2	Pawan Rana	District Manager, Shimla, AIC Of India
3	Manohar Lal	Manager, L.I.C Of India

X): SLBC REPRESENTATIVES:

SARVASHRI

SR NO.	NAME	DESIGNATION
1	P.K. Sharma	DGM & SLBC In-charge
2	Ramesh Dadhwal	Chief Manager
3	Harsh Vardhan Katna	Manager
4	Sapna Chauhan	Manager

XI): ABSENTEES:

SR NO.	DEPARTMENT
1	HDFC Bank
2	IDBI Bank
3	Indusind Bank
4	LDM Kangra

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