

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

संदर्भ संख्या: रा.स्त.बैं.स./2021-22/162

दिनांक: 18.01.2022

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

विषय: 162वीं राज्य स्तरीय बैंकर्स कमेटी बैठक के कार्यवृत्त।
Sub: Minutes of 162nd State Level Bankers' Committee Meeting.

इस पत्र के साथ हम राज्य स्तरीय बैंकर्स समिति की 162वीं बैठक के कार्यवृत्त, जो 04.01.2022 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 162nd State Level Bankers' Committee Meeting of SLBC HP held on 04.01.2022, 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 04.01.2022
AT HOTEL PETERHOFF, SHIMLA

The 162nd Meeting of State Level Bankers' Committee- Himachal Pradesh was held on 4th January, 2022 to review the performance of banking sector in the State for the quarter ended September, 2021. Mr. Ishraq Ali Khan, Executive Director, UCO Bank chaired the meeting and Mr. Akshay Sood, IAS, Secretary (Finance) to the Govt. of Himachal Pradesh co-chaired 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. Meeting 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. Ishraq Ali Khan, Executive Director, 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. Akshay Sood**, IAS, Secretary (Finance) to the Government of Himachal Pradesh. DGM & Convener, SLBC, UCO Bank extended heartiest welcome & expressed gratitude towards the Secretary for sparing his valuable time to co-chair the Meeting.
- **Sh. Ishraq Ali Khan**, Executive Director, UCO Bank. The DGM extended warm welcome to ED, on his participation in the meeting. The Convener expressed gratitude towards Sh. Ishraq Ali Khan on 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.

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- **Dr.Sudhanshu Mishra**, General Manager, NABARD. The DGM, UCO Bank extended warm welcome to GM 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 SLBC, conveyed his gratitude and best wishes to Sh. A K Goel, ex- MD & CEO, UCO Bank, for his new assignment as MD & CEO of PNB and welcomed Sh. Ishraq Ali Khan for his first time presence for SLBC meeting in the state. He also conveyed best wishes to Sh. D K Raina, CGM, NABARD, who retired on 31.12.2021 for his support and guidance.

DGM & Convenor SLBC apprised the house about the core agenda of the meeting i.e. to review ACP achievement for the first two 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 sector, PM-SVANidhi, etc.

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

HIGHLIGHTS OF THE KEY NOTE ADDRESS DELIVERED BY SHRI ISHRAQ ALI KHAN, EXECUTIVE DIRECTOR, UCO BANK:

The Executive Director in his Key Note Address to the House welcomed all the dignitaries and other participants to the meeting and expressed his pleasure for attending the SLBC meeting for the first time in the capacity of executive director of UCO Bank. He, further, highlighted the achievements of banking sector in Himachal Pradesh during the period ended September, 2021. Important points are mentioned as below:

- Economy in the country is in reviving state, as the GST collection in the country has been above Rs.1.00 lakh crore during September quarter, and was the highest with Rs.1.31 lakh crore in November 2021.
- In Himachal Pradesh, district Chamba was ranked first in aspirational district program, amongst the other districts identified in the country. District Chamba has also been awarded with cash prize of Rs. 2.00 Crore in September 2021, by NITI Aayog. He conveyed his heartiest congratulations to the entire team.

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- Himachal is the only state in the country, that has started co-contribution of 50% of the subscription amount upto Rs. 2000/- in Atal Pension Yojana. With this feature and hard work of the member banks in the state, PFRDA awarded 5 Banks and 2 LDMs for achieving the half yearly targets, in a special meeting held on 30.12.2021, chaired by Sh. Deepak Mohanty, whole time director, PFRDA.
- While highlighting the ACP achievements, Sh. Ishraq Ali Khan, ED, UCO Bank, expressed his satisfaction over the performance of banks in the financial year. During the second quarter of the year, deposits in the State increased by Rs.7118 Crores whereas advances decreased by Rs.63 Crores. The total business of the State has grown by Rs. 7055 Crores during the quarter ended, 30th September, 2021. The growth in deposits is much higher than advances, resulting in decline in CD ratio from 40.13% to 38.28%.
- He appreciated the member banks efforts for revamping of the SLBC website. As earlier the data was collected manually from the member banks, this time the data was uploaded on the portal in text files, without any manual intervention. We hope that with this advent, we shall be able to conduct the quarterly review meeting of SLBC in timely manner. He also requested the member banks to upload the quarterly data within 7 days of quarter ending, without any reminders.
- Mr. Ishraq Ali Khan, Executive Director, 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.

HIGHLIGHTS OF THE ADDRESS DELIVERED BY SHRI K C ANAND, GENERAL MANAGER (IN-CHARGE) RBI, SHIMLA:

Mr. K.C. Anand, GM (In-charge), RBI began his address by welcoming the dignitaries sitting on the dais. He shared that he took the charge of RBI office shimla in September 2018 and since then tried to be a part of every SLBC review meeting. He congratulated all the member banks for their efforts in making district Chamba top the ranking in Govt of India's aspirational district program.

He expressed that his personal focus during the review meeting is on ACP achievement and progress under various govt sponsored schemes. He added that this time the ACP achievement is partially satisfactory, as the overall achievement is good, but the progress under agriculture

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sector is not satisfactory. He urged all the member banks and NABARD to take a note and make increased efforts for augmenting credit flow to agriculture sector.

He further noted that the CD ratio of the state which stood lower than the national average was partly due to unique terrain and agro climatic conditions of the state. He pointed out the fact that the share of cultivated land to total land in the state is much lower than the national average. He also pointed out the effect of lower credit from outside the state as a reason for low CD ratio. He urged all stakeholders to devise solutions and ways to increase lending in the state.

GM RBI apprised the house that, RBI has also been taking care of certain other parameters like capacity building and also been holding town hall meetings, seminars and workshops. RBI was also been planning to hold a seminar on 14th January 2022, but due to rising COVID cases some other date is to be worked out.

Sh. K C Anand, GM (In-charge) RBI apprises the house about RBI's Payment Infrastructure Development Fund(PIDF), for promotion of digital payments in the country. He requested the member banks to explore the possibilities in the state and submit their plan to RBI through their Head Offices.

He advised the SLBC to accord importance to credit flow to weaker sections, women and minorities and urged all banks for correct reporting on credit flow to these critical sections of society. He expressed his pleasure at rolling out of automated CBS data flow system adopted by SLBC and expressed his hope that system will be greatly beneficial for policymaking and analyses of banking sector parameters of Himachal Pradesh.

He requested the member banks and govt agencies to work in combination for overall development of the state.

HIGHLIGHTS OF THE ADDRESS DELIVERED BY DR. SUDHANSHU MISHRA, GENERAL MANAGER, NABARD, SHIMLA:

Dr. Sudhanshu Mishra, GM, NABARD acknowledged the concern raised by GM RBI, regarding the agriculture credit growth in the state. He apprised the house about the release of PM Kisan Samman Nidhi third installment and release of grant for FPOs by Prime Minister of India.

Govt has directed banks to saturation under KCC in the country and we have to complete the task on mission mode. Secondly he requested the member banks to provide finance to SHGs.

GM, NABARD urged the member banks to boost investment lending under agriculture and financing of FPOs. Currently 107 FPOs are identified by NABARD in the state, out of which 30 have already been granted finance. He requested the member banks to provide finance to these FPOs as it will also be helpful for agriculture growth in the state.

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GM, NABARD, requested the SLBC to include the finance provided by PACS in total advances, as it affects the overall CD ratio. There are many PACS working in the state that provide finance to agriculture sector. He also assured to provide any kind of assistance or guidance required by the member banks or SLBC.

Discussion on Agenda Items:

Mr. P.K. Sharma, DGM & In-charge, SLBC informed the House that agenda papers have already been placed before the participants and today the point-wise agenda issues are being taken up for deliberations. The agenda for the 162nd meeting was discussed at length in the 12th Steering Committee held on 08.12.2021 wherein it was decided to bring forth the below points for discussion at the SLBC meeting. As mentioned by GM, RBI about the discrepancies in the data, SLBC has already advised the member banks to rectify the data in steering committee meeting and a VC was also conducted for same, SLBC portal was also kept open till 20.12.2021. Few banks corrected their data during this period; however there is still a lot of scope for rectifications. DGM & In charge, SLBC urged the member banks to check their data before uploading to the portal. 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 161st State Level Bankers' Committee Meeting held on 30.09.2021 were circulated by the Convener Bank to all SLBC members vide its letter No. DGM/SLBC/2020-21/161 dated 14.10.2021.

Since no comments were received from any quarter, the minutes of the 161st quarterly review meeting for quarter ended June, 2021 stand confirmed and adopted.

The House adopts and confirms the minutes of 161st State Level Bankers' Committee Meeting.

AGENDA ITEM NO. 1: ACTION TAKEN REPORT ISSUES

Agenda Item No.1.1: Sub- Committee on BC Model

Mr. P K Sharma, DGM & In charge SLBC apprised the house that the matter was discussed in the steering committee meeting and major banks operating in the state have conveyed their confirmation, this agenda can be dropped with permission of the house.

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Agenda Item No. 1.2: Appointment of FLC in Lahaul & Spiti

DGM & In charge SLBC shared with the house that the compliance regarding the issue has already been done, house may drop this issue.

Sh. Akshay Sood, Secretary Finance Govt of HP suggested that, since the agenda has already been discussed in the steering committee in the presence of the member banks, house may discuss the queries or any issues of any Govt. department relating to banks or banks having any pending issues with the Govt. departments.

Joint Director, Department of Horticulture, Sh. Hem Chand Sharma, apprised the house about Govt. of India's ongoing project for "Doubling of farmers income by 2022". In this connection department of horticulture is educating the farmers in the state for cultivation of new varieties with high return value.

Dr. N K Dhiman, Director, Department of Agriculture, raised the issue with agriculture insurance companies regarding pending cases of insurance claims for Kharif 2019-20 and Rabi 2019-20.

Sh. Pawan Rana, Deputy Manager, AIC, apprised that, earlier the payments are made through DBT mechanism, and in case of failed payments, we use Aadhaar Enabled Payment System. The issue regarding the failed transactions was discussed in the meeting held with the Chief Secretary, and it was decided to share the list of such accounts with SLBC to make these accounts aadhaar enabled to avoid failure of transactions in future. Further he sought for guidance about the issue for settlement of claim in case where the farmer is deceased and his account has been closed.

Deputy Director, Rural Development Department, Sh. Kirti Chandel raised the issue that HP State cooperative Bank and Jogindra Central Cooperative bank are having pending SHG cases. He added that JCCB has not uploaded the data on CBS, due to which there is mismatch in the data for interest subsidy under the scheme.

Representative from JCCB were not present in the meeting, due to engagement in Bank's board meeting, SLBC assured to report the issue to the bank.

Representative from Urban Development Department apprised the house that currently they are running two sponsored schemes in the state namely NULM and PM SVANIDHI. He raised

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the issue that Private sector banks in the state are not performing well under PM SVANIDHI scheme, particularly HDFC bank having major presence in the state. He informed the house that Urban Development Department has recently organized a camp in Nahan for PM SVANIDHI. HDFC was asking the street vendors to open a saving account with minimum balance of Rs. 5000-10000 for sanctioning of loan. Loan amount under the scheme for first tranche is only Rs.10000/- so it is not possible for a street vendor to maintain this much amount in a saving account. Additionally the interest charged by private banks is much higher than other banks.

Sh. Ishraq Ali Khan, Executive Director, UCO Bank apprised the house that these issues were highlighted in the meeting with finance ministry also and the Central Govt. is taking these issues seriously. We hope that such issues will be resolved within 2-3 months.

Representative from HDFC Bank informed the house that the issue has been taken up with the higher authorities of the bank, and will be resolved by end of the month.

Sh. Akshay Sood, Secretary Finance, Govt. of HP, advised the private banks to take these issues seriously and start working on it. As public sector banks often complain that all the SNA deposit is with private sector banks and their performance under Govt. sponsored schemes is poor. He advised the Urban Development department to take up the matter with Secretary Finance in writing. GM, NABARD, advised HDFC bank to clear the pendency before the matter is escalated.

Dr. A K Sharma, Joint Director, Animal Husbandry, apprised the house that as already informed by GM NABARD, Govt. is providing special grant to KCC and LDMS were advised to organize weekly camp. But no camps were organized in district Shimla, Kangra and Mandi till now, while few districts like Kullu, Hamirpur and Solan are performing well. ED UCO Bank, apprised the house that idea behind organizing the camps was to provide instant credit to the farmers, after verifying borrowers credentials, So that the farmers don't need to visit the bank branch.

LDM Shimla, informed that due to remote locations in the district we were not able to organize the camps, but we have been forwarding the applications received from the department, directly to banks.

Sh. P K Sharma, DGM & In charge SLBC apprised the house that the Animal Husbandry Deptt and the Fisheries Deptt generates the leads for KCC and after that banks scrutinize the cases. District wise reporting is done on weekly basis on every Friday under the ongoing KCC

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saturation campaign. He requested the member banks to sanction the cases in timely manner. He also assured to take up the matter with the concerned LDMs, where weekly camps are not organized. GM, NABARD apprised the house that Govt. of India is regularly monitoring the progress under the scheme, this is one of our key performance parameter and we have to improve our performance.

Sh. Akshay Sood, Secretary Finance advised the department to stay in touch with the SLBC and resolve any issues with the banks without waiting for quarterly review meeting. DGM & In charge SLBC, assured to resolve the issues pending with banks and LDMs. He further informed that all the issues relating to Govt. sponsored programs has already been discussed in sub committee meeting and steering committee meeting before SLBC meeting, and banks were advised accordingly.

(Action: Member Banks, and Line Departments of State Government)

Agenda Item No. 1.4 Issue of Claim Settlement under PMFBY

DGM & In-charge, SLBC apprised the house the issue has already been discussed but currently there is a long pending issue of HP State Cooperative Bank and UCO Bank and in a meeting called by Chief Secretary, he directed the Agriculture Insurance Company to provide the claim as the premium refunded by them is lying in suspense accounts. Representative from AIC informed the house that as per the information received that account numbers of the beneficiaries are not correct. Secretary, Finance advised to share the list with SLBC to resolve the issue and take up the matter in steering committee meeting.

(Action Point: Agriculture Insurance Company)

Agenda Item No. 1.5: Opening of Banking Touch points in Unbanked Villages in H.P.

DGM & In-charge, SLBC shared that the agenda was discussed in last SLBC meeting and considering the topographical conditions of District Chamba and Kinnaur it was recommended to increase the radius from 5km to 15km at least. On that recommendation DFS has removed those villages from unbanked list, where a banking touch point is available within 15km radius. Currently there are only 7 unbanked villages in the state, three of which are in District Chamba where BC from SBI is already providing the banking services. He requested SBI to update the BC location so that these villages can also be excluded from unbanked villages list. Three unbanked villages are in district Shimla and one in Kangra, it was decided in steering committee meeting that concerned LDM and LDO will conduct a joint survey and explore the possibilities for providing banking services in those villages.

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GM RBI advised the banks that removing the villages from unbanked list is not the solution. Concerned bank should ensure that banking services are being provided in these areas, either through a BC or any other banking touch point. DGM SLBC assured that recommendation for removal of these villages was given only after ensuring that banking services are already being provided there.

(Action Point: SBI to update BC location and LDM Shimla & Kangra to conduct survey)

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 own by State or Central Government shall not be prohibited to hire buildings on lease. The Secretary Revenue has assured to issue directions to Tehsildars to follow these instructions.

(Action: Secretary Revenue, Govt. of HP)

Agenda Item No. 1.7: Deepening of Digital Payments

DGM & In-charge, SLBC apprised the house that earlier 3 districts were identified in the state for 100% digitisation, out of which district Chamba has already achieved the target. However, district Hamirpur and Solan are yet to achieve 100% achievement and major reason for non achievement is poor performance by Jogindra Central and Kangra Central Cooperative Banks. He also shared with the house that in the last SLBC meeting two more districts were identified namely Bilaspur and Una, However Chief Secretary advised the banks to target for 100% digitalisation of banking services in the entire State. SLBC has incorporated a reporting format on SLBC portal to review the performance and banks were advised to update the data on the portal.

(Action Point: Member banks.)

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Agenda Item No. 1.9: Exemption of Stamp Duty for Second Tranche Loans Under PM SVANIDHI

Sh. P K Sharma, DGM & In charge, SLBC shared with the house that in the 161st SLBC meeting it was recommended to waive the stamp duty on loan documents for second tranche of PM SVANIDHI. SLBC has requested the Chief Secretary for exemption of stamp duty and the same has been accepted. Notification has been issued and shared with all the stakeholders. As per the notification the stamp duty on loans under PM SVANIDHI shall be Rs. 10/- Only.

(Action Point: Member banks)

Agenda Item No. 1.10: Loans Given by PACS

DGM & in charge SLBC requested NABARB to provide the data related to finance provided by PACS to SLBC, as their contribution in the State shall also be recognized along with accounting for CD ratio as well. Dr. Sudhanshu Mishra, GM, NABARD apprised the house that only three banks are financing through PACS and it will be easier to consolidate the data. He requested the banks to consolidate the data so that they can also contribute to enhance the CD ratio.

(Action Point: NABARD, HPSCB, KCCB & JCCB)

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. He requested the member banks to sanction all the eligible cases under the scheme, as it has been extended till 31.03.2022. The progress under Atmanirbhar Bharat has been discussed in detail in the Steering Committee meeting.

(Action point: Member Banks)

AGENDA ITEM NO. 2.3: KCC SATURATION

DGM & In charge SLBC presented the progress under KCC saturation, he requested the member banks to sanction maximum KCC to eligible farmers and also update the sanctioned cases on the portal on regular basis. As the performance will be evaluated from the portal only GM NABARD requested the member banks that we need to provide KCC to SHGs and tenant farmers also.

(Action point: Member Banks)

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AGENDA ITEM NO. 2.4 & 2.5 : Progress under MMSY, NRLM/NULM, PM SVANIDHI & PMEGP:

DGM & In-charge, SLBC placed before house the data for progress under Govt. sponsored scheme. He apprised the house that the progress and pendency under the Govt. sponsored schemes has already been discussed in Steering committee meeting and Subcommittee meeting and the member banks have ensured to clear the pendency within the given timeline.

GM NABARD, apprised the house that they have digitalized the data for SHGs on E Shakti portal, member banks can login to portal and sanction the sponsored cases through the portal. He requested the NRLM department to share the data with NABARD, so that a single database can be created for processing of loan application for SHGs. Deputy Director, Rural Development Deptt assured to share the information with NABARD.

(Action point: Member Banks and Department of Rural development)

AGENDA ITEM NO.-3

AGENDA ITEM NO. 3.1: Progress under Financial Inclusion

DGM & In charge, SLBC apprised the house that a meeting was conducted by PFRDA on 30.12.2021 to review the progress under APY and currently a campaign is also going on for Jansuraksha saturation. Weekly progress report is submitted to DFS on every Wednesday, member banks are advised to cover all the eligible accounts under PMJDY & PMMY till August 2022. He also requested the public sector banks functioning in the state, to complete the survey of the voter list provided to them for enrolment of people between the age of 18-21 under PM Jansuraksha schemes.

Sh. Ishraq Ali Khan, ED, UCO Bank apprised the house that SLBC has already shared the data for eligible candidate within the age group of 18-21 years, with the member banks. Now the member banks are advised to conduct the survey and update the enrolment data on the portal.

(Action Point: Member Banks)

AGENDA ITEM NO.-4

AGENDA ITEM NO. 4.7: eRUPI- Prepaid Voucher Based Digital Payments

Sh. Vikas Sirohi from NPCI shared a presentation with the house, on major features of eRupi prepaid vouchers. He apprised the house that eRupi was launched by honorable Prime Minister

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on 2nd of August 2021, as a new digital payment initiative, eRupi is developed by NPCI along with DFS, NHA and Ministry of information Technology. The purpose of eRupi is to provide subsidy to the beneficiaries without any cash transaction or DBT transfer. The voucher will be provided to the beneficiary for one time use, with a feature that can be used only for the specific purpose, for which it has been issued. He informed that eRupi works on BHIM-UPI and it is completely safe and secure. He shared the list of 16 Banks currently issuing eRupi voucher. Govt. of India has issued directions to the state govts. to popularize the use of eRupi vouchers.

(Action Point: Member Banks)

AGENDA ITEM NO. 4.8: PM Formalisation of Micro Food Processing Enterprises(PMFME)

DGM & In charge, SLBC shared the district wise progress under the scheme and apprised the house that the progress and pendency were discussed in the steering committee and subcommittee meeting. Representative from the Department of Industries raised the issue that 25 cases are lying pending with HP State Cooperative Bank for the last six months, and the response received from them is not satisfactory. Sh. Shrawan Manta, MD, HPSCB assured to look into the matter and clear the pending cases at the earliest.

(Action Point: Member Banks & HPSCB to clear the pending cases)

AGENDA ITEM NO. 4.8: Branch Expansion

Sh. P K Sharma DGM & In charge SLBC shared with the house the list of centres recommended for opening of new bank branch. He shared that LDM Shimla has informed that opening of branch is pending at Dodra Kwar and the centre was allotted to PNB, However PNB has conducted the survey and reported that the centre is not viable for opening of a bank branch. LDM Shimla informed that we have also requested SBI and UCO bank for opening of new bank branch at Dodra Kwar, as currently only HP state cooperative bank branch is there and they do not have BCs.

DGM & In charge, SLBC shared that LDM Kullu has recommended for opening of branch at Kasol and PNB has conveyed that the branch will be opened shortly. Further LDM Mandi has recommended for opening of branch at Gwalpur and Kotbadain Plassi and the centres has been allotted to PNB. LDM Mandi informed the house that Kotbadain is not viable for opening of branch. DGM & In charge SLBC informed the house that Balhara Bazar has been allotted to HP State Cooperative Bank, but as their NPA ratio is 5.20%, they are not permitted to open a new bank branch. He advised the concerned LDM to place the issue in DLRC meeting and allot the centre to any other bank.

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LDM Sirmour informed that a few BCs and a rural branch have been closed by HDFC bank in district Sirmour without the permission of DCC/DLRC. LDM Una also informed that HDFC is closing their BCs at other locations also without the permission of DLRC. Representative from HDFC assured to take up the matter with higher authorities of the bank. GM RBI asked the representative from HDFC to update about the issue within a week period. DGM SLBC assured to take up the matter in writing with the top management of HDFC along with a copy to DFS and State Govt.

(Action Point: LDMs and HDFC Bank)

AGENDA ITEM NO. 4.8: National E-Governance Services Limited

Sh. Sudhir Sharma from NeSL shared a presentation with the house on National E-Governance Services Ltd. He apprised the house that NeSL is an information utility and its primary role is to serve as a repository of legal documents. Main feature of NeSL is Digital Document Execution(DDE) that serves the objectives as Dematerialization of the document execution and customer acquisition transaction, online stamp duty payment on all loans, optimization of financial and human resources etc. He further added that NeSL is beneficial for banks as it includes cost reduction, safety and security, speedy processing and it process uniformity.

Sh. Sudhir Sharma informed that currently DDE is available in 16 Districts and 4 Union territories and Himachal Pradesh is one of them. There are few banks namely Union Bank of India, HDFC Bank, Bank of Baroda, Bank of India and Punjab National Bank, these banks are already using DDE. He shared the benefits of NeSL DDE to Govt., lender and borrower. DGM SLBC advised the member banks those who are not using NeSL DDE to start using it and in case of any issue they can take assistance from Mr. Sudhir Shrama.

(Action Point: Member Banks)

AGENDA ITEM NO.-5

AGENDA ITEM NO. 5: Achievement Under Annual Credit Plan(ACP) 2021-22 up to Quarter Ended 30.09.2021

DGM & In-charge, SLBC placed before house the data for achievement under ACP up to September Quarter. He added that as already discussed the overall achievement is good but sector wise only in MSME sector achievement is above 100%. Performance under agriculture and education is not satisfactory. He shared the list of banks where overall ACP achievement for September quarter is below 40% and advised these banks to cover up for their low performance, as only one quarter is left for the current financial year.

(Action Point: Member Banks)

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AGENDA ITEM NO.-6

AGENDA ITEM NO.6: Banking Sector Business Performance

DGM & In-charge, SLBC presented the data for overall banking sector business performance in the state and shared that there is growth in deposit but decline in advances. He informed the house that earlier the data for advances sanctioned outside but utilized in the state is not considered as the same is not available on the portal. He requested the house to give their views that if that data should be included in total advances or not, as it will improve the overall CD ratio of the state. Sh. Akshay Sood, Secretary Finance advised that it is upto RBI, NABARD and member banks whether to include this data or not.

Dr. Sudhanshu Mishra, GM, NABARD shared that decreasing advances is a major concern, he advised the member banks to prepare strategies to improve the advances in the state. DGM & In charge SLBC shared that banks are working towards it and the major cause is that the farmers in the state are not willing to take KCC beyond the amount eligible for interest subvention.

GM RBI shared that a major cause for declining CD ratio in the state is reducing outside financing. He also shared that as per the study report made by RBI, for declining CD ratio throughout the country, there were certain issues specific to the state, like big industries are not possible in Himachal Pradesh as the forest share in the state is more than 67%, compared to all over the country it is 21%. Secondly the farmer in Himachal Pradesh is working only on 10% of the irrigated land, whereas in the other states this percentage is up to 42%. He added that tourism industry is also badly affected by the pandemic, resulting in declining CD ratio.

(Action Point: Member Banks)

AGENDA ITEM NO.-7

AGENDA ITEM NO.7: Review of Non Performing Assets

DGM & In Charge, SLBC shared the position of non performing assets in the state. Sh. Uday Chandra, Chairman, HP Gramin Bank, raised the issue that DCs are not granting permission for possession in few NPA cases even after completing all the formalities. DGM, SLBC advised Chairman HPGB to write to SLBC regarding the issue and SLBC will take up the matter with state Govt.

(Action Point: HP Gramin Bank)

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AGENDA ITEM NO.-8

AGENDA ITEM NO.8: Progress Under Non Sponsored Programmes(NSP)

While discussing the progress under KCC, DGM & In charge SLBC, advised the member banks to issue KCC rupay cards to the beneficiaries and ensure their enrolment under PM Jansuraksha schemes. Progress under JLGs, GCCs and WCCs was presented before the house.

After the discussion on regular agenda house was opened for any other issues.

Sh. Vikas Sirohi from NPCI apprised the house that we all are aware that digital payments holds a great importance today, Himachal Pradesh is doing well, as the state is on 18th rank on per capita digital transactions. He requested to constitute a sub committee for monitoring of progress under digital transactions. He further informed that a letter was issued by NPCI to the secretaries, stating that wherever there is a cash transaction involved you should provide an alternative digital payment option.

Sh. Akshay Sood, Secretary Finance apprised that a lot of digitization as already happening these days and banks are doing excellent but there are people who still do not want to use the digital mode for payments for various reasons.

LDM Hamirpur shared with the house that E-himbhoomi portal for charge creation is not functioning in District Hamirpur. DGM SLBC advised him to raise the issue in DLRC as the portal is live, if there is a district specific issue they should contact the local administration. He advised all the LDMs if there is some specific issue with charge creation they can write to us and SLBC will take up the matter with the Revenue Department.

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

Concluding Remarks of Sh. Akshay Sood, Secretary, Finance, Govt. of H.P.:

Sh. Akshay Sood expressed his satisfaction over successful conduct of 162nd SLBC meeting and wished everyone a very happy and prosperous new year. He applauded the Banks for their performance, especially during the tough times of the pandemic. He suggested that the idea of discussing the banking related issues in the steering committee saves the time for fruitful discussions on the specific issues related to State Govt. in the SLBC meeting. He requested the member banks and the state Govt. departments to work in coordination for overall progress of the state.

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He shared that the banks are performing really well whether it is financial inclusion, social security schemes or digital payments. He advised that banks should continue this kind of work and monitoring. There should be proper coordination amongst the member banks and SLBC so that the issues that come to SLBC meeting should be specific for better time management and better resolution of the issues.

Before concluding his remarks, the extended his special thanks to Sh. Ishraq Ali Khan, Executive Director, UCO Bank for attending SLBC meeting in Himachal Pradesh for the very first time.

The meeting ended with a vote of thanks to the Chair by Sh. R.C. Dadhwal, Chief Manager, SLBC

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**THE 162nd STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH
HELD ON 04th JANUARY, 2022 AT DARBAR HALL, HOTEL PETERHOFF, SHIMLA.**

(Annexure 1)

LIST OF PARTICIPANTS:

I	Chairman:	Sh. Ishraq Ali Khan, Executive Director, UCO Bank
II	Co- Chairman:	Sh. Akshay Sood, IAS, Secretary, Finance, Govt. of Himachal Pradesh
III	Convenor SLBC:	Sh. S.S. Negi, Deputy General Manager & Convenor SLBC HP, UCO Bank
IV	RESERVE BANK OF INDIA & NABARD	
	SARVASHRI:	
1	K.C. Anand	General Manager (In-charge), RBI
2	Dr. Sudhanshu Mishra	General Manager, NABARD
3	R. K. Agrarwal	Deputy General Manager, NABARD
4	Amrendra Gupta	Assistant General Manager, RBI

V. STATE GOVERNMENT OFFICIALS:

SARVASHRI:

1	Dr. N K Dhiman	Director, Agriculture
2	Yogesh J Bhamare	Director, KVIC
3	Hemchand Sharma	Joint Director, Horticulture Department
4	Dr. A K Sharma	Joint Director, Animal Husbandry
5	Chandan Kapoor	Joint Director, Land Records
6	Sanjay Sharma	Joint Director, Industries.
7	Kirti Chandel	Deputy Director, Rural Development Department
8	Milap Shandil	Deputy Director, FCS & CA
9	Kailash Chauhan	Deputy Director, Tribal Development Department
10	Gagan Tiwari	Assistant Director, KVIC
11	Sanjeev Justa	State Nodal Officer, HPKVIB
12	Suresh Sharma	DWO, ESOMSA
13	Amir Singh	AL, ESOMSA
14	Rajendra Chauhan	Project Officer, Urban Development Department
15	Lalit Kumar	Section Officer, ESOMSA
16	Sudhir Sharma	NESL

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17	Chandan Parmar	Deputy Manager, IT
18	Vijay S. Singh	Manager, UIDAI
19	Vikas Sirohi	State Nodal Officer, NPCI

VI): **MEMBER BANKS: SARVASHRI**

1	P.K. Dubey	General Manager, PNB
2	Pawan Kumar	Deputy General Manager, SBI
3	Shrawan Manta	MD, HPSCB
4	Vivek Chauhan	MD, HP ARDB
5	Vinay Kumar	MD, KCCB
6	Uday Chandra	Chairman, HPGb
7	R N Jamalta	General Manager, ARDB
8	Bhupender Rohilla	Deputy Regional Manager, Bank of Baroda
9	Manish Kumar	Assistant General Manager, Canara Bank
10	S. S. Mathur	Assistant General Manager, Central Bank of India
11	K. Vijay	Assistant General Manager, Indian Bank
12	Ashish Suwalka	Assistant General Manager, Union Bank of India
13	Rohit Bansal	Assistant General Manager, IDBI Bank
14	Joginder Singh	Chief Manager, PNB
15	Jagmohan Singh	Chief Manager, Bank of India
16	Amit Nagar	Chief Manager, Punjab & Sind Bank
17	Bhupinder Verma	Chief Manager, Indian Overseas Bank
18	Amit Chauhan	Senior Manager, Axis bank
19	Manjeet Kumar	Officer, Bank of Maharashtra
20	J K Singh	General Manager, IDBI Ltd.
21	Virender Sharma	Deputy Vice President, HDFC
22	Prabhjeet Singh Purba	Zonal Coordinator, ICICI
23	Vikas Kumar	Deputy Vice President, Axis Bank
24	Akshu Chandel	Officer, Bank of Baroda
25	Rikansh Verma	Relationship Manager, Indusind Bank
26	Hemant Kumar Sethi	Manager, South Indian Bank
27	Tavishi Verma	Vice President, Yes Bank
28	Ashish Parmar	Senior Manager, Indusind Bank
29	Nishita Kumari	Assistant Manager, Kotak Mahindra Bank
30	Parveen Arora	Deputy General Manager, Parwanoo Urban Coop. Bank
31	Sudhir Sharma	Relationship Manager, RBL Bank

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32	Rishi Sharma	PBM, AU Small Finance Bank
33	Deepak Chalotra	Manager, J & K Bank
34	Ranveer Singh	Chief Manager, IPPB
35	Himanshu Negi	Assistant Manager, IPPB
36	Kanchan Singh	DM, Bandhan Bank

VII): LEAD DISTRICT MANAGERS: SARVASHRI

1	Ashok Kumar Gupta	LDM- Bilaspur
2	S.K. Sinha	LDM-Hamirpur
3	K.K. Kalsi	LDM-Kinnaur
4	Norbu Chhering	LDM-Lahaul & Spiti
5	Pama Chhering	LDM-Kullu
6	A.K. Singh	LDM-Shimla
7	Rajeev Arora	LDM-Sirmaur
8	J.P. Bhanot	LDM-Una
9	S.K. Bodh	LDM-Mandi

VIII): INSURANCE COMPANIES:

1	Supriya Dhauta	Relationship Manager, SBI, GIC
2	Pawan Rana	District Manager, Shimla, AIC Of India
3	Manohar Lal	Manager, L.I.C Of India

IX): SLBC REPRESENTATIVES:

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

X): ABSENTEES:

SR NO.	DEPARTMENT
1	Jogindra Central Cooperative Bank
2	LDM Solan
3	LDM Chamba
4	LDM Kangra
