



**State Level Bankers' Committee**

Himachal Pradesh

**Convenor: UCO BANK**

<b>Secretariat</b> GENERAL MANAGER & CONVENOR HP SLBC UCO Bank, <b>Himland Hotel Annexe, Shimla 171001</b>	<b>Teleph</b> Fax E-Mail	<b>0177-2623093</b> 01772625061 contact@slbchp.co m
<b>No.GM/SLBC/2014-15/132</b>	<b>10.7.2014</b>	

**All the Participants of  
State Level Bankers Committee  
Himachal Pradesh**

Dear Sir,

**REG: PROCEEDINGS OF THE 132<sup>nd</sup> SLBC MEETING OF  
HIMACHAL PRADESH HELD ON 26.6.2014 AT SHIMLA.**

We enclose the proceedings of 132<sup>nd</sup> SLBC meeting of Himachal Pradesh held on 26.6.2014 at Shimla.

We would request you to initiate action on the points related to your Department/office/Organization immediately and send us the Action Taken Report as early as possible. Member banks/LDMs are requested to ensure submission of SLBC progress data for the quarter ended June, 2014 to be furnished in the revised XEL formats already sent to Banks/LDMs by 15<sup>th</sup> of July, 2014 to enable the Convenor Bank to hold the next SLBC meeting during the third week of August, 2014 as decided in the last SLBC.

With regards,

Yours faithfully,

(A.K.Sinha)

Deputy General Manager

Encl: As above

Copy to:

1. The Chief Secretary, Govt. of HP, HP Secretariat, Shimla
2. Sh. Ateesh Singh, IAS, Director, FI, MOF, DFS, New Delhi
3. The CMD's Secretariat, UCO Bank, Head Office, Kolkata
4. The EDs Secretariat-1, UCO Bank, Head Office, Kolkata
5. The ED's Secretariat-2, UCO Bank, Head Office, Kolkata
6. The General Manager, SLBC, UCO Bank, Head Office, Kolkata
7. The General Manager, RBI, RPCD, Shimla
8. The Chief General Manager, NABARD, Shimla.

**MINUTES OF 132<sup>nd</sup> SLBC MEETING OF STATE LEVEL BANKER'S COMMITTEE- HIMACHAL PRADESH HELD ON 26.6.2014 AT HOTEL HILDAY HOME, SHIMLA (H.P.)**

The meeting commenced at 11.00 AM. The list of participants is annexed. Sh.V.K.Shrivastava, General Manager, UCO Bank & Convenor SLBC HP welcomed Sh. P.Mitra, Chief Secretary to the Govt. of Himachal Pradesh, Sh. I.S.Negi, Regional Director, RBI, Shimla, Sh.J.C.Chauhan, Special Secretary cum Director, Rural Development, Govt. of HP, Sh.K.P.Chand, Chief General Manager, NABARD, Sh. Vinay Kumar, General Manager, Punjab National Bank, and other distinguished guests from Govt. Departments/Banks for attending the 131<sup>st</sup> HP SLBC meeting.

The House placed on record with appreciation on the visionary leadership given by Sh. S.Roy, outgoing State Chief Secretary and Dr.S.K.Nandi, General Manager and Convenor, SLBC, HP for his close coordination with SLBC forum.

Sh.V.K.Shrivastava, General Manager, UCO Bank read out the performance highlights of banking related activities achieved during the last fiscal ended March, 2014 as under:

- Everyone is looking forward about the announcement of new policy guidelines of the Central Government to give the directions of development activities expected to be announced in the first budget session.
- The overall performance of banks during last fiscal was good in terms of achievement of targets under Annual Credit Plan 2013-14 and posted 42% growth over the previous plan 2012-13. The total disbursement of credit amounting to Rs.12583.58 Crores was made as compared to disbursement of Rs. 8834 Crores provided during 2012-13.
- Banks has finalized the target for the current year 2014-15 in line with the PLP projections worked out by NABARD. The total outlay has been increased by 12% with an aggregate amount of Rs.12931.62 Crores.
- The Aadhaar implementation is likely to continue and banks should gear up their efforts for seeding of Aadhaar number in Bank accounts which will fillip the DBT/DBTL initiatives.
- 143 new branches were opened during 2013-14 in comparison with 102 new branches opened in 2012-13. He stressed the Bankers to give preference for opening of new rural branches in the unbanked villages located in the far flung areas of the State in order to achieve objective laid down under Financial Inclusion.
- The per branch serving population of the State based on 2011 census is best maintained at 3795 as compared to other parts of the country but there are still a few pockets in the State where banking services are urgently required.
- Extension of Banking services under RBI roadmap 2013-16, only 40 new bank branches were opened by the bank in the unbanked area upto March, 2014 and 4233 unbanked villages were covered by the banks by using ICT based BC model outlets in the State.

The General Manager, UCO Bank read out the performance highlights of the year ended March, 2014 as under:

- The total Deposits of the Banks as of March, 2014 has grown by 13.47% over the corresponding period March, 2013 and advances have y-o-y growth of 14.70%. It is a good indicator for improving CD Ratio. In absolute terms, the total business of the banks in the State has gone upto Rs.93137 Crores as of March, 2014 (net increase of Rs.11316 Crores) over March, 2013.
- Priority Sector Advances gone up by RS.19890 Crores as of March, 2014 with a net increase of Rs. 3502 Crores representing 72.78% component of the total advances.
- It is a matter of satisfaction that Banks have achieved all the important national parameters set by RBI except DRI advances.
- The CD Ratio (CDR) of Banks in the State has reached at 60.31% as of March, 2014 and declined from 64.16% as of March, 2013 as a result of decline in Investments made by banks in State Government Security/Bonds which form a component of credit for calculation of CD Ratio under Thorat Committee.
- Banks penetration in the State is well set up by having branch net work of 1809 branches as of March, 2014 with more than 80% branches (1450) located in rural areas.
- During the quarter ended March, 2014, 119 new ATMs were installed by the Banks in the State and the total numbers of ATMs increased to 1419.
- During the period under review a new National Rural Livelihood Mission (NRLM) Scheme replacing SGSY has been successfully launched in the State and Rs.23 Crores were disbursed in the last quarter of financial year ended March, 2014. In addition ground work involved in launching of National Urban Livelihood Mission (NULM) has been initiated by the Department of Urban Development for undertaking the survey work in all wards of Shimla town for identification of interested youth to provide various skill development training. I request the Department to forward eligible loan proposals under Rajiv Rinn Yojana to Banks in order to achieve the target of 500 dwellings budgeted for the year 2014-15.
- The Banks have issued 64674 number of new KCCs during the year 2013-14 and cumulative position reached at 604129 KCCs with a balance outstanding Rs.3712.34 Crores as of March, 2014. Banks had issued 68425 Rupay Credit Cards to eligible KCC holders in the State.
- The Banks have sanctioned 17822 number of Housing loan proposals during the year 2013-14 and cumulative position of Housing Loan in the State reached at 89548 having balance outstanding Rs.3526.98 Crores.
- Banks in the State have so far opened 11.17 lakh Basic SB Deposit Accounts as of March, 2014 having balance outstanding amount RS.714.31 Crores out of which 36357 accounts were opened during quarter ended March, 2014.
- The NPA position of Banks in the State has gone up to 5.42% of the total advances as of March, 2014 from 5.38% as of December, 2013. However, marginal improvement has been recorded in the recovery performance of bank loans, which stood at 78.21% over the demand. There is a slight decline of 0.73% in the recovery position of bank loans under Govt. sponsored scheme which stood at 61% over the demand.
- As of March, 2014 total 5195 Certificate Cases were lying pending which were filed under HP Public Money Recovery Act, 2000. Only 86 cases amounting to Rs.2.83 Crores have been disposed off during the quarter ended March, 2014. In order to expedite the pendency, Banks have submitted a request to State Govt. about lowering down the competent authority at the level of Tehsildar/Naib Tehsildar in addition

to SDO Civil as notified by Revenue Department under the Recovery Act, 2000.

The General Manager, UCO Bank informed about successful holding of Special SLBC meeting on 15.5.2014 under the Chairmanship of Governor, RBI. The agenda points discussed therein and the follow up action required will be discussed in today's meeting.

**CONCLUDING REMARKS GIVEN BY SH.P.MITRA. IAS, CHIEF SECRETARY TO THE GOVERNMENT OF HIMACHAL PRADESH ON THE OCCASION OF 132<sup>ND</sup> SLBC MEETING HELD ON 26.6.2014**

At the outset the Chief Secretary welcomed Sh. V.K.Shrivastava, General Manager and Convenor, SLBC for taking the charge of SLBC in place of Dr.S.K.Nandi being transferred to Odisha and informed that State Government has proposed to appoint Sh.S.Roy former State Chief Secretary as Advisor to the Govt. of HP at New Delhi after the proposal being approved by Cabinet very soon. The important point touched by the Chief Secretary are as under:

- The views expressed by the Governor, RBI during Special SLBC meeting held on 15.5.2014 at Shimla was significant event for fall of us. The Governor satisfied on the performance and services provided by the Banks in the State and also loud on the dominant role played by Cooperative Banks in the State which should be further strengthen.
- The gradual improvement in CD Ratio remains one of the crucial issues for discussions. The CD Ratio cannot be increased in a short period but bank should pull up the improvement in a sustainable manner. He observed that growth in advances is higher than deposits and it will definitely improve the CD Ratio of the State.
- The increase in NPAs of banks is not a good indication; we should try to arrest the tendency by all out efforts.
- The Chief Secretary reviewed the achievement under ACP2013-14 under which the targets of Agriculture, MSE and Non Priority Sector has been surpassed. He urged the Banks to cover the shortfall under OPS during the current year.
- Regarding registration of Equitable Mortgage issue at present pending with the State Government advised the Convenor Bank to repeatedly take up the matter with Revenue Department to expedite the process. The rules, regulations of the State Government have a scope of modification from time to time on demand basis. He advised the Convenor Bank to directly follow up with the Revenue Department instead of forming separate sub committee which would be a long process.
- The Chief Secretary assured the Bankers of all type of support from State Government to increase their business as well as to act as a partner in the developmental process.

Thereafter the agenda items were taken up by Shri V.K.Shrivastava, General Manager & Convenor , UCO Bank.

## **AGENDA ITEM NO.1**

### **Confirmation of Minutes of the last 131<sup>ST</sup> meeting held on 24.4.2014**

The forum unanimously adopted the minutes of the 131<sup>st</sup> meeting of SLBC HP held on 24.4.2014 which was forwarded to the members vide Convenor's Bank letter No.GM/SLBC/2013-14/131 dated 20.5.2014. No comments received from any quarter the minutes were approved by the House.

## **AGENDA ITEM NO.2**

### **Action Taken Report (ATR) on the action points emerged during the 131<sup>ST</sup> HP SLBC meeting held on 24.4.2014**

	Action Point Emerged	Action Taken up to Date																								
1	Holding of sub-committee meetings of DCC constituted for the purpose of improvement in CD Ratio above 40% minimum level prescribed by RBI and preparation of special plan thereof.	<p>The Convenor Bank read out the CD Ratio position as of March, 2014 as under:</p> <table border="1"><tbody><tr><td>Bilaspur</td><td>(27.00%)</td><td>L&amp;S</td><td>(24.34%)</td></tr><tr><td>Chamba</td><td>(39.46%)</td><td>Mandi</td><td>(39.66%)</td></tr><tr><td>Hamirpur</td><td>(22.59%)</td><td>Shimla</td><td>(37.28%)</td></tr><tr><td>Kangra</td><td>(29.39%)</td><td>Sirmour</td><td>(77.08%)</td></tr><tr><td>Kinnour</td><td>(99.89%)</td><td>Solan</td><td>(86.64%)</td></tr><tr><td>Kullu</td><td>(47.48%)</td><td>Una</td><td>(37.54%).</td></tr></tbody></table> <p>The Fluctuation of CD Ratio over the position of December, 2013 was also shown through Power Point presentation. It was informed that CD Ratio of Mandi district and Sirmour has improved as of March, 2014 over the position of December, 2013.</p> <p>Participating in the discussions CGM NABARD advised the Banks to work out cluster approach for financing Community Base schemes of Agriculture activities under Aggregation model helps the Banks for low cost of production and greater profitability. He also emphasized the need to encash the activities of Farmers' Club for credit Dispensation and Recovery.</p> <p>Most of the LDMs has expressed that there is a lack of demand for bank credit in the rural area which affect the lending and urge the State Government to build infrastructure support for creation of demand. The CD Ratio of Kinnour is good because of Investment in Power Sector likewise CD Ratio of district Solan and Sirmour is better on account of existence of Industrial belts.</p> <p>The Regional Director RBI impressed the LDMs of all district having CDR less than 40% to continuously hold the sub-committee of DCC and discuss the reasons responsible for low CD Ratio. They should draw a specific monitorable plan to increase the CDR in a phased manner.</p>	Bilaspur	(27.00%)	L&S	(24.34%)	Chamba	(39.46%)	Mandi	(39.66%)	Hamirpur	(22.59%)	Shimla	(37.28%)	Kangra	(29.39%)	Sirmour	(77.08%)	Kinnour	(99.89%)	Solan	(86.64%)	Kullu	(47.48%)	Una	(37.54%).
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		<p>The General Manager PNB apprised the House that the target set under Agriculture, MSE and Retail are not fully achieved despite making sincere efforts at the grass root level due to lack of credit absorption capacity in the hilly terrain.</p> <p>The Director Agriculture, Govt. of HP apprised that credit is required for creating infrastructure support to farmers like Irrigation, storage and marketing etc. Govt. of India is also focusing attention for involvement of Farmers Producer Organizations. Regarding marketing of agriculture produce the department has prepared a plan with the support of NABARD. At present Jayaka Project is being implemented in five districts of the State where we emphasize the farmers to diversify the agriculture activities on commercial lines.</p> <p>After detailed discussions it has decided that all stake holders from Bank and line departments sit together with LDMs/DDMs NABARD to chalk out the strategies to augment the flow of credit in the viable areas.</p>
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2	<p>On-line access of Land Records to Banks – Adoption of “Bhoomi Bank Integrated Project” for online creation of charge on land – holding of sensitization workshop.</p>	<p>The Convenor Bank informed that a letter dated 23.4.2014 received from Head Office of NABRD about replication of Bhoomi Bank Integrated Project in the State of Himachal Pradesh. In response the representative from Land Records informed that they had a VC with Karnataka Revenue Department on the issue vide which they have informed the preparatory work to be undertaken before replication of project in the HP.</p> <p>Accordingly, a meeting was organized on 2.7.2014 under the Chairmanship of Director Land Records cum Inspector of Registration. The availability of data base has been reviewed and it has decided to start the implementation of online assess of land record to banks for creation of charge on land on pilot basis using the district level data base. The representative from NIC Shimla assured to develop the software and express the shortage of manpower to expedite the matter. In addition the NIC also requires a financial support to carry out the project. The committee has decided to take up the matter with concerned departments in due course.</p>
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3	<p>Performance of Business Correspondents (BCs) engaged by Banks under Financial Inclusion in HP.</p>	<p>The Convenor Bank informed that as per the decision of last SLBC a sub committee of SLBC on BC model has been constituted to review the working performance of BCAs engaged by banks in the state of HP. The Committee would also recommend the best practices/provisions available in the BC model of bank which can be replicated by other banks. The Member banks are requested to submit the details of BC model already in</p>
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		existence to prepare a compratable note before fixing date for convening the meeting of sub committee.
4	Printing of Financial Literacy Material	The Convenor Bank informed that major work involved in delivery of printed material has been completed and the banks were advised to further distribute the same amongst their bank branches. The CGM NABARD requested the Convenor Bank to submit the expenditure proposal for reimbursement of claim incurred towards printing of Financial Literacy Material by 15 <sup>th</sup> July, 2014.
5	Construction of RSETI buildings	The Convenor Bank informed that despite persuading the matter with Corporate offices of Banks the civil work for construction of RSETI building could not be started in the State.  Concerned Banks are requested to further take up the matter and expedite the civil work before any decision comes from MORD to withdraw the financial support already provided to banks in this regard.
6.	RBI Central Board Meeting proposed on 15.5.2014 at Shimla	The Special SLBC meeting was convened under the Chairmanship of Dr.Raghuram G Rajan, Hon'ble Governor RBI on 15.5.2014 at Hotel Peterhoff, Shimla. The minutes of the meeting has already been circulated to all SLBC members.  The issues/follow up action of the meeting will be deliberated under Main Agenda.

### AGENDA ITEM NO.-3

#### **Special SLBC meeting held on 15.5.2014 under the Chairmanship of Hon'ble Governor RBI – Minutes, and follow up action:**

The Convenor Bank apprised the House about the issues listed before Special SLBC meeting and reply so far submitted to Central Office of RBI as under:

#### **Issue No. 1**

- A. Coverage of Cooperative Bank Loans under CGTMSE**
- B. Coverage of Cooperative Banks under Central Scheme to provide interest subsidy (CSIC) on Educational Loans sanctioned to economically weaker section of the society:**

#### **ACTION TAKEN REPORT**

The MD State Coop. Bank informed that a complete note on CGTMSE/CSIC has been prepared and forwarded to the Registrar Coop. Societies Govt. of Himachal Pradesh to recommend the proposals of Cooperative Bank to Revenue and Finance Department of Govt. of India for their consideration.

**(ACTION-RCS, Govt. of HP)**

#### **ISSUE NO.2**

#### **HP Public Money Recovery Act, 2000**

#### **Action Suggested:**

The Bankers urged the State Government to appoint Tehsildars also as competent authority in addition to SDO Civil which can help the bankers for recovery. In addition there is a demand of banks to fix a minimum time frame for disposal of certificate cases filed under the above ACT and also consider giving cash incentive to State Govt. officials effecting bank recovery as applicable in other State like MP/Rajasthan.

## **Discussions on HP Public Money Recovery Act, 2000**

Sh. V.K.Goyal, DGM, PNB observed that Banks are ready to pay recovery charges to State Government on the recovery affected under the Act but actually wants to utilize the State Government machinery (Bank Recovery Tehsildars appointed by State Government) if any, posted under the Act. He further informed that in the State of UP so called "Ameen" are more powerful in execution of Recovery Certificates issued in favour of banks under the provision of State Recovery Act whereas in Himachal model there is a provision of filing of an application before SDM who in turn issue a Recovery Certificate which is similar to a decree that can be executed through civil court. In other words the Competent Authority is not dealing with the borrower for effecting bank recovery whereas in UP the Act provides that "Ameen /or any person as authorized under the Act to supervise the recovery of Act with direct intervention.

The General Manager, UCO Bank appraise that State Government would not bear any financial burden on the payment of cash incentive to recovery officials as proposed by the bankers. He said that out of 8% Recovery charges paid by banks the 1% cash incentive allowed to Recovery official can give wonders.

The Chief Secretary suggested that utilization of the services of Bank Recovery Tehsildars appointed by State Government can be the alternate solution which bankers can demand to re-establish the same. He said that Convenor Bank made a separate request to State Government for making necessary provision of Cash incentive allowed to State officials alongwith a copy of Rajasthan Government issued in connection with provision of 1% cash incentive. The Chief Secretary was of the opinion that Tehsildars in the State are over burdened as compared to SDO, however, the request of Bankers to designate Tehsildars/Naib Tehsildars as Collector under the HP Public Money Recovery Act can be considered, in view of convenience for filing of Certificate cases by bank branches.

**(ACTION: REVENUE DEPTT/CONVENOR BANK)**

### **ISSUE NO.3**

**Waiver of stamp duty on Documents executed by Self Help Groups / Agriculture Term Loan.**

### **ISSUE NO.4**

**Restoration of noting of equitable mortgage by the Revenue Department in the land records of the borrowers.**

### **ACTION TAKEN REPORT**

The Convenor Bank informed that a sub committee of SLBC on pending issues with State Government has been constituted. As decided the list of pending issues alongwith relevant documents has been submitted to Principal Secretary, Finance to the Government of Himachal Pradesh with the request to forward the same to Revenue Department. Accordingly Finance(IF) Department vide letter dated 20.6.2014 has forwarded the request of bankers on above mentioned issues to the Principal Secretary Revenue. The matter is under consideration.

As advised by the Chief Secretary, the follow up on the pending issues will be done by Convenor Bank independently. In case any consultation is required from banker side the sub-committee will be called accordingly.

**(Action: Convenor Bank)**



**Points raised by Reserve Bank of India in their Aide Memoire :**

In the meanwhile a communication dated 26.5.2014 received from RBI, Shimla advising the Convenor Bank to submit point wise reply on Aide Memoire as under:

- "The Bankers expressed their concern about poor connectivity in some of the area of the State because of which it is difficult to have Brick and Mortar branches in the State, however, mobile connectivity is good because of which Mobile Bank is possible and BC model is working well in the State."
- "The viability of BC model is affected because of the low remuneration given to them for their services. There is though a need to have relooked at the remuneration for BC. The SLBC Convenor (UCO Bank) suggested that they could look at the possibility of setting up a sub committee of the SLBC which could look at the best practices in this regard in different states and adopt the best practice for HP. It was suggested that the BC model could be made viable if some of the State Government schemes could be delivered through BCAs."

Participating in the discussions the Regional Director, RBI advised that Bank should popularized the mobile banking/Internet banking in both rural and Urban areas and encourage the use of these modes by their customers in a big way. However, Bank should review the working of BCAs engaged in various parts of the State in terms of transactions and improvement in quality and quantity of volume carried out by BCAs in the field.

**(ACTION: ALL BANKS)**

**AGENDA ITEM NO.-4**

**PROGRESS UNDER DIRECT BENEFIT TRANSFER DBT/DBTL**

The Convenor Bank informed about the outcome emerged during Video Conference held on 4.6.2014 by DFS stressing the need to maintain the tempo with regard to DBT/DBTL. It has also informed that Banks to watch the announcement made by Govt. of India on mandatory provision of Aadhaar under DBT/DBTL.

**AGENDA ITEM NO.-5**

**Review of progress under RBI Roadmap 2013-16 – Extension of Banking Services in all unbanked villages:**

The Convenor Bank read out the progress achieved under implementation of RBI roadmap 2013-2016 for extension of banking services in all unbanked villages upto March, 2014 under which about 4233 unbanked villages were covered by banks. Banks have opened 40 new branches. The summary progress as of March, 2014 is as under:

Number of villages covered through new branch	=	40
Number of villages covered through BC Model	=	4114
Number of villages covered through other mode	=	79
Total number of villages covered by March 2014	=	4233

The Convenor Bank further informed that a complete list of 800 villages has been finalized for opening of Brick and Mortar/USB branches under the roadmap covering the period from 2013-2016 giving the details of districtwise bank wise allocation of villages under RBI roadmap **(Annexure-1 attached)**. All the Controlling Heads of Banks are requested to further take up the matter their corporate offices for opening of B&M/USB type of banking outlets.

The Regional Director RBI observed that the process for opening of new rural branches in the unbanked centers is not satisfactory, so far only 40 villages were covered out of 143 new bank branches were opened in the year ended March, 2014. He further advised the banks to follow RBI stipulations for opening of at least 25% new bank branches in the unbanked centers so as to expand the coverage of unbanked area on a rational mode. He also advised the banks to furnish detail of base branches where BCAs has been made functional. He advised the banks to closely monitor the progress of BCAs.

The member banks/LDMs were requested to submit the quarterly data on RBI prescribed Annexure-B for the quarter ended June, 2014 relates to reporting of progress under RBI roadmap. The Convenor Bank is to consolidate the data for onward submission to RBI. It is generally observed that only a few banks are submitting the data as a result the submission of consolidated data to RBI delayed considerably.

**(Action: All Banks/LDMs/Convenor Bank)**

### **AGENDA ITEM NO.-6**

#### **Review of Performance under Annual Credit Plan 2013-14 – Disbursement by Banks in the State of Himachal Pradesh as of MARCH, 2014.**

The Convenor Bank informed the performance of Annual Credit Plan 2013-14, under which the targets were surpassed by 109% with aggregate disbursement of credit to the tune of Rs. 12583.58 Crores against the targeted goal of Rs.11547.88 Crores earmarked for March, 2014.

Under Agriculture Sector fresh loan amounting to Rs. 4102.30 Crores were disbursed to 393169 farmers in the State, registering 100.91% annual achievement. Likewise under MSE Sector against the target of Rs. 3157.06 Crores, Banks have provided loans to the tune of Rs 3358.42 Crores registering 106.38% achievement whereas lowest achievement was recorded under Other Priority Sector advances disbursed only Rs. 1904.85 Crores against the annual target of Rs. 2619.92 Crores.

Overall Priority Sector Advances achieved by 95.15% and highest achievement was reported under Non Priority Sector where Banks have disbursed Rs. 3218.01 Crores against the target of Rs.1705.44 Crores registering significant achievement of 188.69%.

The CGM NABARD observed that correction of ACP target in line with PLP worked out for 2014-15 in three districts namely Kangra, Mandi and Solan should be done in a prospective manner. It imply that if the target under ACP is more than of PLP there is no need to carry out corrections whereas if the target is less over the PLP, LDM has to suitably modify the same.

**(ACTION: LDMs –KANGRA, MANDI AND SOLAN)**

The Power Point Presentation has been shown on various statistical data on Annual Credit Plan 2013-14 for information of the House.

**GROUND LEVEL DISBURSEMENT UNDER ACP 2013-14 AS OF MARCH, 2014.**

**(Amount in Crores)**

Sl. No.	Sector-wise performance	Agency wise Institutional Credit provided by Banks				
		PSBs	RRBs	Coop. Banks	Private Banks	TOTAL
<b>1</b>	<b>AGRICULTURE SECTOR</b>					
A	Annual Target 2013-14	2609.47	340.54	1004.5	110.91	4065.44
B	Annual Ach. March,14	2634.11	311.11	964.76	192.32	4102.3
C	%age of Achs	<b>100.94</b>	<b>91.36</b>	<b>96.04</b>	<b>173.40</b>	<b>100.91</b>
<b>2</b>	<b>MSE SECTOR</b>					
A	Annual Target 2013-14	2194.77	194.26	651.78	116.28	3157.09
B	Annual Ach. March,14	2409.30	187.04	602.07	160.01	3358.42
C	%age of Achs	<b>109.77</b>	<b>96.28</b>	<b>92.37</b>	<b>137.61</b>	<b>106.38</b>
<b>3</b>	<b>OTHER PRIORITY SECTOR (Housing, Education, Consumption, Micro Fin. Etc.)</b>					
A	Annual Target 2013-14	1725.13	147.26	650.01	97.51	2619.91
B	Annual Ach. March,14	1242.80	126.61	496.87	38.57	1904.85
C	%age of Achs	<b>72.04</b>	<b>85.98</b>	<b>76.44</b>	<b>39.55</b>	<b>72.71</b>
<b>4</b>	<b>NON PRIORITY SECTOR</b>					
A	Annual Target 2013-14	1171.30	85.80	369.13	79.22	1705.45
B	Annual Ach. March,14	1273.25	86.72	1120.51	737.53	3218.01
C	%age of Achs	<b>108.70</b>	<b>101.07</b>	<b>303.55</b>	<b>930.99</b>	<b>188.69</b>
<b>5</b>	<b>TOTAL FOR ALL SECTORS (1To 4)</b>					
A	Annual Target 2013-14	7700.67	767.86	2675.44	403.81	11547.78
B	Annual Ach. March,14	7559.46	711.48	3184.21	1128.43	12583.58
C	%age of Achs	<b>98.17</b>	<b>92.66</b>	<b>119.02</b>	<b>279.45</b>	<b>108.97</b>

**GROUND LEVEL DISBURSMENT OF CROP LOAN AS OF MARCH, 2014**

<b>1</b>	<b>CROP LOAN PROVIDED BY:</b>					
		PSB	RRB	Coop.	Pvt	Total
A	Annual Target 2013-14	1486.02	204.26	573.85	55.47	<b>2319.60</b>
C	Annual Ach, March,14	1674.15	179.70	739.03	108.41	<b>2701.29</b>
D	%age of Achs	<b>112.66</b>	<b>87.98</b>	<b>128.78</b>	<b>195.44</b>	<b>116.45</b>

## AGENDA ITEM NO.7

### REVIEW OF STATISTICAL BANKING DATA AS OF MARCH, 2014

#### 7.1 COMPARATIVE BANKING KEY INDICATORS AS OF MARCH, 2014

STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH						
S.No.	Item	31.3.2012	31.3.2013	31.3.2014	Variation & %age of growth over March, 2013	
1	<b>Deposit PPD</b>				ABSOLUTE	%AGE
	Rural	26083.49	33876.74	39217.52	5340.78	15.77
	Urban/SU	23110.69	24118.38	26592.20	2473.82	10.26
	<b>Total</b>	<b>49194.18</b>	<b>57995.12</b>	<b>65809.72</b>	<b>7814.60</b>	<b>13.47</b>
2	<b>Advances (O/S)</b>					
	Rural	11821.2	12804.68	16287.57	3482.89	27.20
	Urban/SU	10325.05	11020.87	11040.08	19.21	0.17
	<b>Total</b>	<b>22146.25</b>	<b>23825.55</b>	<b>27327.65</b>	<b>3502.10</b>	<b>14.70</b>
3	Investment made by Banks in State Govt. Securities/Bonds.	751.58	3442.45	2991.66	-450.79	-13.10
4	CD RATIO as per Thorat Committee	65.18%	64.16%	60.31%	-3.85	-6.00
5	<b>Priority Sector Advances (O/S) of which under:</b>	<b>14231.91</b>	<b>16022.26</b>	<b>19889.76</b>	<b>3867.50</b>	<b>24.14</b>
	<b>i) Agriculture</b>	4375.22	4391.43	6058.49	1667.06	37.96
	<b>ii) MSE</b>	5157.81	8304.79	9144.63	839.84	10.11
	<b>iii) OPS</b>	4698.88	3326.04	4686.64	1360.60	40.91
6	Weaker Section Advs.	4306.8	4901.22	5555.30	654.08	13.35
7	DRI Advances	8.14	11.46	16.56	5.10	44.50
8	Non Priority Sec. Adv.	7914.34	7803.91	7437.89	-366.02	-4.69
9	No. of Branches	1564	1666	1809	143	8.58
10	Advances to Women	1252.08	1932.71	2198.39	265.68	13.75
11	Credit to Minorities	523.86	757.31	860.45	103.14	13.62
12	Advances to SCs	2091.3	2394.34	2737.84	343.50	14.35
13	Advances to STs	725.23	825.87	954.92	129.05	15.63
14	Advances under Govt. Sponsored programme	790.99	1015.88	979.85	-36.03	-3.55

Power Point Presentation has been shown giving statistical data on banking operation as of March, 2014 for review.

**POSITION OF NATIONAL PARAMETERS AS OF MARCH, 2014 IN HIMACHAL PRADESH**

SN o	Sector	%age of advances as on 31.03.2012	%age of advances as on 31.03.2013	%age of advances as on 31.03.2014	Nation al Param eter
1	Priority sector advances	64.26%	67.25%	72.78%	40%
2	Agriculture advances	19.76%	18.43%	22.17%	18%
3	MSME Advances(PSC)	36.24%	51.83%	45.98%	
4	Other Priority Sectors(PSC)	33.02%	20.76%	23.53%	
5	Advances to weaker sections	19.45%	20.57%	20.33%	10%
6	DRI advances	0.04%	0.05%	0.06%	1%
7	Advances to women	5.65%	8.11%	8.04%	5%
8	C.D. Ratio	65.18%	64.16%	60.31%	60%
9	Advances to S/Cs (PSC)	14.69%	14.94%	13.76%	
10	Advances to S/Ts (PSC)	5.10%	5.15%	4.80%	
11	Advances to Minorities(PSC)	3.68%	4.73%	4.33%	

**Credit Deposit Ratio of the State of HP as of March, 2014 = 60.31%**

Components taken for calculation of Credit Deposit Ratio (CDR) as per Thorat Committee

Recommendations as of March, 2014

**(Amount in Crores)**

i)	Advances from Banks (within State)	-	27327.65
ii)	Advances from Banks (outside the State)	-	7812.37
iii)	RIDF (Bal. outstanding as of March, 2014)	-	1599.10
iv)	Investment made by Banks in Govt loans/Bonds Securities.	-	2951.66
	<b>TOTAL (Credit Component)</b>	-	<b>39690.78</b>

**AGENDA ITEM NO -8**

**Review of Performance under major Centrally Sponsored Schemes:**

**1.1 PROGRESS UNDER NATIONAL RURAL LIVELIHOOD MISSION (NLRM)**

**The Convenor Bank apprise the progress achieved under NRLM as of March, 2014 as under:**

•	Credit Mobilization target (2013-14)	-	Rs. 100 Crores
•	Loan disbursed under erstwhile SGSY	-	Rs. 7.88
•	Loan disbursed under NRLM	-	Rs. 15.12
•	TOTAL disbursement	-	Rs. 23.00

The Special Secretary cum Director Rural Development observed that Banks have done a good job in the last programme implementing year ended March, 2014 by sanctioning of sufficient loan applications sponsored at the fag end of the year. However, there is a resistance for disbursement of loan under NRLM at the grass root level may be due to lack of awareness about the new scheme. Some loan proposals have been rejected where there are no any defaulters. He further informed that a State Level Awareness Workshop on NRLM has been fixed on 3.7.2014 at HIPA where the operational problems and the doubts are to be resolved.

The Director RDD also informed that data of existing SHGs are to be uploaded in the website of NRLM and also upload the data about loan disbursed to SHGs otherwise the interest subvention cannot be made possible since the entire system has been centralized by MORD. The Department is not in a position to release interest subvention amount on the loan provided by banks under NRLM due to non uploading of information in the National Resource Organization(NRO) website. He also mentioned about the delay occurred in transfer of funds under MANREGA particularly in district Mandi and Shimla where reconciliation is required between DRDA and sponsored Banks.

**(ACTION : ALL BANKS)**

## **8.2 PROGRESS UNDER PRIME MINISTER EMPLOYMENT GENERATION PROGRAMMES (PMEGP) 2013-14 AS OF MARCH, 2014**

The Convenor Bank read out the progress achieved under PMEGP for the programme implementing year 2013-14 as under:

<b>Agency</b>	<b>2013-14 (Revised Target)</b>	<b>Proposal disbursed by banks (Nos.)</b>	<b>Amt. disbursed in Crores</b>
<b>KVIC</b>	<b>485</b>	<b>341</b>	<b>11.21</b>
<b>KVIB</b>	<b>485</b>	<b>305</b>	<b>12.05</b>
<b>DIC</b>	<b>649</b>	<b>381</b>	<b>13.58</b>
<b>TOTAL</b>	<b>1619</b>	<b>1027</b>	<b>36.84</b>

## **8.3 PROGRESS UNDER SWARAN JAYANTI SHAHRI ROJGAR YOJANA (SJSRY) FOR MARCH, 2014**

The Convenor Bank informed that against the target of 350 Units only 78 loan proposals were forwarded to banks under SJSRY out of which 75 applications amounting to Rs. 53.35 lacs has been sanctioned during the programme implementing year 2013-14.

Director Urban Development informed that 135 loan applications amounting to Rs.67 lacs have been sanctioned under SJSRY for the Programme Implementing year 2013-14. Now we are in the transit period from SJSRY to NULM. The State Government has given a freedom to select the beneficiaries under NULM which include BPL families, economic weaker sections and low income group upto Rs.2.00 lacs. Hopefully all ULBs in the State would be covered under NULM. The Department is under the process of formation of SHGs with the help of Nehru Yuvak Kendras and also taking up the matter with NSDC to work out the skill gap for selection of interested youth to provide skill training in Urban area with the help of RSETIs and other service providers. A target of 300 individuals and 20 groups has been earmarked for training purpose in the current financial year.

**(ACTION: URBAN DEV.DEPTT)**

#### 8.4 IMPLEMENTATION OF RAJIV RINN YOJANA (RRY)

The Convenor Bank informed that a target of 500 dwellings has been fixed for the current financial year which has been allocated amongst the banks. The Department of Urban Development has been requested to sponsor sufficient loan applications to banks to achieve the target.

**(ACTION: URBAN DEV DEPTT)**

#### 8.5 PROGRESS UNDER WEAVER CREDIT CARD

The Convenor Bank informed that against the target of 1500 WCC fixed for 2013-14 only 181 WCCs were issued by banks. The representative from Industries Deptt. informed that despite organizing awareness camps in district Kullu, Mandi and Kinnour, weavers are not coming forward to avail the facility on the ground that the rate of interest under WCC is more than of KCC since most of the Weavers are farmer and enjoying the facility under KCC the outcome is slow.

## AGENDA ITEM NO.9

#### 9.1 Review of Recovery Performance of Banks in Himachal Pradesh.

The Convenor Bank read out the Statistical data of bank recovery as of March, 2014 as under:

#### BROAD SECTOR WISE RECOVERY POSITION as of MARCH, 2014

(Amt. in lacs)

Sl. No	Sector	Demand	Recovery	Overdue	%age of Recovery
1	Agriculture	132169	100965	31204	76.39
2	MSE	306796	234813	71983	76.54
3	Housing	97453	73789	23664	75.72
4	Education	10411	7529	2882	72.32
5	OPS	55213	41460	13753	75.09
A	Total Priority	602042	458556	143486	76.17
1	Medium Enterprise	45017	34749	10268	77.19
2	Other Non Priority	170563	146124	24439	85.67
B	TOTAL-Non Priority	215580	180873	34707	83.90
	Grand Total (A+B)	817622	639429	178193	78.21

#### 9.2 Recovery Position under Govt. Sponsored Programmes: (Amt. in lacs)

Sl. No.	Sector	Demand	Recovery	Overdue	%age of Recovery
1	SGSY	4434	2879	1555	64.93
2	PMRY	691	401	290	58.03
3	PMEGP	1838	1229	609	66.87
4	SJSRY	122	70	52	57.38
5	SLRS	48	31	17	64.58

6	REGP	447	250	197	55.93
7	RURAL HOUSING	388	286	102	73.71
8	OTHERS	5338	3022	2316	56.61
	<b>TOTAL</b>	13306	8168	5138	61.39

(Please refer to Table no- REC-2, page no-86)

### 9.3 Agency-wise Recovery Position

(Amount in lacs)

S. No	Agency	Demand	Recovery	Overdue	%age of Recovery
1	Public Sector Banks	626375	496292	130083	79.23
2	RRBs	40873	34264	6609	83.83
3	Cooperative Banks	148027	106895	41132	72.21
4	Private Banks	2346	1977	369	84.27
	<b>TOTAL</b>	817621	639428	178193	78.21

### 9.4 Position of Certificate cases under HP Public Money Recovery Act, 2000 as of MARCH, 2014 (Table No.REC-3, page no-87) 'Amt in Rs lacs

Position as of MARCH, 2014			
S.NO	Particulars	No.	Amt.
1	Previous Pending recovery cases as of DECEMBER, 2013	5026	6300.76
2	Fresh cases filed during the quarter	255	399.12
3	Cases disposed off during the quarter	86	282.93
4	Cases pending as of MARCH, 2014 Out of item 4 cases pending	5195	6416.95
5	A – up to period of one year	542	1123.85
6	B – Beyond one year	4653	5293.10

### 9.5 Non Performing Assets (NPAs) of Banks as of MARCH, 2014 in HP

(Table No.REC-4, page no- 88

(Amount in Crores)

Sl. No.	Particulars	Position as of MARCH, 2014
1	Total Advances as on 31.3.2014	27327.65
2	Total NPA as on 31.3.2014	1480.24
3	%age of NPA as on 31.3.2014 of Total Advs	5.42

### Sector-wise position of NPA

Sl. No.	Sector	Amount in Crores	%age of NPA
1	Agriculture	382.11	25.81
2	MSE	352.37	23.80
3	OPS	425.73	28.76
4	NPS	320.03	21.63
	<b>TOTAL NPA</b>	1480.24	100.00



## **Changes made in SARFAESI Act 2002 by the Enforcement of Security Interest and Recovery of Debt Laws (Amendment Act) 2012 (1 of 2013)**

The Secretary Ministry of Finance Department of Financial Services GOI, New Delhi vide DO No. 02/04/2014-REC dated 6.6.2014 has requested the State Chief Secretary to the Govt. of Himachal Pradesh to make best use of the amendments carried out in the Act for expeditiously disposal of cases filed by Banks before CMM/DM under Section 14 of SERFAESI Act, 2002. The Section 14 of the ACT now provides that on filing of an Affidavit by the authorized officer of the bank the District Magistrate may pass suitable order for taking possession of secured assets by the bank. It also permits DM to delegate their powers to any officer subordinate to them. The Secretary DFS requested the State Authority to issue the suitable directions to all District Magistrates for pro active disposal of applications filed by secured creditors u/s 14 of SERFAESI Act, 2002 and for providing all necessary assistance to banks in their efforts in taking physical possession of the stressed assets under the provision of SERFAESI Act, 2002.

The representative from SBI and BOI informed that they are facing some constraints in district Shimla, Mandi and Solan. The Chief Secretary advised the Banks to give the feed back to Convenor Bank about the the ground realities, if any, persist in any of district so that a specific direction can be issued to concerned DM from the State Govt. side not to delay the process in view of directions received from GOI.

**(ACTION : ALL BANKS/REVENUE DEPTT.)**

### **AGENDA ITEM NO.9**

#### **Review of progress under Non Sponsored Programmes.**

##### **9.1 Progress under Kisan Credit Cards (KCC):**

- The progress data received from banks observed that 14882 new KCCs were issued during the quarter ended December, 2013, taking the cumulative position reach upto 589971 KCCs issued by banks in the State
- Banks has reported issue of 64177 numbers of Rupay Credit Cards to KCC Holders upto December, 2014.

The above was noted by the house.

##### **9.2 Progress under Self Help Groups**

- During the period under review Banks has reported formulation of 720 new SHGs and 681 groups were given Bank Credit. The cumulative position regarding formation of SHGs under Micro Finance goes upto about 68215 SHGs out of which 65767 groups were given credit linkage having balance outstanding of Rs. 290.35 Crores.

The above was noted by the house.

### 9.3 Review of performance under Education Loans

- During the period under review banks has sanctioned 771 fresh loans amount to Rs.25.68 Crs. and cumulative position reached to 17628 number of Education loans having balance outstanding Rs. 392.21 Crs.

The above was noted by the house.

### 9.4 Review of performance under Housing Loans

- The feedback data received from Banks observed that Banks in the State has sanctioned 4658 fresh Housing Loans amounting to Rs.270.35 Crores and cumulative position reached to 91376 number of Housing loans having balance outstanding Rs. 3891.33 Crores.

The above was noted by the house.

### 9.5 Progress under other Misc. schemes

#### CONSOLIDATED PROGRESS UNDER PMEGP UPTO DECEMBER, 2013 (Amt. in Crores)

Sl. No.	Scheme	Ach. During December, 2013 quarter		Cumulative position at the end of December, 2013	
		No.	Amount in lacs	No.	Amount in lacs
1	All type of Credit Cards (GCC/SCC/ACC)	1537	589.35	58015	7338.14
2	Joint Liability Group(JLGs)	13	15.76	871	749.03
3	Basic SB Deposit Accounts	42838	696.49	1100425	66465.27
4	Migrate Labour a/cs opened	434	294.59	2824	759.66
5	Street Vendor a/cs opened	262	4.69	977	16.76
6	Weaver Credit Card	43	36.00	65	128.88

The Convenor Bank informed that the progress under joint liability group has not picked up in the State in comparison with other states and requested the NABARD to organize a few awareness camps in order to increase the JLG accounts in the rural areas.

The Deputy General Manager, NABARD apprised that there is a potential of the scheme in the State and NABARD is having a scheme to provide incentive for promotion of JLGs. Under this incentive scheme NABARD will provide Rs. 2000 per account for financing of JLGs to whom NABARD will give a prior sanction. This incentive will be relieved in three phases i.e. Rs. 1000/- for extending credit to JLG, Rs. 500/- for reporting the receipt of first repayment and again Rs.500/- for reporting the satisfactory repayment of entire loan. The incentive will be released for JLGs financed after the date of receipt of sanctioned letter from NABARD. The Deputy General Manager NABARD requested the banks to submit proposal for sanction of grant assistance for their potential branches. NABARD assured the Bankers that they will conduct the Awareness programme under the pockets selected under JLG financing. LDMS to identify the potential branches and send the same to Convenor Bank.

(Action : Banks and NABARD)

### AGENDA ITEM NO.10

#### **Review of Progress under Non-sponsored Programmes**

##### **10.1 FINANCING UNDER KISAN CREDIT CARDS:**

Period	Fresh KCC issued.	Cumulative position
The first quarter ended June, 2013	18025	548187
Second Quarter ended Sept, 2013	16522	584568
Third quarter ended Dec, 2013	14882	589971
Fourth Quarter ended March,2014	15245	604129
Total KCCs issued 2013-14	64674	

##### **10.2 SELF HELP GROUPS**

During the period under review Banks has reported the formulation of 1741 new SHGs and 637 groups were given Bank Credit. The cumulative position regarding formation of SHGs under Micro Finance goes up to about 63775 SHGs out of which 55372 groups were given credit linkage having balance outstanding of Rs. 200.53 Crores.

##### **10.3 Review of performance under Education Loan 2013-14**

The feedback data received from Banks indicates that Banks in the State have sanctioned 598 fresh Education Loans amounting to Rs.13.88 Crores during the quarter ended March, 2014 and cumulative position reached to 18768 number of education loans having balance outstanding Rs. 410.76 Crores.

The quarter-wise break up under Education loan is as under:

Period	Position of Education Loans	
	A/c	Bal.o/s in Crs.
The first quarter ended June, 2013	17554	372.98
Second Quarter ended Sept, 2013	16708	349.68
Third quarter ended Dec, 2013	17628	392.21
Fourth quarter ended March, 2014	18768	410.76

##### **10.4 Progress under Housing Finance 2013-14**

The feedback data received from Banks observed that Banks in the State has sanctioned 4511 fresh Housing Loans amounting to Rs.240.92 Crores and cumulative position reached to 89548 number of Housing loans having balance outstanding Rs. 3526.98 Crores.

The quarter-wise break up under Housing Finance is as under:

Period	Sanction of Housing Loan	
	A/c	Amt. in Crs.
The first quarter ended June, 2013	3298	192.03
Second Quarter ended Sept, 2013	5328	287.53
Third quarter ended Dec, 2013	4685	270.34
Fourth quarter ended March, 2014	4511	240.92
Education loan finance 2013-14	17822	990.82

The House observed that there is a scope for construction of multi storey flats to meet the growing need of housing. The Chief Secretary informed that a statement is made by Hon'ble Chief Minister for setting up of five satellite townships in Solan, Dharmshala, Hamirpur and Mandi where bank can associate themselves for financing purposes .

#### 10.4 Progress under Other Misc.schemes 2013-14

Sl. No.	Scheme	Ach. During March, 2014 quarter		Cumulative position at the end of March, 2014	
		No.	Amount in lacs	No.	Amount in lacs
1	All type of Credit Cards (GCC/SCC/ACC)	1913	634.90	60314	9325.30
2	Joint Liability Group(JLGs)	28	45.64	942	784.55
3	Basic SB Deposit Accounts	36357	868.27	1117370	71430.71
4	Migrate Labour a/cs opened	251	8.18	3612	792.30
5	Street Vendor a/cs opened	129	3.22	1495	25.53
6	Weaver Credit Card	16	8.92	181	141.58

### AGENDA ITEM NO.11

#### Misc. & Fresh Issues.

##### 11.1 Review of performance under FLCCs during the quarter ended MARCH, 2014.

S.No	District	Date functioning if	Sponsoring bank	Number of persons availed indoor services	Number of outdoor activities undertaken	No. of persons participated in outdoor activities.
1	Bilaspur	28.10.10	UCO	190	47	260
2	Chamba	25.3.11	SBI	98	3	76
3	Hamirpur	19.9.10	PNB	285	13	365
4	Kangra	1.9.10	PNB	233	5	446
5	Kinnour	17.9.10	PNB	221	1	28
6	Kullu	31.8.10	PNB	58	13	361
7	L&S	17.10.11	SBI	7	0	0
8	Mandi	1.9.10	PNB	78	23	1464
9	Shimla	14.9.11	UCO	125	3	174
10	Sirmour	10.8.11	UCO	61	9	290
11	Solan	31.8.11	UCO	47	3	65
12	Una	27.3.10	PNB	158	8	926
	Total			1561	128	4455

The Controlling Heads of Banks are requested to issue instructions to their rural branches for holding of at least one outdoor FLC camp by each bank branch as per the guidelines issued by RBI. Banks are requested to supply the Financial Literacy Material as supplied by Convenor Bank for making use in the outdoor activities.

### **11.2. Review of performance under RSETI**

As per the data reported by RSETIs, 66 training batches were conducted during the quarter ended March, 2014 and 1596 beneficiaries were given training

The cumulative position of training conducted by RSETIs in the State up to March, 2014 is as under:

Sector	No. of batches	No. of trainees
Agriculture EDPs	142	3253
Skill EDPs	12	275
General EDPs	4	90
Process EDPs	191	5000
Production EDPs	251	6209
<b>TOTAL</b>	<b>600</b>	<b>14827</b>

### **11.3 SENSTIZATION OF NEW RBI SCHEME – THE DEPOSITOR EDUCATION AND FUND SCHEME, 2014**

The Convenor Bank reads out the salient features of the scheme and requested the member banks to take a note of it.

### **11.4 CONTINUATION OF NABARD SCHEME AGRI CLINICS AND AGRI BUSINESS CENTRES (ACABC) FOR THE FINANCIAL YEAR 2014-15 & INFRASTRUCTURAL SCHEME FOR AGRICULTURAL MARKETING**

The CGM, NABARD, apprised the House about the continuation of various schemes approved by GOI for information to member banks and requested to lodge the subsidy claim under Gramin Bhandaran Yojana etc. latest by 30<sup>th</sup> September, 2014.

The Convenor Bank apprised the House about introduction of new comprehensive national crop insurance programme relating to banks. The Director Agriculture informed that it has decided by the State Government to continue the implementation of old scheme during the current fiscal year 2014-15.

The House also reviewed the progress achieved under Women SHG being implemented in district Mandi and Solan. The LDM Sirmour apprised that the services of anchor NGO " We the People" has been dispensed with the approval of DCC/NABARD and now the work has been allocated to partner NGOs.

The member banks are requested to terminate the MOU executed with "We the People" and execute another MOU with partner NGOs under WSHG districts.

### **ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR.**

The Director Agriculture raised an issue for making necessary provision for application of subsidized interest on Agricultural infrastructural activities in line with short term credit provided under KCC. The CGM NABARD apprised that they have already submitted a proposal for soft loan to various term loan activities under Agriculture and response is awaited from Central Govt.

**132<sup>nd</sup> STATE LEVEL BANKERS COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 26<sup>TH</sup> JUNE, 2014 AT REGENCY HALL, HOTEL HOLIDAY HOME SHIMLA.**

**List of Participants**

- I. Chief Guest Sh.P.Mitra, IAS  
Chief Secretary, Govt. of HP
- II. Chairman Sh.V.K.Shrivastava  
General Manager  
UCO Bank

**III Government of Himachal Pradesh & Related Agencies:**

**SARVASHRI:**

1	Pardeep Kunwar	Dy.Director, I &PR, Govt. of HP, Shimla
2	Sanjay Sharma	Deputy Director, Industries, Govt. of HP
3.	Nalin Mahajan	OSD (Finance), Govt. of HP
4	Dr.D.R.Sharma	Joint Registrar Cooperation, Govt. of HP
5.	Rajinder S.Tomar	LR-cum-Under Secy(Law), Govt. of HP
6	Man Singh Verma	Dy.Director, Land Records, Govt. of HP
7	Dr.J.C.Rana	Director Agriculture, Govt. of HP
8	Capt. J.M.Pathania	Director, Urban Dev. Govt. of HP
9	Dr.Gurdev Singh	Director, Horticulture, Govt. of HP
10	Dr.Anupam Mittal	Asst.Director, Animal Husb, Govt. of HP
11	R.S.Guleria	Dy.Director, WCD, Govt. of HP
12	Sudhir Kapur	TE(FI), HPSLRM, Govt. of Hp
13	S.K.Sharma	Director, MSME,DI, Solan
14.	Rajiv Kumar	Asst. Director, MSME.DI.Solan
15	VPS Tomar	Asst.Director, SO, KVIC, Shimla
16	A.J.Dogra	DWO, Dte. Of SC,OBC , Govt. of HP
17	Rakesh Kumar	EO. KVIC, Shimla
18	Jasvir Singh	Clerk, Industries Deptt. Govt. of HP, Shimla.

**IV RESERVE BANK OF INDIA, NABARD, NHB,SIDBI**

**SARVASHRI:**

1	Sh. I.S.Negi	Regional Director, RBI, Shimla
2	K.P.Chand	Chief General Manager, NABARD, Shimla
3	S.K.Chadha	AGM, National Housing Bank, New Delhi
4	Ravi Rawal	Asst. General Manager, RBI, Shimla
5	S.Thangavelu	DGM, SIDBI, Shimla
6	Gurinder Singh	DGM, NABARD, Shimla

**V LEAD DISTRICT MANAGERS:**  
SARVASHRI

1	<b>L.R.Thakur</b>	<b>LDM-Chamba</b>
2	<b>Mahesh Kapoor</b>	<b>LDM - kullu</b>
3	<b>Amar Singh Thakur</b>	<b>LDM-Mandi</b>
4	<b>RakeshVerma</b>	<b>LDM-Sirmaur</b>
5	<b>Kartar Singh</b>	<b>LDM- Shimla</b>
6	<b>K.K.Verma</b>	<b>LDM-Solan</b>
7	<b>R.K.Sharma</b>	<b>LDM-Una</b>
8	<b>N.S.Negi</b>	<b>LDM-Kinnour</b>

COMMERCIAL BANKS:

SARVASHRI

1	Vinay Kumar	GM, PNB, Shimla
2	A.K.Sinha	DGM, UCO Bank, Zonal Office, Shimla
3	V.K.Goyal	DGM, PNB, Circle Office, Shimla
4	M.K.Bedi	DGM, Dena Bank, Panchkula
5	FA Khwaja	GM, IDBI, Bank
6	Bhupinder Singh	DGM, Bank of India
7	Keshav Baijal	DGM, Union Bank of India, Chandigarh
8	A.K.Chhabra	DGM, OBC, Chandigarh
9	T.B.Negi	DGM, UCO Bank, ZO, Solan
10	RAkesh Arora	Zonal Manager, SBOP, Chandigarh
11	V.K.Malik	RM, Central Bank of India, Shimla
12	Sukhbir Singh	AGM, Punjab & Sind Bank, Shimla
13	T.N.Sharma	AGM, Zonal Head, UCO Bank D/Shala.
14	Paramjit Singh	AGM, SBI, ZO, Shimla
15	Surjit Singh	Chief Manager, Bank of Baroda
16	Vikas Mehta	Chief Manager, Canara Bank.
17	S.K.Dhiman	Sr.Manager, RO, OBC, Panchkula
18	Markandey Yadav	Chief Manager, UBI, Shimla.
19	Mohit Grachta	Special Officer, RD, CBI, RO, Shimla
20	H.S.Verma	Chief Manager, SBOP, Shimla
21	R.S.Chauhan	Chief Manager BOI, Shimla
22	Prem Lal	Sr.Manager, IOB, Shimla
23	Rahul Dev	Asst.Manager, Corp. Bank Shimla
24	D.R.Rana	Sr.Branch Manager, Syndicate Bank,
25	Kundan Kumar	Sub Manager, Andhra Bank, Shimla
26	Damandeep Singh	BM, IDBI, Bank, Shimla.
27	M.J.Amla	Sr.Manager, SLBC, UCO Bank
28	O.P.Panta	Sr.Manager, P&D, UCO Bank
29	Sunil Sharaf	Security Officer, UCO Bank
30	Gurdeep Kansal	Officer, UCO Bank, HP
31	A.K.Ghatak	Officer, UCO Bank, HP
32	Jasbir S Rajput	Officer, UCO Bank
33	Devinder Kalsi	Officer, IT, UCO Bank

VII COOPERATIVE & REGIONAL RURAL BANKS:

SARVASHRI

1	<b>Amitabh Avasthi</b>	<b>MD, HP State Coop. Bank, Shimla</b>
2	<b>Satish Sharma</b>	<b>AGM, KCCB, Dharmshala</b>
3	<b>R.S.Rathore</b>	<b>Managing Director, JCCB, Solan</b>
4	<b>R.G.Khimta</b>	<b>Sr.Manager, HP State Coop. Bank., Shimla</b>
5	<b>Satish Kumar Chawla</b>	<b>Chairman, HGB, Mandi</b>
5	<b>A.K.Sharma</b>	<b>General Manager, LDB, Shimla</b>

VII PRIVATE BANKS:

SARVASHRI

1	Ashita Modi	RSM, ICICI, Bank Ltd.
2	Pankaj Sharma	Cluster B.Head, ICICI, Bank Ltd.
3	Dhruv Bragata	Cluster Head, HDFC Bank
4	Vikas Goel	Asst.Vice President, Axis Bank
5	Sunil Bhatia	Branch Manager, HDFC, Bank
6	Bharat Chadha	Branch Manager, South Indian Bank
7	Vikrant Sharma	Relation Manager, Yes Bank , Shimla
8	Rohit Sharma	Chief Manager, Indusind Bank, Shimla