

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

संदर्भ संख्या: रा.स्त.बैं.स./2020-21/156

दिनांक: 07.07.2020/17.07.2020

राज्य स्तरीय बैंकर्स समिति के सभी सदस्यों को जारी।

To All Members of SLBC HP.

विषय: 156वीं राज्य स्तरीय बैंकर्स कमेटी बैठक के कार्यवृत्त।

Sub: Minutes of 156th State Level Bankers' Committee Meeting (Updated & modified).

इस पत्र के साथ हम राज्य स्तरीय बैंकर समिति की 156वीं बैठक के कार्यवृत्त आपकी सूचनार्थ एवं कार्यवाही हेतु संलग्न कर रहे हैं।

We are enclosing herewith the Minutes of 156th State Level Bankers' Committee Meeting of SLBC HP for your information and necessary action.

सादर/ Regards,

भवदीय/ Yours faithfully,



(जे एन कश्यप /J.N. Kashyap),

उप महाप्रबंधक एवं संयोजक/Deputy General Manager & Convenor,

राज्य स्तरीय बैंकर्स समिति हि.प्र./SLBC-HP,

शिमला/Shimla-171001.

संलग्न: यथोक्त

Encl: As above

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MINUTES OF 156th SLBC MEETING OF STATE LEVEL BANKERS' COMMITTEE –HIMACHAL PRADESH HELD ON 24.06.2020 IN COMMITTEE HALL, H.P. SECRETARIAT, SHIMLA

156th Meeting of State Level Bankers' Committee- Himachal Pradesh was held on 24th June, 2020 to review the performance of banking sector in the State for the quarter ended March, 2020. Sh. Anil Kumar Khachi, IAS, Chief Secretary to the Govt. of Himachal Pradesh chaired the meeting. In view of the restrictions imposed due to COVID-19 pandemic, the participants in the meeting were limited and major stakeholders joined the meeting through video conferencing. Sh. A.K. Goel, Managing Director & C.E.O., UCO Bank co-chaired the meeting and joined via VC. The list of participants is herewith annexed. (Annexure-I)

The meeting started with the permission of the Chair at 11.30 a.m. at Committee Hall, H.P. Secretariat, Shimla. The meeting commenced with Welcome Address delivered by Sh. J.N. Kashyap, Deputy General Manager & Convenor, SLBC UCO Bank. The Key Note Address was given by Sh. A.K. Goel, Managing Director & CEO, UCO Bank. The D.G.M. & Convenor extended warm welcome to distinguished dignitaries sitting on the Dias and Senior Bureaucrats/Executives from State Government Departments, DFS, Boards, Corporations, Regulating Authorities, Banks, Insurance Companies attending the meeting via VC or present in the Hall.

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

The Convener extended warm welcome to the dignitaries attending the meeting viz.

- **Sh. Anil Kumar Khachi**, IAS, Chief Secretary to the Government of Himachal Pradesh. DGM & Convener, SLBC, UCO bank extended heartiest welcome & expressed gratitude towards Sh. Khachi for sparing valuable time to chair the Meeting.
- **Sh. Ram Subhag Singh**, Additional Chief Secretary (Industries), Govt. of Himachal Pradesh. Mr. Kashyap, SLBC Convener extended warm welcome to Mr. Singh on his maiden participation in the meeting.
- **Sh. Prabodh Saxena**, Principal Secretary (Finance). The DGM, UCO Bank welcomed him to the meeting and expressed gratitude for his continued guidance and support.
- **Sh. A.K. Dogra**, Deputy Secretary DFS. The DGM, UCO Bank extended heartiest welcome to Mr. Dogra present in the meeting through video conferencing.
- **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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- **Sh. D.K. Kapila**, Officer In-charge, NABARD, Shimla. Mr. J.N. Kashyap, DGM & SLBC Convener extended a warm welcome to Mr. Kapila on his maiden participation in the meeting and expressed hope that proactive support in rural credit and micro finance will be continued.

While welcoming the participants to the 156th SLBC meeting, Mr. Kashyap highlighted the major points of deliberation. He informed the House that the progress under Annual Credit Plan during the FY 2019-20 will be reviewed along with various regular Centre / State Government Sponsored Schemes. Also, special focus shall remain on the review of progress under post COVID-19 schemes.

He applauded the Bankers community for their diligent service even during this trying time and advised them to follow all the necessary guidelines like social distancing, proper sanitization and wearing masks. Also, he assured on behalf of the member banks that hassle free banking service will be continually provided in future as well.

Further, he discussed the progress under Mukhya Mantri Swavlamban Yojana which is a flagship scheme of the State Government. He informed the House that all the banks in the state lay great emphasis on the performance under the scheme and despite all bottlenecks due to COVID-19, have tried to maintain a certain level of performance. He shared the latest report with the House wherein he mentioned that out of total 4324 sponsored cases, 1386(32%) cases have been sanctioned, 1192 (28%) are pending and 1764 (40%) are rejected. He also shared the reasons for rejection under the Scheme as per the feedback received from member banks.

Mr. J.N. Kashyap, DGM & SLBC Convener brought to the attention of the House that in order to resolve pendency at various level and accelerate the sanctioning process the progress under MMSY will be reviewed on a monthly basis with respective LDMs and GM Industries.

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

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

The MD & CEO in his Key Note Address to the House highlighted the impact faced by the economy due to COVID-19 pandemic and the various measures and decisions taken by the Govt. of India to tide over this time of crisis. He mentioned the mega stimulus package of Rs. 20.00 lakh crore as well as the measures taken to provide leeway to people in repaying loans, major being the postponement of installments of loans for six months and suspension of IBC provisions up to one year.

Mr. A.K. Goel, MD & CEO, UCO Bank apprised the House that the Banks are providing special credit line packages of up to 10% of the sanctioned limit subject to maximum of Rs. 50.00 crores to enable MSMEs to meet fixed expenses and exigencies under the COVID 19 Emergency Credit Line scheme. He informed that an amount of Rs. 232 crores has been sanctioned to 14145 beneficiaries under this scheme to MSME sector from 1st April, 2020 to 12th June, 2020.

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MD & CEO, UCO Bank also highlighted the Banks' performance in the state under various relief package schemes announced by the Government during the period 1st April, 2020 to 12th June, 2020. Important points mentioned as below;

- Rs.1000.00 will be paid as overdraft to PMJDY account holders subject to aggregate OD for Rs.11000.00. The Banks in H.P. sanctioned an amount of Rs.3.53 Crores to 35352 beneficiaries.
- Rs.5000.00 per member to Women SHGs (Maximum 20 members) subject to maximum of Rs.1.00 lakh was announced by the Government for this segment. Under this Scheme Rs.2.39 Crores was sanctioned to 480 SHGs.
- The farmers who have been sanctioned KCC limit, an amount equal to 10% of sanctioned limit subject to minimum Rs. 10,000.00 and maximum Rs. 30,000.00 was announced under this scheme. The Bank sanctioned an amount of Rs. 161.26 Crores to 46639 farmers.
- Under Garib Kalyan Yojna an amount of Rs.98.14 Crores was successfully credited to Women Jan Dhan Accounts in the State.
- Under PM Kisan Samman Nidhi Scheme Rs. 173.87 Crs. was credited to 869352 farmers.

Further, Mr. A.K. Goel, MD & CEO, UCO Bank informed the House about Guaranteed Emergency Credit Line Scheme which is another economic relief package for MSMEs announced under Atma Nirbhar Bharat Abhiyan. Under this, collateral free loan up to 20% of outstanding balance as on 29.02.2020 has to be sanctioned. He assured that all the eligible interested borrowers will be covered as per laid out norms and the benefit will be extended to every nook and corner of the State with full involvement of the member banks. Under this segment, Rs. 632 crores has been sanctioned to 11431 beneficiaries till 12th June, 2020.

In his parting remarks, Mr. Goel, MD & CEO, UCO Bank apprised the House that the 154th SLBC meeting scheduled for 20.03.2020 was deferred due to the pandemic problem but a special SLBC meeting through VC was held on 30.04.2020 in which progress for period up to December, 2019 was reviewed and was attended by very few stakeholders. He concluded the Key Note Address by conveying his best wishes for good health of all the participants. He extended best wishes for fruitful & conclusive deliberations on all agenda issues for the meeting.

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

Mr. K.C. Anand, GM In-charge, RBI, extended his warm welcome to the dignitaries sitting on the dais. He first of all highlighted the measures taken by Reserve Bank of India at the national as well as state level in this time of COVID-19 pandemic crisis. He informed the house that RBI is closely monitoring the position of currency availability in the country with focus on maintaining adequate liquidity in the system. He briefly apprised the house about various measures announced by RBI in view of the economic situation during the COVID pandemic. RBI had ensured the sustained operation of

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Payment and Settlement System in the country. The RTGS, NEFT, foreign exchange transactions etc. were kept operational since 3rd week of March 2020, for which a staff of 150 officers was specially quarantined in a hotel, away from their families assuring seamless 24x7 functioning of the P&S system.

While highlighting the steps taken at State Level, GM (In-charge) informed the house that RBI Shimla too has been closely monitoring the position of currency availability across the State and during the last few months, currency notes worth Rs.3344 crore were remitted across the currency chests in HP. He reiterated RBI's commitment to maintain adequate supply of currency across the State through its Issue Circle at RBI, Chandigarh. He raised a concern regarding the non-functioning of ATMs in various parts of the State. He informed that during the month of March and April 2020, the uptime for majority ATMs of the banks (SBI, BoB, Union Bank of India, IndusInd bank, ICICI bank and Axis bank) were found to be below 90%. He advised the member banks to ensure that the non-functional ATMs be brought to work and also to ensure their sustained functioning. He specifically mentioned about non-functioning of two ATMs of UCO Bank in Lahaul & Spiti for long time.

In his address, Mr. K.C. Anand, GM (In-charge), RBI further emphasized on increasing the network of Business Correspondents in the State. Mr. Anand commended the work done by the BCs during the difficult times and emphasised upon their role and importance in extending banking services to the far flung and remote areas. Citing the comparative BC to ATM ratio of 5 in Himachal Pradesh with the ratio of 10 at the National level, he advised the banks to broaden the BC network by 10% up to March 2021. He also desired that Lead Banks must ensure proper functioning of all BCs in the districts. He also informed the house that despite repeated assurances given by SBI to deploy 17 BCs in Lahaul and Spiti as per the SSA approach, no progress has been seen on ground as not a single BC is functioning in the district so far.

While addressing the House, Mr. K.C. Anand informed about the inconsistency in the SLBC data and advised the Convenor to focus on the same and ensure that only correct data is placed before the house. Incidentally, various agencies contested the correctness of the data furnished by SLBC in the meeting raising question mark on the authenticity of the overall position reviewed by the highest forum under Lead Bank Scheme. Mr. Anand suggested that SLBC may put in place a comprehensive mechanism where data submitted by banks is examined at their level first and obtain clarifications wherever the same is doubtful/ incorrect.

GM In-charge, RBI, Shimla informed the house that the benefits announced by RBI and Central government (extension of moratorium on loans, ECLG scheme etc.) needs to be extended by banks to the borrowers as per the extant instructions. He expressed his concern that complaints are being received by RBI from various quarters on the non-extension of support from the bank branches which must be looked into by the State heads of all banks. Also, he advised Controllers of all the banks to ensure that the pendency of more than 2 months is cleared under under Mukhya Mantri Swablamban Yojana and other Government Sponsored Schemes. He informed the house about the risks and precautions regarding new types of frauds during COVID pandemic and advised banks to create awareness about them, through available technological platforms.

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Discussion on Agenda Items

Mr. P.K. Sharma, AGM Incharge, SLBC informed the House that agenda papers have been placed before the participants and the point-wise agenda issues are being taken up for deliberations by Power Point presentation. The agenda for the 156th meeting was discussed at length in the 6th Steering Committee held on 15.06.2020. 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 154th State Level Bankers' Committee Meeting held on 06.12.2019 were circulated by the Convenor Bank to all SLBC members vide its letter No. DGM/SLBC/2019-20/154 dated 11.12.2019. Since no comments were received from any quarter, the minutes of the 154th quarterly review meeting for quarter ended September, 2019 stands confirmed and adopted.

The 155th SLBC Meeting was scheduled to be held on 20.03.2020 which could not be held due to COVID19. However, a short Review Meeting through VC was held on 30.04.2020 and minutes of the same were circulated to all stake holders on 11.05.2020.

The House adopts and confirms the minutes of 154th and 155th State Level Bankers' Committee Meeting.

Action Taken Report in respect to 154th SLBC meeting:

S. No.	Action Suggested	Action Taken
1.1	<p><u>Sub-committee on BC Model</u></p> <p>The BC Model Paper was finalized and compiled by the sub-committee. RBI suggested that the compiled model should be sent to the Member Banks operating in the State and forwarded to respective Head Offices of the Banks for their approval.</p> <p>Mr. K.C. Anand, GM (In-charge), RBI suggested that the Member Banks must forward proposal of new BC model to their respective Head Offices for the approval at board level. Latest position on the same must be placed in next SLBC meeting.</p> <p>As per the latest status received on the</p>	<p>The feedback received from Member Banks points out that Head Offices of Banks have their reservations against finalizing specific BC model for the State in particular.</p> <p>Mr. Anil Kumar Khachi, Chief Secy., Govt. of H.P. asked Mr. A.K. Dogra, Deputy Secretary, DFS to take up the matter with the Joint Secretary, Ministry of Finance to implement the BC Model finalized for the state of H.P. in all the Hilly States of the country as they share the same topology and face similar constraints in effective implementation</p>

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	<p>matter from different Member Banks, it has been observed that the proposal is lying pending with the Boards of respective banks.</p>	<p>of the BC model. In response to the query of Chief Secretary, Mr. A.K. Dogra, Deputy Secretary, DFS, requested that a copy of the BC Model finalised for HP State may kindly be sent to his office so that the same can be considered for implementing across the country.</p> <p>Member Banks were once again advised to pursue the matter with their Head Offices to bring the matter to a logical end well before the next round of SLBC meeting.</p> <p>Mr. A.K. Goel, MD & CEO, UCO Bank informed the House that the finalized BC model has been adopted for the Bank.</p>
1.2	<p><u>Progress under PMJDY</u></p> <p>During the deliberations held in the 5th Steering Committee meeting, GM RBI pointed out that some banks have not reported the amount under PMJDY.</p>	<p>Matter was pursued with different Member Banks through letter dated 10.03.2020.</p> <p>For the quarter ended March, 2020 all the Banks have reported the amount under PMJDY accounts.</p> <p>The agenda point is to be dropped from the next SLBC with an instruction to the Banks to ensure correct and complete reporting of information.</p>
1.3	<p><u>Appointment of FLC in Kinnaur, Lahaul & Spiti, Bilaspur and Una</u></p> <p>GM, RBI informed the House that currently FLCs are not appointed in the above mentioned districts.</p> <p>Present status is as follows: 1. Kinnaur: As per the information received</p>	<p>Mr. Pawan Kumar, DGM, SBI apprised the House that the FLC will be appointed at the earliest in the district.</p>

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	<p>from LDM Kinnaur, two FLCs are working in the district, one from HPSCB and the other from PNB.</p> <p>2. Bilaspur: FLC has been appointed by UCO Bank on 05.06.2020.</p> <p>3. Una: FLC appointed by PNB on 06.01.2020.</p> <p>4. Lahaul & Spiti: FLC has still not been appointed.</p>	
1.4	<p><u>Performance of BCs</u></p> <p>In the last Steering Committee meeting, GM RBI took a strong note on the issue of non-reporting of BC transactions by various member banks.</p> <p>Matter was again taken up with banks by SLBC. As per the latest reporting done by banks for March Quarter, BC transactions has been submitted by all the Banks, barring Indian Bank.</p>	<p>Mr. Anil Kumar Khachi, Chief Secretary, Govt. of H.P. expressed dissatisfaction over non-reporting of information by Indian Bank and advised that an explanation be called by the erring Bank.</p>
1.5	<p><u>Revamping of SLBC Website</u></p> <p>The agenda of revamping of SLBC website was discussed in the 5th Steering Committee meeting. GM, RBI suggested SLBC to complete the task of revamping of website expeditiously.</p> <p>Member Banks are yet to complete the task of developing standardized data flow system.</p>	<p>Revised list of 80 block codes has been circulated to the Banks. Also, new website of SLBC, www.slbcindia.com has been created and is functional now.</p> <p>UCO Bank has already created the standard data flow system as per LBS scheme.</p> <p>Member Banks are advised to complete the process of developing the standardized system at the earliest. Banks will have to provide the SLBC data from now onwards, (April 2020 quarter) in the new website.</p>

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AGENDA ITEM NO.-2

Agenda 2.1.1: Atmanirbhar Bharat Abhiyan

The outbreak of COVID-19 globally has badly impacted the economy and has hampered the banking activities as well. In spite of the hardships being faced by the Bankers' community, the relief packages and schemes being announced by the Centre as well as State Government are being implemented whole-heartedly. The progress under the Scheme is being continuously monitored and was presented in the House.

Progress under Instant Credit to MSMEs and GECL

During the period from 1st April, 2020 to 12th June, 2020, instant credit under MSME was provided to 14145 beneficiaries amounting to Rs. 231.98 crores. Also, under GECL scheme, 11431 customers were benefitted and amount of Rs. 632.21 crores was financed.

Mr. Ram Subhag Singh, Addl. Chief Secretary (Industries), Govt. of H.P. asked SLBC to provide the details of the customers eligible under the MSME scheme to provide a clear picture. Member Banks are advised to provide the information related to the number of customers eligible under the Scheme.

(Action: All Member Banks in HP)

Additional Chief Secretary, Industries highlighted that there is a huge gap between the MSME units operational in the State and the units covered under the relief scheme. He also put forth the difficulties being faced by MSME borrowers in availing the benefits, mainly being:

1. Extension of charge for covering the additional credit extended.
2. Fresh consent from guarantor for covering the additional amount financed.
3. Rechecking of CIBIL and re-inspection of already financed unit.
4. Processing fee being charged by certain Banks.

He advised the Banks to implement the Scheme in the true spirit in which it has been launched. Instructions should be passed by Controlling Heads to their respective branch functionaries to improve performance under the Scheme. In the next two weeks, efforts should be maximized to cover all the eligible borrowers.

On this, Chief Secretary had also requested Mr. A.K. Dogra, Deputy Secretary, DFS, to place his concerns about the difficulties being faced by MSME borrowers in availing the benefits, before Secretary DFS with the request to make the process simple.

(Action: All Member Banks in HP)

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Mr. A.K. Goel, Chairman and MD, UCO Bank apprised the House that individual Mudra loan beneficiaries can also be covered under the GECL Scheme and the process should be completed by 30th June, 2020.

Mr. A.K. Dogra, Deputy Director, DFS expressed dissatisfaction on the low performance of Private Banks and emphasized upon them to increase their share.

(Action: Private Banks in HP)

Mr. Anil Kumar Khachi, Chief Secretary, Govt. of H.P. expressed that there should be no doubts regarding the implementation of the Scheme and the Banks should boost their performance and cover maximum MSME units.

(Action: Member Banks in HP)

Credit Extended to Women SHGs

While deliberating on the matter of credit extended to women Self Help Groups, it was shared with the House that Rs. 2.39 crores have been financed in 480 accounts during the period from 1st April, 2020 to 12th June, 2020.

Mr. Sandeep Bhatnagar, Secretary, Rural Development Department pointed out that around 19000 SHGs are working in the State but only a few of them are interested in availing benefit under the Atma Nirbhar Scheme. Mr. Anil Kumar Khachi, CS, Govt. of H.P. asked the Banks to increase the number of SHGs covered under the Scheme. Also, he advised the Rural Development Department to create awareness about the Scheme among the SHGs and to take feedback from the field level functionaries as to how the Scheme can be popularized amongst the SHGs.

PM Kisan Samman Nidhi: KCC Saturation

As per the data received from the Department of Land Records, H.P., amount of Rs. 2000/- under PM Kisan Samman Nidhi was extended to 8,89,891 farmers in the State in the month of April, 2020. As per the data available on the PM Kisan Portal, out of the total PM Kisan Samman Nidhi beneficiaries, in principle sanction was given in 52039 accounts. Out of these accounts, 21843 accounts have been sanctioned amounting to Rs. 27255.18 lakhs. Remaining 30196 beneficiaries are to be covered under the KCC scheme.

The number of beneficiaries to be covered under the KCC scheme is very small and needs to be increased. In order to maximize the number of beneficiaries under the scheme, field level functionaries from the Department of Agriculture and Land Records need to be involved.

Ms. Inderjeet Sangwan, AGM, NABARD informed the House that in order to popularize the KCC saturation scheme among the general public, NABARD has tied up with FM stations in the State and the jingles highlighting the features of the campaign will be advertised from 1st July onwards.

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Mr. Ram Subhag Singh, Additional Chief Secretary, Industries opined that the details of the farmers covered under PM Kisan Samman Nidhi Yojana is readily available with the Deptt. of Agriculture. The Agriculture Development Officer and field functionaries should obtain the applications from eligible farmers in coordination with the Banks so that the maximum KCC coverage is ensured and saturation is achieved within the fixed timeframe.

Mukhya Mantri Swavlamban Yojana

A review meeting held on 11.06.2020 with Member Banks at UCO Bank Zonal Office, Shimla under the Chairmanship of Deputy Director, Department of Industries to review the progress under MMSY.

As on 20.06.2020, 4324 cases have been sponsored to member banks under MMSY out of which 1368 cases have been sanctioned and 1192 cases are pending with the banks. Also, 1764 cases have been rejected by the Banks citing reasons such as, CIBIL report not favorable, unit not viable, borrower lacking technical know-how for running the unit, units having similar business already running in the proposed area, borrower availed loan from some other Bank, borrower not interested in getting loan etc.

Bank-wise pendency list is shared by Convener Bank with the Member Banks via email time to time for timely disposal of cases under the Scheme. Controlling Heads of the Member Banks are advised to dispose of the pending cases in an expeditious manner.

Mr. Anil Kumar Khachi, Chief Secretary, Govt. of H.P. advised the SLBC to consolidate age-wise pendency under the Scheme and instructed the member Banks to clear the pendency at the earliest. Industries Department is requested to provide the Branch-wise list of pending cases on regular interval as per the format designed by SLBC so that monitoring and disposing of the pending cases can be done in a timely manner.

Mr. Ram Subhag Singh, Addl. Chief Secy., Industries expressed his displeasure over large number of cases being rejected by Banks. He apprised the House that the LDMs and members from major Banks are part of the District Level Committee who assess the applications and sponsor them to Banks. If there are reservations against the applications, the same should be rejected then and there to reduce the high rate of rejection at Bank level.

Online portal for MMSY is being developed by the Directorate of Industries which will be available for testing from 30th June, 2020 and will be launched by 7th July, 2020 as apprised by Mr. H.R. Sharma, Director, Industries, H.P. This will enable the Banks and State Govt. to monitor the progress on real-time basis. Also, age-wise pendency will be available on the portal for effective follow-up.

Mr. Uday Chandra, Chairman, HP Gramin Bank suggested that provision for back-ended subsidy should be incorporated in the Mukhya Mantri Swavlamban Yojana on the same lines as PMEGP. Mr. Ram Subhag Singh, ACS, Industries advised Director, Industries to chalk out the said provision in the Scheme.

(Action: Industries Deptt.)

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During the proceedings, it was mentioned that the targets under MMSY for the FY 2020-21 have been circulated to the LDMs and advised to allocate the targets amongst the member banks. Mr. Ram Subhag Singh, Addl. Chief Secretary, Govt. of H.P. informed the House that the targets are subject to revision and can be increased down the line. He advised the Banks to gear up for increasing financing under the scheme.

(Action: Member Banks)

Mr. P.K. Sharma, AGM & SLBC In-charge informed the august House that the progress under MMSY will be monitored on a monthly basis and review meeting will be convened with the representatives from the Industries Department and major banks to resolve the pendency under the Scheme at the earliest. Mr. K.C. Anand, GM In-charge, RBI expressed that representative from RBI will also participate in the said sub-committee meeting for at least next 6 months to review the progress under the scheme.

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

Agenda item No-2.5: Review of Performance under major centrally sponsored Scheme for the quarter ended March, 2020.

The progress under credit linked Government sponsored programmes / Schemes like NRLM, NULM, PMEGP, DEDS etc up to quarter ended March, 2020 were reviewed by the House. In the scheme-wise review by the House, the important points mentioned are as below;

Agenda 2.5.1: National Rural Livelihood Mission (NRLM) Scheme:

Progress under the scheme reviewed in a Sub-Committee Meeting held on 12.06.2020 under the chairmanship of Mr. J.N. Kashyap, DGM & SLBC Convenor and attended by Member Banks and Implementing agency, HPSRLM.

- As on 31.03.2020 banks have disbursed **Rs. 69.84 crore** under the Scheme against a target of Rs.64.88 crores for the FY 2019-20. Although target under amount to be sanctioned to SHGs has been exceeded by Banks, only 3724 SHGs have been financed against a target of 8620 SHGs. Secretary, Rural Development Department urged the Banks to focus on this aspect as well and ensure that the targets for the year 2020-21 are met without fail.

- In the review meeting pending list of **111 cases** was discussed. Controlling Head of member banks to instruct their branches to adhere to time norms for disposal of sponsored cases and inform disposal of sponsored cases to sponsoring Agencies (BDO office in each block).

The proceedings of the subcommittee meeting held on 22.11.2019 placed before the house and the pendency under the Scheme was discussed. Mr. Khachi, ACS (Finance) expressed hope that the pendency will be resolved at the earliest.

(Action: All Member Banks in HP)

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Agenda 2.5.2: National Urban Livelihood Mission (NULM):

Progress under the scheme reviewed in a Sub-Committee Meeting held on 11th June, 2020 under the Chairmanship of Director, NULM, H.P. and attended by Member Banks.

HIGHLIGHTS:

- As per **progress as of 31st March, 2020**, banks have disbursements of **Rs. 317.34 lakhs in 178 accounts** in FY 2019-20.
- Banks have **67 pending cases** as per position emerged in review meeting. Bank-wise position placed before member banks in the House and Controlling Head of member banks have been requested to instruct their branches to adhere to time norms for disposal of sponsored cases and inform disposal of sponsored cases to sponsoring Agencies (ULBs).

The proceedings of the subcommittee meeting held on 11.06.2020 placed before the house.

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

Mr. Rajneesh, Secretary, Urban Development Deptt., apprised the House of the PM SVANidhi Scheme, a special micro-credit facility scheme for providing affordable loan to urban street vendors to resume their livelihoods that have been adversely affected due to COVID-19 lockdown. Under the Scheme, collateral free working capital loan of up to Rs. 10,000 will be extended to the Urban Street Vendors vending on or before 24th March, 2020. The tenure of the loan is 1 year and will be repaid in monthly installments. On timely or early repayment, the vendors will be eligible for the next cycle of working capital loan with an enhanced limit.

The vendors, availing loan under the scheme, are eligible to get an interest subsidy @ 7%. The interest subsidy is available up to March 31, 2022. The scheme will incentivize digital transactions by vendors through cash back facility. The onboarded vendors would be incentivised with a monthly cashback in the range of Rs. 50 to Rs. 100. The transaction trail so created will build the credit score of vendors for enhancing their future credit needs.

Salient features of the Scheme have been forwarded via email dated 25.06.2020 to the member Banks. Controlling Heads of Banks are advised to make concerted efforts towards achieving targets under the Scheme.

(Action: All Member Banks)

Mr. Rajneesh informed the House that out of the 54 Urban Local Bodies, 22 ULBs are already conducting awareness camps about the Scheme amongst the street vendors and the rest will do so by 30th June, 2020. The district of Dharamshala has been selected for saturation under the Scheme by 31st July, 2020.

GM, Punjab National Bank requested the Urban Development Department to share the list of urban street vendors registered with them. This will enable the banks in the State to contact and extend credit facilities to the eligible vendors under the Scheme.

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Urban Development Department is requested to share the list of street vendors registered with them which will equip the Banks to cover maximum customers under the Scheme and make it a success.

(Action: NULM- Urban Development Deptt.)

Agenda 2.5.5: Dairy Entrepreneurship Development Scheme (DEDS):

Progress under the DEDS scheme placed before the House. Banks have sanctioned **537 proposals involving amount of Rs. 1156.71 lakhs** till quarter ended March, 2020.

Ms. Inderjeet Sangwan, AGM, NABARD apprised the House that the budget for FY 2020-21 has not yet been finalized for the State.

(Action: Member Banks in Himachal Pradesh)

Agenda 2.5.6: Pradhan Mantri Awas Yojana (Urban):

Pradhan Mantri Awas Yojana (PMAY) – Housing for all (Urban) has been launched on all India basis w.e.f. 17.06.2016 and is operational in all the statutory towns and planning areas as notified with respect to the statutory town and planning and which surround the concerned municipal area.

- Credit linked subsidy component is being implemented as a Central Sector Scheme. Credit linked subsidy (CLS Scheme) will be provided on home loans taken by eligible urban poor (EWS/LIG/MIG) for acquisition, construction of house. The Central Government has extended the Credit Linked Subsidy Scheme for Middle Income Group (MIG) has been extended till 31st March, 2021.
- Banks have sanctioned 184 proposals amounting to Rs. 2127.81 lakhs during the FY 2019-20. Only sixteen banks namely Allahabad Bank, Andhra Bank, Bank of Baroda, Bank of India, Canara Bank, Corporation Bank, Indian Bank, Oriental Bank of Commerce, Punjab National Bank, State Bank of India, Syndicate Bank, UCO Bank, Union Bank of India, HP State Cooperative Bank, South Indian Bank and H P Gramin Bank have reported progress during the FY 2019-20. Controlling Head of member banks are requested to monitor the progress under the scheme closely.

(Action: All Member Banks in HP)

Mr. Anil Kumar Khachi, Chief Secretary, Govt. of H.P. opined that the potential under the Scheme should be assessed so that a clear picture of performance of Banks can be obtained. The assessment will aid in figuring the target for the State and a timeline can be chalked out for covering the beneficiaries.

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Urban Development Department in consultation with the State Level Bankers' Committee to assess the potential under the Scheme and accordingly set the targets for the State.

(Action: Urban Development Deptt.)

AGENDA ITEM NO -3

FINANCIAL INCLUSION CAMPAIGN IN HIMACHAL PRADESH- REVIEW FOR MARCH, 2020.

Agenda Item No-3.2: Social Security Schemes: (PMSBY/PMJJBY/APY)

The performance of Banks under Social Security Insurance schemes viz. PMSBY and PMJJBY placed before the House. Banks have enrolled total 13.15 lakh under PMSBY and 3.83 Lakh account holders under PMJJBY up to end of March, 2020.

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

Pradhan Mantri Suraksha Bima Yojana (PMSBY): Banks have enrolled nearly 13.15 lakh account holders under the Scheme. Under the Scheme, 716 account holders have benefitted with receipt of insurance claim to the nominees as on 02.06.2020.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): Banks have enrolled more than 3.83 lakh account holders under this Annual life insurance scheme and nearly 1263 beneficiaries have been paid insurance Claim under the Scheme as on 02.06.2020.

Delay in settlement of Insurance claims: 97 cases have been pending for more than 2 months under PMSBY scheme. Also, 62 cases have been pending under PMJJBY scheme for more than two months. Beneficiaries enrolled under both the above mentioned Micro Insurance schemes belong to low income groups and Banks need to ensure that necessary paper formalities are completed without any hassle and Insurance Companies to ensure that claims should not remain pending beyond two months.

Mr. Khachi, Chief Secretary, Govt. of H.P. expressed his strong displeasure over delay in settling of insurance claims. Mr. J.N. Kashyap, DGM & SLBC Convenor assured him that letters seeking explanation for long delays in settling of claims will be written to the Insurance Companies with a copy to State Govt.

(Action: SLBC / LIC/ Oriental insurance Co.)

Atal Pension Yojana (APY):

Banks have enrolled more than 1.75 lakh subscribers under the Scheme till the end of March, 2020. House requested member banks to cover the eligible account holders in a camp mode.

(Action: All Member banks/ Department of Post in H.P./ Deptt. of Finance, H.P. Govt.)

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Agenda item No- 3.3: Financial literacy campaign in Himachal Pradesh

Progress in financial literacy campaign held by Banks during the quarter ended March, 2020, placed before the House. RRBs/ Cooperative Banks have conducted 39 special camps in the State during the March, 2020 quarter for newly inducted people. In addition, 219 FL Camps were organized for Target groups covering farmers, SHGs, students, etc. Also, 259 special camps were organized for newly inducted people and 342 target group specific camps were organized by PSBs in the quarter ended March, 2020.

Apart from FLCs, Bank Branches in rural areas have organized financial literacy camps in their Service areas and total 2320 camps have been organized in the quarter ended March, 2020. General Manager RBI, urged the member banks to hold FLCs regularly and ensure that at least one FLC is organized by each rural branch once in a month.

Sh. Anil Kumar Khachi, Chief Secretary, Govt. of H.P. instructed that third party evaluation of progress of Financial Literacy Camps should be done. This will aid in analysis of impact of these camps on increasing financial literacy and inclusion in the State.

Ms. Inderjeet Sangwan, AGM, NABARD informed the House that DDMs are entrusted with the task of evaluating the performance of FLCs in their respective districts. NABARD to accomplish the impact assessment of financial literacy camps organized by the bank branches as well as the FLCs at the earliest.

(Action: Member Banks/NABARD)

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

As of 31.03.2020, banks have deployed total 4291 Bank Mitras in Himachal Pradesh. Out of these, 3916 are in active state and remaining 375 Bank Mitras are inactive. Stress is to be given on activating all the BCs in the State.

(Action: Member Banks)

Mr. K.C. Anand, GM (In-charge), RBI expressed that special focus should be given on increasing the number of active BCs in the State to 5000 by March, 2021. In addition, Mr. Ramesh Chand, GM, RBI stressed that the BC network should be mapped as per sub-service area and it should be ensured that all the sub-service areas are covered by BC network.

Mr. Anil Kumar Khachi, ACS (Finance) directed that the performance of member Banks should be monitored and reviewed. In order to gauge whether the Bank's performance has improved, comparative analysis of quarter-wise progress should be done to provide a clear picture of where the State stands.

(Action: SLBC H.P.)

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3.5: Pradhan Mantri Mudra Yojana (PMMY):

The progress under PMMY placed before the House. Banks have financed 120254 Micro & Small Entrepreneurs under the scheme with amount outstanding of Rs. 2319.61 crores as of 31.03.2020.

The number of MUDRA Cards issued by banks are just 60602 as of 31.03.2020 and there is a need to issue Mudra Cards to more loanees to give them the option of availing hassle free credit up to certain limit of the total credit limit extended under the scheme. All member banks requested to pay focused attention for issuance of MUDRA Cards.

On the performance of Pradhan Mantri Mudra Yojana, Mr. A.K.Dogra, Deputy Secretary, DFS, had stated that as per the mandate of the scheme 60% loans needs to be sanctioned to the Shishu category whereas performance of Himachal Pradesh is only 6.6% on which Chief Secretary also took a strict view of the low performance under Shishu category of Mudra scheme. (60% mandate is by amount and not by numbers.)

Mr. Khachi informed the House that the Union Government has approved the scheme for 2% interest subvention for **prompt payment** to all Shishu loan accounts under PMMY for a period of 12 months. The loans which are not NPA as on March 31st, 2020 are eligible under the Scheme. He advised the banks to provide the list of eligible beneficiaries under the announced scheme. The member banks are advised to submit the information to the convenor bank.

(Action: Member Banks in HP)

AGENDA ITEM NO.-4

Agenda Item No-4: Performance under Annual Credit Plan (ACP) 2019-20 – Period ended 31st March, 2020

The achievement up to period ended 31st March, 2020 under ACP 2019-20 mentioned in the agenda notes placed before the House. Banks have disbursed fresh loans to the tune of Rs. 26898.64 crore to more than 8.72 lakh new units.

The overall achievement against the target set for the financial year 2019-20 recorded at 106.29%. The sub-sector wise achievements for financial year 2019-20 placed before the House – Priority sector advances - Rs. 19189.67 crores (86.18%); Non Priority sector advances- Rs. 7708.97 crore (269.02%); Agriculture sector– Rs. 7946.96 crore (71.78%), MSME advances– Rs. 9866.46 crore (129.83%).

Mr. Khachi, Chief Secretary, Govt. of H.P. took strong note of member Banks who have performed poorly under ACP 2019-20 and have failed to achieve allotted targets. He instructed that explanation be sought from the poor performing Banks and mail be sent to the MDs of these Banks under the signature of Mr. A.K. Goel, MD & CEO, UCO Bank.

(Action: SLBC, HP)

The Annual Credit Plan for FY 2020-21 was presented in the meeting. Target of Rs.23,62,473.74 Lakhs for the year 2020-21 has been fixed under Priority Sector which is 6.10% over the Target of

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Rs.22,26,600.00 Lakhs for last year. An amount of Rs. 4,07,702.50 Lakhs has been allotted against the target of Rs.3,04,200.00 Lakhs for Non-Priority Sector which is 34.16% over the last year Target. Aggregated Target has been fixed at Rs. 27,70,176.24 Lakhs against Rs.25,30,800.00 Lakhs inclusive of Priority and Non-Priority Sectors which is 9.46% over the Target of last year. The finalized ACP for 2020-21 has been circulated among all the stakeholders. The member banks are advised to work diligently to achieve the targets set for the financial year.

(Action: All the Member Banks)

AGENDA ITEM NO. 5

Agenda 5.3 Credit Deposit Ratio (CDR)

The overall Credit Deposit ratio (based on instructions from RBI) in the State stands at 45.30% as of 31st March, 2020 which is quite lower than the National Parameter of 60%. On comparing CD ratio of neighboring states with Himachal Pradesh, it was shocking to note that the CD ratio for Jammu & Kashmir stands at 50.67 which is higher than that of H.P.

Mr. Khachi expressed his immense displeasure on the lower CD ratio as compared to adjoining states and strictly advised the stakeholders to focus on increasing the advances in the State so the CD ratio is improved.

(Action: All Member Banks/LDMs in HP)

AGENDA ITEM NO.6

Agenda 6.4 Implementation of Pradhan Mantri Fasal Bima Yojana for Kharif 2019 and Rabi 2019-20 and Restructured Weather Based Crop Insurance Scheme (RWBCIS) for Kharif 2019 season in H.P.:

UCO Bank, B/O Anti had reported that they have insured the farmers' crops under PMFBY from Agriculture Insurance Company of India with add-on cover for hailstorm. The Insurance company declined the claim. Farmers have complained to Divisional Manager, AIC, Panchkula along with copy to Principal Secy., Agriculture, Secretary, Horticulture and SLBC.

During the deliberations, contact could not be established with the representative from AIC Ltd. to gather their feedback. To ensure timely disposal of the matter, a letter is being sent again by SLBC to the concerned Insurance Company along with copies to the Principal Secretary, Agriculture and Secretary, Horticulture for their intervention.

(Action: SLBC, AIC Ltd., Agriculture and Horticulture Deptt.)

Agenda 6.7 Cropping Pattern in Farm Sector in H.P.

Crop season refers to the period up to harvesting of the crops grown. The crop season for each crop is determined by the State Level Bankers' Committee in each State. It was accepted that as no long term crops were grown in the State, therefore guidelines issued for short term crops can be considered for determining cropping pattern in the State. In this backdrop, Department of Agriculture, Horticulture and Revenue are requested to provide the detailed pattern of all crops

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grown in the State so that cropping pattern for the state may be finalized in conformity with RBI instructions.

(Action: Deptts. of Agri, Horti. and Revenue / SLBC, HP)

Agenda 6.8 Expanding and Deepening of Digital Payments

The matter of deepening of digital payments was deliberated in the sub-committee meeting held on 15.06.2020. RBI advised that the LDMs in the identified districts, viz., Hamirpur, Chamba and Solan should strive to achieve 80% of their allotted targets by September, 2020 and achieve their targets by October, 2020. Also, the Finance Department, Govt. of H.P. is requested to issue instructions to the DCs in Solan and Chamba respectively on the same line as issued to DC Hamirpur.

Mr. Ramesh Chand, GM, RBI brought to the notice of the House that the performance in Solan and Chamba district is not up to the mark and needs improvement in order to achieve the allotted targets within prescribed timeline.

The LDMs in the identified districts are advised to follow the roadmap diligently and ensure achievement of allotted targets.

(Action: LDM Solan, Hamirpur, Chamba, Finance Deptt.)

AGENDA ITEM NO.8

AGENDA No-8: Review of Progress under Non-Sponsored Programmes in Himachal Pradesh -Quarter ended March, 2020

Agenda item No-8.3: Doubling Farmers Income by 2022

During the deliberations in the course of the meeting, the parameters for monitoring and reviewing the progress under the agenda were discussed. These indicators are classified as Benchmark parameters and Growth parameters. Mr. Ramesh Chand, GM, RBI advised SLBC to devise necessary reporting mechanism for the given parameters so that periodic review can be done and include the information in the upcoming SLBC meeting.

(Action: All Member Banks in HP)

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

Before concluding the 156th SLBC review meeting, worthy Chairman Mr. Anil Kumar Khachi, Chief Secretary to the Govt. of H.P. guided the House with his concluding remarks:

Concluding Address of Sh. Anil Kumar Khachi, Chief Secretary to the Government of Himachal Pradesh:

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While addressing the House after formal welcome to the dignitaries and all other participants, Mr. Khachi impressed upon all the stakeholders that the sanctity of the data is of utmost importance and accuracy should be maintained. It is the onus of individual banks to ensure that correct data is updated on the SLBC portal. Also, the member Banks should ensure that consistency is maintained in the figures reported to different agencies.

Secondly, he opined that major issues should be focused on in the SLBC meeting and these points should be deliberated in detail. Remaining agendas can be marked as noted. This approach can be adopted for the forthcoming SLBC meetings.

Mr. Khachi, Chief Secretary, Govt. of H.P. expressed his grave concern on the low CD ratio of the State. He noted that it is quite alarming that the CD ratio for the State falls behind that of even Jammu and Kashmir given our state is more peaceful and well equipped. He advised that for the immediate quarter, efforts should be made so that our State does not lag behind the neighboring state and subsequently benchmark can be set to surpass the better performing States.

Mr. Khachi remarked that banks need to review their in-house loaning processes which at times are found to be complicated and discouraging for MSMEs and entrepreneurs. He emphasized the Banks to ensure that the eligible entrepreneurs and MSME units in the State are provided hassle free credit facilities. Also, reason behind non-achievement of targets under ACP and various Govt. schemes should be thoroughly introspected.

He wished all the participants good health and advised all to follow the social distancing protocols. He advised the member Banks to strictly adhere to the guidelines being issued by the Government, both Centre and State and thanked all the dignitaries sitting on the dais before summing up his address.

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**156th STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 24th MARCH, 2020
AT COMMITTEE HALL, HP SECRETARIAT, SHIMLA.**

(Annexure 1)

LIST OF PARTICIPANTS:

- I. Chairman: Sh. Anil Kumar Khachi, IAS**
Chief Secretary
Govt. of Himachal Pradesh
- II. Co- Chairman : Sh. A.K. Goel**
Managing Director & CEO
UCO Bank
- III. Convenor SLBC: Sh. J.N. Kashyap**
Deputy General Manager & Convenor SLBC HP,
UCO Bank

IV. Government of Himachal Pradesh & Related Agencies:

SARVASHRI:

1	Ram Subhag Singh	Addl. Chief Secretary, Industries
2	A.K. Dogra	Deputy Secretary, DFS
3	Prabodh Saxena	Principal Secretary, Finance
4	Kamlesh Kumar	Principal Secretary, Labour & Employment
5	Sandeep Bhatnagar	Secretary, Rural Development
6	Rajneesh	Secretary, Urban Development
7	Vinod Thakur	Joint Secretary, Law
8	Rajesh Sharma	Special Secretary, Finance
9	Rakesh Kanwar	Special Secretary, Agriculture
10	H.R. Sharma	Director, Industries
11	M.M. Sharma	Director, Horticulture
12	H.R. Chauhan	Director, Social Justice & Empowerment
13	C.P. Verma	Director, Land Records
14	N.K. Bodhan	Addl. Director, Agriculture
15	Arjun Negi	Deputy Director, Women & Child Development

V): RESERVE BANK OF INDIA, NABARD, NHB, SIDBI, PFRDA, UIDAI, DoP, DoT

SARVASHRI:

1	K.C. Anand	General Manager (In-Charge), RBI
2	D.K. Kapila	Officer In-charge, NABARD

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3	Ramesh Chand	General Manager, RBI, Shimla
4	Inderjeet Sangwan	AGM, NABARD

**VI): COMMERCIAL BANKS:
SARVASHRI**

1	Reeta Kaul	GM, PNB
2	Pawan Kumar	DGM, SBI
3	P.K. Sharma	AGM, (In-Charge), SLBC
4	Nain Singh	AGM, Canara Bank
5	Satinder Chhabra	AGM, SBI
6	Rakesh Kumar	Chief Manager, PNB
7	Omkar Bunkar	Chief Manager, Central Bank of India
8	Ramesh Chand Dadhwal	Chief Manager, SLBC
9	Dixit Monga	Chief Manager, IT Deptt, UCO Bank Zonal Office
10	Jaideep Krishan	Manager, GAD, UCO Bank Zonal Office
11	Peeyush Rathore	Manager, SLBC
12	Kritika Joshi	Manager, SLBC

**VII): COOPERATIVE & REGIONAL RURAL BANKS:
SARVASHRI**

1	Dr. Pankaj Lalit	Managing Director, HPSCB
2	Uday Chandra	Chairman, HPGB

THE BELOW MENTIONED PARTICIPANTS CONNECTED THROUGH VIDEO CONFERENCING

**VIII): LEAD DISTRICT MANAGERS:
SARVASHRI**

1	Ashok Gupta	LDM- Bilaspur
2	Bhupender Singh	LDM Chamba
3	G.C. Bhatti	LDM-Hamirpur
4	Harvinder Singh	LDM-Kangra
5	Daulat Ram Meena	LDM-Kinnour
6	Pama Chhering	LDM-Kullu
7	A.K. Singh	LDM-Shimla
8	J.P. Sharma	LDM-Sirmour
9	J.P. Bhanot	LDM-Una
10	S.K. Sinha	LDM-Mandi
11	Nima Singh Negi	LDM-Lahaul & Spiti
12	Suruchi Sahni	Manager, LDM Office Solan

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IX): PUBLIC SECTOR BANKS

X): PRIVATE BANKS & SMALL FINANCE PAYMENT BANK

XI): COOPERATIVE BANKS

XII): INSURANCE COMPANIES

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