

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

**State Level Bankers' Committee Himachal Pradesh**

**Convenor: UCO BANK**

संदर्भ संख्या: रा.स्त.बैं.स./2020-21/158

दिनांक: 08.01.2021

राज्य स्तरीय बैंकर्स समिति के सभी सदस्यों को जारी।

To All Members of SLBC HP.

विषय: 158वीं राज्य स्तरीय बैंकर्स कमेटी बैठक के कार्यवृत्त।

Sub: Minutes of 158<sup>th</sup> State Level Bankers' Committee Meeting.

इस पत्र के साथ हम राज्य स्तरीय बैंकर्स समिति की 158वीं बैठक के कार्यवृत्त, जो 28.12.2020 को हि.प्र.सचिवालय में आयोजित की गई थी, आपकी सूचनार्थ एवं कार्यवाही हेतु संलग्न कर रहे हैं।

We are enclosing herewith the Minutes of 158<sup>th</sup> State Level Bankers' Committee Meeting of SLBC HP held on 28.12.2020, at HP Secretariat, Shimla, for your information and necessary action.

सादर/ Regards,

भवदीय/ Yours faithfully,



(पी.के.शर्मा /P.K.Sharma),

सहायक महा प्रबंधक एवं प्रभारी/ Asst. General Manager & In-charge,

राज्य स्तरीय बैंकर्स समिति, हिमाचल प्रदेश,

शिमला -171001.

संलग्न: यथोक्त

Encl: As above

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**MINUTES OF SLBC MEETING HELD ON 28.12.2020**  
**AT HP SECRETARIAT, SHIMLA**  
**THROUGH VIDEO CONFERENCING**

158<sup>th</sup> Meeting of State Level Bankers' Committee- Himachal Pradesh was held on 28<sup>th</sup> December, 2020 to review the performance of banking sector in the State for the quarter ended September, 2020. Sh. Prabodh Saxena, IAS, Additional Chief Secretary (Finance) to the Govt. of Himachal Pradesh chaired the meeting. Sh. A.K. Goel, Managing Director & C.E.O., UCO Bank co-chaired the meeting. The list of participants is herewith annexed (Annexure-I).

The meeting started with the permission of the Chair at 3.30 PM at HP Secretariat, Shimla, which was organized through video conferencing and attended personally by few local Representatives of Major Banks', RBI, NABARD and State Government Officials. The meeting commenced with Welcome Address delivered by Sh. S.S. Negi, Deputy General Manager & Convener, SLBC, UCO Bank. The Key Note Address was given by Sh. A.K.Goel, Managing Director & CEO, UCO Bank. The DGM & Convener extended warm welcome to distinguished dignitaries sitting on the Dias and Senior Bureaucrats/Executives from State Government Departments, Boards, Corporations, Banks and Insurance Companies present in the meeting, either physically or through VC.

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

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

- **Sh. Prabodh Saxena**, IAS, Additional Chief Secretary (Finance) to the Government of Himachal Pradesh. DGM & Convener, SLBC, UCO Bank extended heartiest welcome & expressed gratitude towards Sh. Saxena for sparing valuable time to chair the Meeting.
- **Sh. A.K. Goel**, MD & CEO, UCO Bank. The DGM extended warm welcome to MD & CEO on his participation in the meeting. The Convener expressed gratitude towards Sh. A.K. Goel on co-chairing the meeting.
- **Sh. A.K. Dogra**, Director, DFS, Govt. of India. The Convener, SLBC extended heartiest welcome to Director, DFS on his participation in the meeting. Further, he expressed his sincere gratitude for sparing his time to guide the house.
- **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.
- **Sh. D.K. Kapila**, Chief General Manager, NABARD. The DGM, UCO Bank extended warm welcome to CGM NABARD on his participation in the meeting and expressed gratitude for proactive support in rural credit and micro finance.

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While welcoming the participants, DGM & Convenor apprised about the core agenda of the meeting i.e. to review ACP achievement, progress under Government Sponsored Schemes. Further, he told the house that agenda-wise deliberations shall be carried out in detail during the course of meeting.

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

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

The MD & CEO in his Key Note Address to the House highlighted the achievements of banking sector in Himachal Pradesh during the period ended September, 2020. Important points mentioned as below:

- Despite of unprecedented repercussions which were fabricated by COVID-19 pandemic, business cycle is returning to pre-Covid level and hopefully normalcy shall be restored very soon.
- MD & CEO, UCO Bank informed the house that during the festival season, many Banks came out with attractive festival bonanza schemes which helped to bring back the optimism in the consumer sector. Economy witnessed a big surge in transport and housing sector. Government also took many positive decisions to retain and regain the lost confidence in the economy and we are sure the upswing will hold going forward.
- Highlighting the various initiatives to boost different sections of economy by Government of India, MD & CEO said that during the period under review, PM SVA-Nidhi Scheme, KCC to Fishers and Animal Husbandry has been a new initiative and having major importance. As per data available, out of total 2643 cases, banks sanctioned 1410 cases to street vendors under SVA-Nidhi Scheme.
- Under Guaranteed Emergency Credit Line (GECL) Scheme, out of total Rs. 6495 Cr. outstanding with 105242 eligible borrowers as on 29.02.2020, 20% of outstanding amount was fixed as eligibility target under GECL which comes to Rs.1299 Cr.; against which an amount of Rs.987 Cr. was sanctioned under GECL showing an achievement of 76%.
- Under the instant credit to MSME, wherein the eligibility was 10% of the outstanding amount as on 29.02.2020, banks sanctioned Rs.454 Cr. against the eligible amount of Rs.398 Cr. by showing achievement of 114%. Mr. A.K. Goel, while presenting the data said that these figures signify that Banks have truly come forward to extend financial assistance to the needy section of the society during the pandemic.
- Under Mukhya Mantri Swavlamban Yojna, out of 6240 cases, 2288 cases have been sanctioned. The State Government launched new scheme for Hospitality Industry under which out of total 103 cases, 43 cases have been sanctioned out of 88 eligible cases. Mr. Goel urged Bankers to lend proactively under these schemes particularly MMSY. He requested Banks to keep the pending cases to bare minimum.
- While highlighting the ACP achievements, MD & CEO expressed his satisfaction over the performance of banks up to period under review. Under Priority Sector, Banks have achieved 102.93% of the target by disbursing fresh amount to the tune of Rs.14256.11 Crores up to September quarter. The total outstanding advances have reached Rs.56085 Crores. Similarly the deposit increased by 12.44% over March, 2020 to Rs.138425 Crores. Recovery

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performance has slightly deteriorated as compared to last quarter. The total NPAs increased from Rs. 3551.53 Cr in June to Rs. 3630.76 Cr in September, 2020.

- Mr. Goel, MD & CEO, UCO Bank concluded the Key Note Address expressing gratitude to all the participants for sparing their valuable time. He extended best wishes for fruitful & conclusive deliberations on all agenda issues for the meeting.

### **HIGHLIGHTS OF THE ADDRESS DELIVERED BY SHRI A.K. DOGRA, DIRECTOR, DFS:**

Mr. A.K. Dogra commenced his address by extending good wishes for New Year to all the members of SLBC-HP. Further, based on the agenda papers of meeting, he made some observations which require immediate attention from Bankers as well as from State Government. He further elaborated that during the last SLBC meetings the issue of uncovered villages in Himachal Pradesh was discussed at length. Subsequently, the issue has been time and again followed up by DFS with SLBC but still as many as 75 villages are being shown uncovered in HP. Mr. Dogra said that MOS Finance is personally having a close watch on full coverage of Himachal Pradesh by banking facilities.

Director, DFS informed the house that he has been given to understand by the officials of SLBC that HP is fully covered by banking facilities but Member Banks are not updating the locations pertaining to them on the Jan Dhan Darshak Application. Consequently these 75 villages are being shown as uncovered. Mr. Dogra requested representatives from Member Banks to update their bank branches/touch points/ATMs on the Jan Dhan Darshak App so that these villages can be counted among covered category. He requested State Government to provide space for opening of BC touch points in panchayats which will assist in expeditious coverage of these uncovered villages.

Mr. Dogra expressed his concern over pending cases under Government Sponsored Programmes whether State Government or Central Government scheme. He requested Member Banks to meticulously work on the pendency so that pending applications are timely cleared and benefit can be imparted to the beneficiaries. These pending cases should be deliberated at various levels like BLBC, DLRC etc. so that disposal of pendency can be done expeditiously. He further elaborated that pendency under PM SVA-Nidhi scheme in particular shall be taken care of as amount might be too small for bankers but for a street vendor amount of Rs. 10000/- can heavily assist in reorganizing his business activity. Director, DFS also showed his resentment over claims pending under social security schemes like PMSBY and PMJJBY. He said that these claims should be settled in prescribed time norms so that timely relief can be imparted to the family of the deceased.

Mr. Dogra informed the house that progress under Stand Up India scheme is very low. He said in proportion to 2195 branches in HP, loans under Stand Up India should have been extended to 4390 beneficiaries but loans under the scheme have been sanctioned to only 490 beneficiaries. He requested Banks to bestow attention towards financing under the scheme. He also requested SLBC to allot targets under the scheme to Member banks.

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Director, DFS raised the issue of non-adherence of SLBC directions by banks regarding the uploading of SLBC data through SLBC's revamped website. He said that issue has been pending for long and banks must ensure immediate compliance of SLBC directions.

Director, DFS extended best wishes for fruitful & conclusive deliberations on all agenda issues for the meeting.

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

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

At the outset, General Manager (In-charge) welcomed all the participants of SLBC meeting. He extended special thanks to dignitaries sitting on the dais for sparing their valuable time to attend 158<sup>th</sup> SLBC meeting. While referring to the recently concluded State Focus Paper meeting of NABARD, he highlighted few points which are important for economic and social development of State. He appreciated the bankers for achieving 103% of the targets allotted under ACP 2020-21 up to September, 2020. Mr. Anand said that considering the impact of COVID, achievement of 103% is commendable. While sharing the ACP achievement of adjoining States for period under review, GM (In-charge), RBI apprised that Haryana has achieved 67%, Punjab 49 %, Delhi 46% whereas Odisha has achieved around 40%. He further elaborated that considering the past performance in agriculture sector, HP is lacking in agriculture with an achievement of 60%. He requested Member banks to pay special focus on agriculture lending. Apart from agriculture, there is room for improvement in lending under Other Priority Sector, Housing and Education.

Mr. Anand emphasized on effectiveness of sub-committee of agriculture which can strategize about ways for improvement in agriculture sector lending as gradually overall percentage of agriculture is declining towards less than National Parameter of 18%. NABARD was advised to become the convenor of the same.

GM (In-charge) RBI informed the house that recently while addressing the bankers, Governor, RBI had expressed his concern over increasing risk aversion among bankers. He further elaborated that bankers are bound to take risk of financing that should be business oriented and professional. But off late bankers are hesitant in taking risk while financing the loans. He said that bankers are expected to grant credit to client at the hour of need.

Mr. Anand said that Governor, RBI had counted five sectors for revival of economy. Out of these five sectors, three sectors namely Health and Education, Infrastructure and Food Processing pertains to Himachal Pradesh. He further added that Banking Ombudsman office, Chandigarh is receiving some complaints which were also discussed in SLBC meeting. While expounding on the issue he informed that some bankers are submitting false compliance

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about settling of complaints. Suitable action has been initiated against the erring banks. While reiterating the statement given on 4<sup>th</sup> December, 2020 during the review of monetary policy declaration, GM (In-charge) RBI quoted RBI Governor "it has been decided to put in a comprehensive frame work comprising inter alia enhanced disclosure on customer complaints, monetary disincentives in the form of recovery where false disposal of complaints is reported and undertaking intensive review of grievance redressal mechanism and supervisory actions against regulated entities to improve their redressal mechanism".

He informed the house that in near future RBI will be coming out with detailed guidelines pertaining to customer grievance complaints as this area has to be given due importance.

GM (In-charge), RBI said that they are receiving the complaint that in Himachal Pradesh, some banks are charging up to 12% under KCC loans which is gross violations of guidelines. Again action has been initiated against erring banks. He warned bankers to refrain from violating the guidelines and such complaints should not be received by RBI in future.

While emphasising on the need of installing LED screens to disseminate information pertaining to financial literacy, cyber security etc. to general public, Mr. Anand appealed bankers to contribute under Corporate Social Responsibility (CSR) in Himachal Pradesh. He further elaborated that depending upon the outreach of banks in 80 blocks in Himachal Pradesh, banks can decide on installing of these LED screens themselves.

GM (In-charge), RBI informed the house that RBI has started the new mechanism of regulatory sand box from payment system angle. The details of the same are available on the website of Reserve Bank of India. While touching on certain points like uploading of SLBC data through revamped website and demanding of collateral security and third party guarantee in MSME loan less than 10 lakhs, GM, In-charge, RBI, Shimla instructed banks to complete the task of uploading the data on new website in expeditious manner whereas he warned bankers not to demand collateral security and third party guarantee wherever it is not required.

Mr. Anand informed the house that two banks viz. State Bank of India and HDFC Bank have shown their inability to adopt the BC model that was finalised during the BC sub-committee meeting for Himachal Pradesh. He urged SLBC to take note of the same since the model has been formulated considering the topography and other factors prevailing in HP. GM, In-charge, RBI expressed surprise over non-adoption model by these banks. He urged SLBC to take up the matter with these banks for adopting the finalized model.

GM (In-charge) RBI informed the house that in district Chamba and Lahaul & Spiti, appointment of FLC is yet to be made by SBI. He urged Controlling Head of SBI to expedite the matter and make the appointment on prompt basis. Speaking on the issue of uncovered villages, Mr. Anand urged banks to immediately update the banking touch points on Jan Dhan Darshak Application.

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He wished for fruitful and conclusive deliberations on the agenda items.

### **HIGHLIGHTS OF THE ADDRESS DELIVERED BY SHRI D.K KAPILA, CHIEF GENERAL MANAGER, NABARD**

At the outset, Chief General Manager, NABARD welcomed all the participants of SLBC meeting. He extended special thanks to dignitaries sitting on the dais for sparing their valuable time to attend 158<sup>th</sup> SLBC meeting. To start off with, Mr. Kapila complimented bankers for achieving 100 % target against the ACP. He said that performance under Non-Priority sector has been outstanding but Priority sector needs special attention of bankers. He urged bankers to bestow special thrust on agriculture lending as achievement is only 60% up to the half year ended Sept, 2020. Referring to the achievement of Public sector and Cooperative banks i.e. 58 % and 48 % respectively, he said it is a matter of great concern which requires immediate attention. He further expounded that total agriculture has declined by Rs 237 cr in comparison to last year which signifies that immediate attention is required to boost up finance under agriculture sector. CGM, NABARD reiterated that against the total farmers of 9.36 lakhs only 4.30 lakh has been covered under the fold of KCC lending.

He emphasized to re-strategize whether Agriculture and Animal Husbandry can coordinate their actions with the banks at the district level or even at block level for coverage of farmers under the fold of KCC. He further elaborated that KCC requires more focused attention and the general feedback is that farmers have too small land holding may be that is disincentive for these farmers. We have to learn to quantify how many of them are willing to avail KCC and afterwards it must be classified that how many of them can be reached out through KCC, Animal Husbandry and Fisheries respectively.

Speaking with regard to Financial Inclusion, Mr. Kapila expounded that entire banking system is eligible for POS and Micro ATMs for expanding digital banking in rural areas with a focus from Tier III to Tier VI. He requested if NABARD could get more assistance on this front and grant assistance for Bank Sakhis for Cooperative Banks and RRBs. While expressing his views in respect to agriculture credit CGM, NABARD said that many times it has been observed the difference between the unit cost and Scale of Finance is not known to the orchard growers in particular. He apprised the House that in order to replenish the orchards; unit cost comes in whereas scale of finance is for maintenance of orchards. He urged bankers to not only extend loans but also educate the farmers and growers about the same.

Speaking on the E-Shakti project, Mr. Kapila informed the house that NABARD has sanctioned 8 crores and disbursed 5 crores in district Mandi, Kangra, Solan, Sirmour, Chamba and Bilaspur. It is a good project but there is still gap of 7000 accounts in linkage of SHGs. He requested Controlling Heads to look into the matter and sensitize the branches to focus on linkage of SHGs.

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CGM, NABARD apprised the house that they have been providing financial assistance for Financial and Digital Literacy camps. Earlier this assistance was provided to RRBs and Cooperatives Banks, now Commercial Banks are also eligible. He further told that NABARD has imparted grant assistance of nearly 1.8 cr to RRBs and Cooperative Banks for demonstration vans. He requested RRB and Cooperative Banks to activate the same as early as possible.

Speaking on the flagship scheme of Government of India i.e. Animal Husbandry and Infrastructure Development Fund, Mr. Kapila informed that the scheme is yet to take off in the State and the scheme comprised of subvention element also. He urged Banks to go through the contents of the scheme so that once the scheme is launched bankers must be aware about the same.

In respect to RIDF, Mr. Kapila informed that NABARD has sanctioned Rs. 637 cr and target stipulated for the year which is around Rs. 800 crore shall be surpassed during this FY.

Lastly, CGM, NABARD thanked Honorable Chief Minister for having released the State Focus Paper on 15<sup>th</sup> December, 2020 which was attended by most of the banks and state government departments. NABARD has estimated the credit potential for Himachal Pradesh for FY 2021-22 at Rs. 27724 cr. He hoped that proper execution of the same shall be done by bankers and stakeholders during next FY.

He wished all the best for fruitful and conclusive deliberations during the course of meeting.

Mr. Negi thanked Mr. Kapila for sharing the information on various schemes launched by NABARD. He further invited Mr. P.K. Sharma, AGM & In-charge SLBC to place the regular Agenda before the House.

### **Discussion on Agenda Items**

Mr. P.K. Sharma, AGM In-charge, SLBC informed the House that agenda papers have been placed before the participants and the point-wise agenda issues are being taken up for deliberations. The agenda for the 158<sup>th</sup> meeting was discussed at length in the 8<sup>th</sup> Steering Committee held on 16.12.2020 wherein it was decided to bring forth the below points for discussion at the SLBC meeting. The proceedings of the meeting placed hereunder for record and further necessary action by stakeholders.

### **AGENDA ITEM NO.-1**

### **CONFIRMATION OF MINUTES OF THE LAST SLBC MEETING HELD:**



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The Minutes of 157<sup>th</sup> State Level Bankers' Committee Meeting held on 24.09.2020 were circulated by the Convener Bank to all SLBC members vide its letter No. DGM/SLBC/2020-21/157 dated 13.10.2020.

Since no comments were received from any quarter, the minutes of the 157<sup>th</sup> quarterly review meeting for quarter ended June, 2020 stand confirmed and adopted.

The House adopts and confirms the minutes of 157<sup>th</sup> State Level Bankers' Committee Meeting.

### **AGENDA ITEM NO. 1: ACTION TAKEN REPORT ISSUES**

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

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 for approval from their respective Head Offices. AGM & In-charge, SLBC, HP apprised the house that only UCO Bank, Punjab National Bank and Canara Bank have approved the BC model yet. State Bank of India and HDFC Bank submitted that their respective Head Offices have declined to approve the model.

Mr. A.K. Goel, MD & CEO, UCO Bank reiterated that the BC model compiled by the sub-committee is categorically better. He also advised the representatives from SBI and HDFC Bank to submit detailed analysis of the compiled model highlighting the major features to their Head Office for reconsideration. He asked representatives from other member banks also to expedite the matter and obtain necessary approval from their boards latest by 15.01.2021. He also advised SLBC to refer the matter to his office so the issue could be taken up with the respective Head of Banks who are yet to approve the BC model.

In furtherance to this discussion, Mr. A.K. Dogra, Director, DFS, Govt. of India brought to the notice of the House that private banks have only 1 BC in the State as per reported data and demanded an explanation for the same. Mr. P.K. Sharma, AGM & SLBC In-charge apprised that despite being assured by representative from HDFC Bank in the last SLBC, the information regarding deployed BCs in the State has not yet been reported on the portal. Representative from HDFC Bank was advised to update the said information on the portal without fail.

Mr. A.K. Dogra advised that the data regarding active BCs deployed by private banks in the State be collated and submitted to his office.

**(Action Point: Member Banks to obtain approval within allotted deadline/ Pvt. Banks to submit BC information)**

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### **Agenda Item No. 1.2: Revamping of SLBC Website**

Issue of Revamping of SLBC website has been long pending as some of the Member Banks are still to develop a standardized system for data flow. As on 31.12.2020, 4 PSBs (Bank of Maharashtra, Indian Bank, Indian Overseas Bank and Union Bank of India), 1 RRB (HP Gramin Bank), 4 Pvt. Banks (Axis Bank, CSB Bank, ICICI Bank and Kotak Mahindra Bank), 2 Cooperative Banks (HP State Coop. Bank and Kangra Central Coop. Bank), 4 Urban Coop. Banks (Baghat, Chamba, Mandi and Shimla UCB) and 1 Payment Bank (India Post Payment Bank) are yet to prepare the reports as per requirement of revamped SLBC website. Few Banks namely Bank of India, Punjab & Sind Bank, IDBI Bank and Jogindra Central Coop. Bank have not completed uploading of the data on new website. The Banks were instructed to develop the standardized system by 31.12.2020 as the agenda has been pending in spite of several extensions in the past.

Mr. A.K. Goel, MD & CEO, UCO Bank took strong notice of the banks failing to develop the appropriate system and advised the erring banks to complete the exercise within timeline so that data uploading can be done through new website from next quarter onwards. AGM & In-charge, SLBC also urged Member Banks to conclude the task within allotted deadline.

**(Action Point: Member Banks to complete the revamping task within given timeline)**

### **AGENDA ITEM NO. 1.3 Issue of Claim Settlement under PMFBY**

AGM & In-charge, SLBC apprised the house that Agriculture Insurance Company has refunded the Add-on Premium which was remitted to AIC on 03.01.2020 by UCO Bank Anti and HP State Coop. Bank Jubbal for Apple Crop covering the loss due to hail storm. State Government has finally laid responsibility on the Banks citing that premium was deducted after due date but insurance company refunded the premium for add-on cover only, that too after 5 months whereas in case of invalid applications the premium should have been refunded within 45 days. The matter was also again referred to the Ministry of Agriculture, Govt. of India vide email dated 19.12.2020 and their decision is awaited.

Mr. A.K. Goel, MD & CEO, UCO Bank advised SLBC to refer the matter to Mr. A.K. Dogra, Director, DFS, Govt. of India on the issue for his intervention. He urged Mr. Dogra to kindly take up the matter with Ministry of Agriculture, Govt. of India to resolve this long pending issue at the earliest.

**(Action Point: SLBC to refer the matter to the DFS for their intervention.)**

### **Agenda Item No. 1.4: Updation of Bank Branches and ATMs on DBT-GIS portal**

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During his address at the 158<sup>th</sup> SLBC Meeting, Mr. A.K. Dogra highlighted that due to non-updation of branches by banks on the DBT-GIS portal, 75 villages are still shown as unbanked in the State. He advised the Banks to update the information of their network outreach on the portal at the earliest.

**Action Point: Member Banks to get the network outreach updated on the portal by their respective Head Offices**

### **AGENDA ITEM NO. 1.5: Cash Withdrawals on POS**

In accordance with instructions from RBI, information related to cash withdrawal facility at POS machines was collected by SLBC. Member banks have reported that the facility has been enabled but customers are not availing the facility as of now. Taking note of this, Mr. K.C. Anand, GM (In-charge), RBI advised the Banks to popularize the scheme amongst their customers. He suggested that the merchants should be sensitized to display the availability of this facility at their premises.

Mr. Prabodh Saxena, Addl. Chief Secy. (Finance), Govt. of H.P. advised the banks to ensure cash availability at their ATMs, keeping in mind the influx of tourists during the holidays.

**(Action Point: Member Banks to publicize the facility, ensure cash availability at ATMs)**

### **AGENDA ITEM NO.-2**

### **Agenda 2.1.: Self Reliant India Movement 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 1<sup>st</sup> April, 2020 to 16<sup>th</sup> December, 2020, instant credit under MSME was provided to 19100 beneficiaries amounting to Rs. 453.94 Crore. Also, under GECL scheme, 45369 customers were benefitted and amount of Rs. 984.43 crores was financed. AGM & In-charge, SLBC urged Member Banks to expedite the sanctions under the scheme so that benefit of the same can be imparted to maximum eligible customers.

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Mr. Prabodh Saxena, Addl. Chief Secy. (Finance) asked GM (In-charge), RBI to provide the comparative analysis of progress of H.P. under the GECL scheme vis-à-vis that in the nation as well as with other states in north India.

**(Action Point: RBI to furnish the data to ACS, Finance, Govt. of H.P./ Member Banks to ensure maximum sanctions under the scheme)**

### **AGENDA ITEM NO. 2.4.: PM KISAN SAMMAN NIDHI YOJANA- KCC SATURATION:**

AGM & In-charge, SLBC informed that there is huge variation in KCC saturation data uploaded on the PMFBY portal in comparison to data reported manually by the Banks to SLBC. He urged Banks to update the PMFBY portal on regular basis so that problem of mismatching of data can be eliminated. On the matter, Mr. Anand, GM (In-charge), RBI advised SLBC to specifically take up the issue with the erring Banks to update the position on the portal so that factual position can be presented in the House.

**(Action Point: Member Banks / SLBC)**

### **AGENDA 2.5: MUKHYA MANTRI SWAVLAMBAN YOJANA-(MMSY):**

AGM & In-charge, SLBC placed before house the year-wise position on MMSY. As on 11.11.2020, Banks have sanctioned 2288 cases whereas 1272 cases are still lying pending with the Member Banks. As many as 2680 cases are rejected by the Banks till 11.11.2020. He further elaborated that still 219 cases pertaining to 2018-19 and 247 cases pertaining to 2019-20 are pending with the Banks for disposal. As discussed in the sub-committee meeting on MMSY held on 4.12.2020, he again requested the Department of Industries to provide the beneficiary-wise list of pending cases so that the same can be shared with the Banks and the latest position be updated. He urged Banks to dispose of these cases with utmost priority positively by 15.01.2021.

He informed the House that Industries Department has already launched a portal for MMSY on 05.09.2020 and user credentials for branches have been circulated by SLBC to all the Member Banks. He informed the House that banks have time and again requested that User Credentials for Admin Office of Banks be created so that effective monitoring can be done. SLBC has also requested the department for creation of the same through several reminders over the course of time. He again requested the Department to create Admin Office users at the earliest.

**(Action point: Banks to dispose of cases in time bound manner / Department of Industries to create login credentials of Admin Offices of member banks)**

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### **AGENDA 2.6.1 NRLM**

The progress as reviewed during the sub-committee meeting held on 07.12.2020 was placed before the House. During the deliberations, Mr. D.K. Kapila, CGM, NABARD advised SLBC to review the performance of SHGs promoted by NABARD in addition to those sponsored by NRLM. He highlighted that there is huge pendency under that vertical and the gap needs to be reduced.

Mr. P.K. Sharma, AGM & SLBC In-charge assured him that NABARD will be made a member of the sub-committee and special focus will be laid on review of progress of SHGs sponsored by NABARD.

**(Action point: SLBC)**

### **Agenda 2.6.2: NULM/PRADHAN MANTRI SVA-NIDHI YOJNA**

Progress made under NULM & PM SVA-NIDHI Yojana was deliberated during the meeting. AGM & In-charge, SLBC informed the house that as on 21.12.2020, Banks have sanctioned 1410 cases; out of them 1069 cases have been disbursed whereas 414 cases are lying pending for sanction under PM-SVA-Nidhi scheme. There are 409 cases which are lying in open Market Place (not picked by any Bank branch). He further apprised that it has been decided in the review meeting with NULM department that cases lying in open Market Place will be distributed by the LDMs among Banks under their respective jurisdiction. In-charge, SLBC requested Member Banks to narrow down the number of pending cases in prompt manner and ensure disbursement latest within 3 days of sanctioning. Mr. Prabodh Saxena, ACS (Finance), Govt. of H.P. advised the Banks to sanction the cases under the scheme without delay and remove the pendency.

Mr. R.K. Gautam, Director, NULM Department apprised that the performance under the scheme is good and Banks are working in tandem with the Department. He highlighted that although private banks have sanctioned the cases sponsored to them, they are yet to disburse the loan amount to the beneficiaries. He also mentioned the large pendency lying with State Bank of India and expressed disappointment that despite continuous follow-up, the pendency is not being resolved. He also brought to the notice of the House that the number of cases lying in open Market Place is quite high (409 cases) and resolution of the same will further improve the State's performance.

Mr. Saxena, ACS, Govt. of H.P. asked Mr. Gautam to provide him the status report of the Scheme as on 05.01.2021 to enable timely review of the performance. Mr. P.K. Sharma urged the member banks to reduce the pendency to a bare minimum within prescribed timeline.

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

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**AGENDA 2.7: SCHEME FOR INTEREST SUBVENTION ON WORKING CAPITAL LOAN FOR HOSPITALITY INDUSTRY:**

AGM & In-charge, SLBC apprised the house that 46 cases are pending under the Interest Subvention Scheme recently launched by Department of Tourism, Government of HP. Details of Bank-wise pendency was circulated to the Banks and also discussed in the House. He requested Banks to sanction maximum cases so that much required assistance could be extended to hoteliers in the state.

He highlighted that State Bank of India and HDFC Bank has not sanctioned the cases sponsored to them citing Bank's policy issues. Mr. Prabodh Saxena, ACS (Finance), Govt. of H.P. took strong notice of the same and advised that the cases may be revisited and the pendency be resolved at the earliest. He advised the representatives from the bank to provide the status as on 31.12.2020 to SLBC.

Chairman, HP Gramin Bank again raised the issue that only commercial Banks are allowed to finance under the scheme whereas RRBs are not mentioned in the scheme. AGM & In-charge apprised that the matter was taken up with Tourism Department and were requested to specifically add the RRBs as lending institutions under the Scheme. Mr. Saxena, ACS (Finance) opined that the necessary changes will be incorporated in the Scheme by 31.12.2020. SLBC to again take up the matter with concerned Department for proper clarification.

**(Action Point: SBI, HDFC Bank to provide latest status /SLBC to take up the matter of RRBs with Tourism Department)**

**AGENDA ITEM NO -3**

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

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

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

**Pradhan Mantri Suraksha Bima Yojana (PMSBY):** Banks have enrolled nearly 14.24 lakh account holders under the Scheme as on 30.09.2020. Under the Scheme, the benefit of insurance claim amount has been given to nominees of 1103 account holders as on 18.12.2020.

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**Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):** Banks have enrolled more than 4.07 lakh subscribers under this life insurance scheme and nearly 1586 beneficiaries have been paid insurance Claim under the Scheme as on 18.12.2020.

**Delay in settlement of Insurance claims:** 107 claim cases have been pending for more than 2 months under PMSBY scheme. Also, 30 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. Special emphasis should be paid by Insurance Companies to ensure that claims should not remain pending beyond two months.

Mr. A.K. Dogra, Director, DFS, Govt. of India expressed his strong displeasure over delay in settling of insurance claims. Representatives from Insurance companies were not connected in the meeting to provide their comments. AGM & In-charge, SLBC informed the House that intervention from the DFS will be sought to resolve this issue. He also assured the House 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 /Insurance Companies having claims pending for more than 2 months)**

### **Atal Pension Yojana (APY):**

Banks have enrolled more than 1.77 Lakh subscribers under the Scheme till the end of Sept, 2020. AGM & In-charge, SLBC informed the house that under the "APY CITIZEN'S CHOICE", Canara Bank and Central Bank of India have been identified for "Award of Excellence" by PFRDA. They have achieved 15 subscriptions per branch.

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

The issue of non-appointment of FLC in Lahual & Spiti has been a point of contention even in the previous SLBC meeting and the same was discussed in the 158<sup>th</sup> review meeting. Representative from SBI apprised that applications have been sought and the same will be appointed shortly. General Manager (In-charge) RBI, instructed SBI to complete the process at the earliest without further ado.

**(Action: SBI)**

### **3.5: Pradhan Mantri Mudra Yojana (PMMY):**

The progress under PMMY placed before the House. Banks have financed 166096 Micro & Small Entrepreneurs under the scheme with amount outstanding of Rs. 2598.04 crores as of 30.09.2020.

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As apprised in 156<sup>th</sup> SLBC meeting, Mr. A.K. Dogra, Director, DFS reiterated that as per the mandate of Pradhan Mantri Mudra Yojana, 60% of the loans need to sanctioned under Shishu category whereas in Himachal Pradesh, it is only 27.69% (60% mandate is by amount and not by numbers.) AGM & In-charge, SLBC opined that OD amount given to PMJDY A/Cs up to Rs.10,000/- will also be added in the Shishu amount. Also, he advised Banks to focus on increasing the finance under Shishu category. Also, as discussed in the meeting, guidelines will be analysed to check whether the cases sponsored under PMSVA-Nidhi can be considered under Shishu category.

**(Action: SLBC)**

### **3.6.: STAND UP INDIA SCHEME (SUIS):**

The progress under Stand Up India Scheme (SUIS) was placed before the house. As on 30.09.2020, Banks have financed 494 cases having amount outstanding of Rs. 94.24 crores.

Mr. A.K. Dogra, Director, DFS expressed his displeasure over the low performance of the State under the Scheme. He advised the Banks to finance maximum cases. He enjoined that Department of Industries may also sponsor cases under the Scheme to member Banks to further improve performance.

**(Action Point: Member Banks, Industries Department)**

### **AGENDA ITEM NO.-4**

#### **AGENDA ITEM NO-4.1:- VILLAGE UNCOVERED BY FINANCIAL INFRASTRUCTURE ON DBT-GIS Portal**

The Convenor Bank informed the house that DFS is time and again reporting that there are still some unbanked villages in the State. The main reason for the same is non-mapping of branches on DBT-GIS portal by the Banks whereas in real terms these villages are well covered and banking services are being provided by the Banks to whom the villages have been allotted under Financial Inclusion Plan. Mr. A.K. Dogra, Director, DFS also highlighted that certain Banks in the state have wrongly reported higher number of branches in comparison to actual position. He advised SLBC to hold a meeting with the member Banks who are yet to update the rectified position on the portal. AGM & In-charge, SLBC urged Banks to complete the mapping of branches on aforesaid portal at the earliest and confirm the same to SLBC.

Another point of discussion under this agenda was removal of villages having population less than 100 from the list of unbanked villages as the majority of the population in these areas is migratory and it is not viable economically to cater to these villages through BCs. Mr. A.K. Dogra advised SLBC to provide the list of such villages to his office for his perusal and necessary action.



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Mr. Prabodh Saxena, ACS (Finance), Govt. of H.P. advised the forum that the authentication of the actual population status should be done. Mr. P.K. Sharma informed the House that the SDM office is the deciding authority in the matter.

Mr. K.C. Anand, GM (In-charge), RBI opined that the review of the position will be done by RBI and informed accordingly to SLBC and DFS.

**(Action Point: Member Banks to update DBT-GIS portal/ District Admin to authenticate population status/ RBI to review and submit the latest position to DFS)**

**AGENDA ITEM NO- 4.2: Expanding and Deepening of Digital Payments:**

AGM & SLBC In-charge apprised the House that monthly review of progress under the agenda is done by RBI and SLBC in the sub-committee meetings. He advised the underperforming banks to put special focus to increase their performance under the scheme.

GM (In-charge), RBI apprised the House that the rural cooperative banks are not able to perform well under the scheme due to unavailability of their digital products, like internet banking, mobile banking, QR codes, etc. He also added that the urban cooperative banks have been exempted under the scheme as they are not members of the sub-committee.

**(Action Point: LDMs/Banks to ensure improvement in performance and achievement of target within deadline).**

**AGENDA ITEM NO. 4.6: Transfer of Building by way of lease**

Earlier, non-agriculturist commercial entities were allowed to get leased buildings transferred in rural and urban areas without seeking prior permission from the State Government. Now, as the same has been withdrawn, for transferring of building on lease by all entities permission will have to be sought from the Government. Due to this, Banks are facing problems in renewal of leased Bank branch premises in rural areas.

Mr. Prabodh Saxena, ACS (Finance), Govt. of H.P. advised SLBC to refer the matter to his office in writing so that adequate measures can be taken.

**(Action Point: State Government to issue necessary clarification)**

**AGENDA ITEM NO. 4.7: Sub-committee on Agriculture Credit**

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Mr. K.C. Anand, GM (In-charge), RBI advised the matter to be referred to NABARD.

**(Action Point: NABARD)**

**AGENDA ITEM NO: 5: REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN 2020-21- PROGRESS UPTO SEPT, 2020:**

The achievement up to period ended 30<sup>th</sup> Sept, 2020 under ACP 2020-21 mentioned in the agenda notes was placed before the House. Banks have disbursed fresh loans to the tune of Rs. 14256.11 crore to more than 5.01 Lakh new units.

The overall achievement against the target set for up to quarter ended Sept, 2020 recorded at 102.93%. The sub-sector wise achievements for financial year 2020-21 up to quarter ended Sept, 2020 was placed before the House – Priority sector advances - Rs.10627.70 crores (89.97%); Non Priority sector advances- Rs.3259.26 crore (210.07%); Agriculture sector- Rs.3396.77 crore (60.06%), MSME advances Rs.6677.72 crore (156.87%).

Mr. Prabodh Saxena, Addl. Chief Secretary, Finance, Govt. of H.P. took strong note of member Banks who have performed poorly under ACP and have failed to achieve the assigned targets. He instructed that assurance shall be sought from these Banks regarding improvement of performance.

AGM & SLBC In-charge informed the House that the Banks who have failed to achieve even 50% of their allocated targets under ACP 2020-21 will be reported to MD & CEO, UCO Bank and letter on the same will be forwarded to the Head Offices of the erring banks.

**AGENDA ITEM NO. 7**

**(Action: SLBC/Banks to improve their performance)**

**AGENDA ITEM NO: 7: Review of Non-Performing Assets in H.P. - PROGRESS UP TO SEPT, 2020:**

The NPA ratio of Banks in the State was recorded at 6.45% and in absolute terms, the NPAs have reached Rs. 3630.76 crore in the quarter ended Sept, 2020. NPAs under Priority sector stand at 8.79% and that under non-priority sector stand at 3.45%. MSME sector has the highest NPA ratio of 11.24%. In Agriculture sector, the NPA ratio stands at 8.57%. As per agency-wise position, Cooperative Banks have the highest level of NPAs of 13.50% and Jogindra Central Coop. Bank and HPARDB should strengthen the recovery process to prevent further slippage under NPAs.

Mr. Prabodh Saxena, ACS, Finance, Govt. of H.P. expressed his displeasure over large share of NPAs under Priority Sector. He expressed that the increasing trend in NPA in the State is a

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serious concern. He advised that year-wise analysis of NPA in the state should be done and performance under Priority and Non-Priority sector should be separately reviewed.

**(Action: SLBC/Banks to focus on reduction of NPAs)**

**AGENDA ITEM NO.8**

**AGENDA No-8.3: Doubling of Farmers' Income by 2022**

AGM & SLBC In-charge apprised that the issue will be taken up in the meeting of sub-committee on Agriculture credit.

**(Action: NABARD, RBI, SLBC)**

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

**Concluding Remarks of Sh. Prabodh Saxena, Addl. Chief Secretary, Finance, Govt. of H.P.:**

Mr. Prabodh Saxena expressed his satisfaction over successful conduct of 158<sup>th</sup> SLBC meeting. He applauded the Banks for their performance, especially during the pandemic. He informed the House that in the process of preparation of the State Budget and Governor's Speech, data related to performance under various schemes, viz., Atma Nirbahar Bharat, Interest subvention on working capital loan for hospitality industry, PMSVA-Nidhi, etc. will be required. He expressed his confidence that the same will be provided in time by the SLBC and member banks. He urged the banks to clear the pendency of cases sponsored under Mukhya Mantri Swavlamban Yojana within prescribed timeline as it is the flagship programme of the State Govt. and requires special attention. He also asked the Banks to finance the cases sponsored under Interest Subvention scheme for Hospitality Industry as it will aid in recovery of the sector which has been the most adversely affected during the COVID-19 pandemic.

Before concluding his remarks, he again complemented the banking fraternity for their good performance. Also, he wished good health to all the participants.

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**158<sup>th</sup> STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 28<sup>th</sup> DECEMBER, 2020 AT COMMITTEE HALL, HP SECRETARIAT, SHIMLA.**

**(Annexure 1)**

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**LIST OF PARTICIPANTS:**

**I. Chairman: Sh. Prabodh Saxena, IAS,**  
Additional Chief Secretary, Finance,  
Govt. of Himachal Pradesh

**II. Co- Chairman: Sh. A.K. Goel,**  
MD & CEO,  
UCO Bank.

**III. Convenor SLBC: Sh. S.S. Negi,**  
Deputy General Manager & Convenor SLBC HP,  
UCO Bank.

**IV. DFS, Government of Himachal Pradesh & Related Agencies:  
SARVASHRI:**

1	A.K. Dogra	Director, DFS
2.	Rakesh Kanwar	Special Secretary (Finance), Govt. of HP
3.	Surinder Kumar	DLR-cum-Deputy Secretary, Law, Govt. of H.P.
4.	R.K. Gautam	Director, Urban Development Department, Govt. of HP

**V): RESERVE BANK OF INDIA, NABARD.  
SARVASHRI:**

1	K.C. Anand	General Manager (In-charge), RBI
2	D.K. Kapila	Chief General Manager, NABARD
3	Avneshwar Singh	Assistant General Manager, RBI
4	Inderjeet Sangwan	AGM, NABARD

**VI): MEMBER BANKS:  
SARVASHRI**

1.	Reeta Kaul	GM, PNB.
2.	Uday Chandra	Chairman, HPGB.
3.	Pawan Kumar	DGM, SBI.
4.	Jyotika Khimta	DGM, HPSCB.
5.	S.S. Mathur	RM, Central Bank of India.
6.	Manish Kumar	RM, Canara Bank.
7.	Virender Sharma	Deputy Vice President, HDFC Bank.
8.	Avneesh Thakur	AGM, SBI
9.	Rajnish Kumar	Senior Manager, UCO Bank

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10.	Devender Kalsi	Manager, IT, UCO Bank Zonal Office.
11.	Jeet Kumar	Deputy Manager, SBI

**THE BELOW MENTIONED PARTICIPANTS CONNECTED THROUGH VIDEO CONFERENCING**

**VII): LEAD DISTRICT MANAGERS:**

**SARVASHRI**

1	Ashok Gupta	LDM- Bilaspur
2	Bhupender Singh	LDM Chamba
3	G.C. Bhatti	LDM-Hamirpur
4	Kuldeep Kumar	LDM-Kangra
5	K.K. Kalsi	LDM-Kinnaur
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	K.K Jaswal	LDM- Solan

**VIII): BANKS**

1	Bank of Baroda
2	Bank of India
3	Bank of Maharashtra
4	Indian Bank
5	Indian Overseas Bk.
6	Punjab & Sind Bank
7	Union Bank of India
8	Axis Bank
9	AU Small Finance Bank
10	Bandhan Bank
11	CSB Bank
12	ICICI Bank
13	IDBI Bank
14	Indusind Bank
15	J&K Bank
16	Kotak Mahindra Bank Ltd.
17	South Indian Bank
18	Utkarsh Small Finance Bank

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19	Yes Bank
20	Joginder Central Coop. Bank
21	Kangra Cental Coop. Bank
22	HP ARDB
23	The Baghat Urban Cooperative Bank Ltd
24	The Chamba Urban Cooperative Bank Ltd.
25	The Mandi Urban Cooperative Bank Ltd
26	The Parwanoo Urban Cooperative Bank Ltd
27	The Shimla Urban Cooperative Bank Ltd
28	India Post Payment Bank

**IX): SLBC REPRESENTATIVES:**

SR NO.	NAME	DESIGNATION
1.	P.K. SHARMA	AGM & IN-CHARGE
2.	RAMESH DADHWAL	CHIEF MANAGER
3.	KRITIKA JOSHI	MANAGER
4.	PEEYUSH RATHORE	MANAGER

**X): ABSENTEES:**

SR NO.	DEPARTMENT
1.	Insurance Companies
2.	LDM Lahaul & Spiti

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