

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

संदर्भ संख्या: रा.स्त.बैं.स./2020-21/157

दिनांक: 13.10.2020

राज्य स्तरीय बैंकर्स समिति के सभी सदस्यों को जारी।

To All Members of SLBC HP.

विषय: 157वीं राज्य स्तरीय बैंकर्स कमेटी बैठक के कार्यवृत्त।

Sub: Minutes of 157th State Level Bankers' Committee Meeting (Updated & modified).

इस पत्र के साथ हम राज्य स्तरीय बैंकर समिति की 157वीं बैठक के कार्यवृत्त, जो 24.09.2020 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 157th State Level Bankers' Committee Meeting of SLBC HP held on 24.09.2020, 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 & Incharge,

राज्य स्तरीय बैंकर्स समिति, हिमाचल प्रदेश,

शिमला -171001.

संलग्न: यथोक्त

Encl: As above

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

MINUTES OF SLBC MEETING HELD ON 24.09.2020
AT HP SECRETARIAT, SHIMLA
THROUGH VIDEO CONFERENCING

The 157th State Level Bankers' Committee Meeting was held on 24th September, 2020, at 11.30 am 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 started with welcome address by Sh.J.N.Kashyap, Deputy General Manager & Convenor SLBC HP. In his opening remarks, he welcomed Executive Director of UCO Bank Mr.Ajay Vyas, Mr.Rajesh Sharma, Special Secretary Finance, Govt. of HP, Shimla, Sh. A.K.Dogra, Deputy Secretary, DFS, New Delhi, Sh. K.C. Anand, General Manager (In-charge), Reserve Bank of India, Sh. D.K.Kapila, Chief General Manager, NABARD, representatives of State Government, Banks and other stake holders.

The text of the welcome address of Mr.Kashyap is given below:

“First of all, I welcome each one of you on this occasion of 157th SLBC meeting of Himachal Pradesh and take this privilege to welcome our all distinguished dignitaries who have joined us in this meeting through VC, wherein we shall be reviewing progress made during the first quarter of Financial Year 2020-21 under Annual Credit Plan with a special focus on the progress made under post COVID19 Schemes. The State Government has also come out with a new Scheme named Interest Subvention on Working Capital Loan Scheme for Hospitality Industry. The Tourism Unit which has paid GST up to Rs.1.00 Crore during the year ending March, 2020 shall be eligible to avail loan up to an amount of Rs.50.00 Lakhs, GST above Rs.1.00 Crore to Rs.3.00 Crores will be eligible for an amount of Rs.75.00 lakhs and GST above Rs.3.00 Crores shall make the Unit eligible for a loan of Rs.1.00 Crore. For Small Registered Units the eligibility shall be Rs.1.5 Lakh per room with maximum ceiling of Rs.15.00 lakhs. The scheme shall remain effective till 31.03.2021 and financial assistance extended under the scheme shall be payable within 4 years. The attractive feature of the scheme is that State Government will provide 50% Interest Subvention for initial two years which shall ease out the stressed hoteliers' during the initial period of low turnover due to COVID19.

Before, I invite our ED Sir to welcome the House and start deliberations on the regular agenda of SLBC, I would like to share with you that this is my last SLBC Meeting and I shall relinquish my office this month. I take the opportunity to extend my heartiest thanks to all of you, the

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

SLBC Members, State and Center Government Officials, RBI, NABARD and all others with whom I have been working together, for everything you've done for me directly and indirectly; it is much appreciated and I shall miss working with you. Your guidance and encouragement have helped me and I have always been so fortunate to have your experience and expertise to rely upon. It has been an honor and a privilege to work with you. I truly appreciate everything you did for me over last two years. Retiring does not mean that I will lose touch. I shall remain connected through electronic modes rather personal visits also, and expect charming messages from you too.

With these words, I once again welcome you and request our ED Sir to welcome the House in this 157th SLBC Meeting of HP State. After that we shall take up the regular agenda points for discussion. Thank you ...”

After the welcome address Mr. Kashyap invited Mr. Ajay Vyas, Executive Director, UCO Bank, to address the House with his welcome note, the text of which is given below:

“Respected Sh.Rajesh Sharma ji, Special Secretary Finance, Govt. of HP, Sh.A.K.Dogra, Deputy Secretary, Govt. of India, New Delhi, Sh.K.C.Anand, my colleagues from banking fraternity and insurance sector, first of all I extend warm welcome to all of you on this occasion of SLBC Meeting although all our events and activities are shadowed and eclipsed by corona pandemic but the show must go on. It is almost 6 months over we are passing through this tragic time and traumatic condition. By and large, now it has become a routine to remain in precautionary mode and carry on the normal activities.

Friends, banking system is a vehicle carrying financial logistics and making it available to the last man living at the border line of our country. Although, there have been huge life threats during these past 6 months, yet the Banking warriors have passed through this fire-testing religiously and efficiently, thereby they could provide financial services to every nook and corner of the country. The Government of India announced huge regulatory and financial package of Rs.20.00 Lakh Crores for citizens of this country for rehabilitating and survival of the industrial activities and financial difficulties through this crucial time and the Banks who are Financial Channels involved themselves whole heartedly to make it successful.

The Government of India announced Rs.3.00 lakh Crores package for MSME emergency line of credit, Rs.1500 Crores interest subvention for Mudra Shishu Loan, Rs.20,000 Crores subordinate debt for SME, Rs.1.00 lakh Crore Credit for Agriculture Infrastructure Fund for farmers, Rs.15000 Crores for Animal Husbandry Infrastructure Development Fund, Rs.2.00 lakh Crores concessional credit to 2.50 Crores farmers through Kisan Credit Card, Rs.500 Crores special

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

credit facility for Street Vendors, Rs.70,000 crores for Housing Sector; these all schemes have been formed by Govt. of India to take care of the COVID19.

The "COVID 19 Emergency Credit Line" Scheme was formulated by Government of India. Under this scheme, Banks were advised to provide special credit packages up to 10% of sanctioned limit subject to maximum of Rs.50.00 Crores to enable MSMEs to meet various mandatory fixed expenses and exigencies like payment of salary and wages, OD facility to PMJDY account holders for Rs.1000.00 each and Rs.500.00 to all women beneficiaries under Garib Kalyan Yojna, Rs.5000.00 per member to Women SHGs, subject to maximum of Rs.1.00 lakh, 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 and the next major relief package through Banks the Guaranteed Emergency Credit Line, an economic relief package for MSMEs under Atam-Nirbhar Bharat, through which hassle free loan up to 20% of outstanding balance as on 29.02.2020, deferment of installments by providing 6 months moratorium etc. were the major packages successfully implemented. Banks have also converted the interest amount to FITL accounts in Cash Credit and facilitating to ease the interest burden accrued during the past 6 months, the time for payment of which is permitted till March, 2021. Progress under all these packages shall be placed before the House for information during the course of main Agenda deliberations. I would also like to mention about the Interest Subvention Scheme for Hospitality Industry launched by HP Government. This is the second scheme after Mukhya Mantri Swavlamban Yojna which is going to be a milestone for the people of this hilly State. I am apprised that Banks have already started picking up the proposals and I am confident that the Banks will put all efforts with full enthusiasm and will route the benefit extended by the Government to hoteliers who are the target group of this scheme and have been affected badly by the COVID19.

Apart from this, the regular performance of the Banks under Annual Credit Plan and other schematic lending during the first quarter of the current financial year has been found satisfactory. Under Priority Sector, Banks have achieved 79.96% of the target by disbursing fresh amount of Rs.4723 Crores during the June quarter. The total outstanding advances have reached to Rs.55505 Crores. Similarly the deposit increased to Rs.135866 Crores, by 6.57% over March, 2020. Recovery performance has also remained good as compared to last quarter. The total NPAs reduced to Rs.3552 Crores from Rs.4013.00 Crores in March.

In the last, I would like to convey and ensure the House on behalf of all banking functionaries of the State that the Banker fraternity is whole heartedly with the State Government to walk hand in hand and shoulder to shoulder in implementation of the relief packages and other Government Schemes. I have full confidence that we shall come out of this drastic situation which the country is facing at present.

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

With these words, I convey my heartiest best wishes for your good health, your family members and friends and for this meeting.”

After this, Mr.A.K.Dogra, Deputy Secretary, Department of Financial Services, Government of India, New Delhi was requested to address the House, which is given below:

“Respected senior officers from State Government of Himachal Pradesh, Mr.Ajay Vyas, Executive Director, UCO Bank, Colleagues from RBI, NABARD and other Banks; actually we have already given the detail of implementation of the various schemes in HP State. I have 3-4 points which I would like to share with all of you so that we can request the respective agencies and bankers who can take note of these points and make corrective action for improvement.

First of all I have observed that in HP private banks have on 1 BC as compared to 3957 of PSB, RRB and IPPB. How this is possible that the private sector banks do not need BCs to provide banking facilities to the people in rural area. It should be noted and wherever required SLBC should also allot more BC requirement to Private Sector Banks also as only 1 BC as compared to almost 4000 BCs from other Banks, it is not expectable from Private Banks.

As regards Mudra, it is allowed 2% interest subsidy, in the last SLBC meeting I had pointed out that only 6% of the loans are sanctioned under Shishu category whereas as per the scheme it is mandated to be 60%

since the 2% interest subsidy is only to Shishu Loans. We need to work on this so that credit under Shishu loans is increased to they are benefitted.

Third is Stand Up India. During the last quarter it is observed that only one women beneficiary has been granted loan. If we are giving only one loan to women in HP how we shall achieve the target. As per data there are more than 2000 branches are there in the State but have granted only 489 loans so far under this scheme. The progress is so low it needs to improved upon. I request to bankers present in this meeting to look upon

The other issued is regarding achievement under education and housing and ACP. Under Education we have achieved only 4.24%, we do not know how the banks will be able to achieve 100%. We need to look into and State Government also needs to give more focus towards it also so that the collective efforts can improve the figures of education and housing loan.

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

**State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK**

The next issue is regarding unbanked villages in HP. I have been regularly speaking to Mr.Kashyap and Sharma regarding this, I find that still 92 villages are there in HP, out which 65 villages have been allotted to SBI and 14 to UCO Bank. There are 2 or 3 villages given to other Banks. Kindly look into these also. So there is no unbanked village in HP and the people in whole State are provided banking facilities within the radius of 5 kms as per RBI guidelines.

I request banker operating in HP to put all efforts so that overall achievements are made in all sectors.

Thanks a lot.”

Mr. Kashyap assured the best performance by Banks in all sectors which Mr.Dogra pointed out. After this, he requested Mr.K.C.Anand, General Manager, Incharge, RBI, Shimla to address the House, the gist of which is given below:

“After due welcome to all participants, the GM, RBI informed the house that the performance of the State with respect to banking parameters had been relatively better than other States in the North Zone. He commended banks on providing uninterrupted customer service to the State populace during Covid-19 pandemic.

While highlighting the recent efforts made by RBI in association with SRLM in spreading awareness about financial literacy and customer rights in the State, he said that the number of complaints received by RBI, Shimla and Banking Ombudsman, Chandigarh during the current year had increased manifold in the State. He advised banks to give prime importance to customer service especially proper guidance of first time borrowers and desired banks to take up Customer Education as a priority at their end. He also advised banks to make available requisite infrastructure in bank branches for customer's to lodge and track complaints. While denouncing coercive practices of certain banks in pressurizing customers to withdraw complaints, he stressed on reducing the turnaround time for complaints as well as loan applications and follow the timelines stipulated in this regard as per BCSBI/board approved policies meticulously.

He also sensitized banks to handle the loan applications under government sponsored schemes more considerately, so that rejection rate in such loan applications are minimized and borrowers can avail of these schemes to further their economic activity. He advised all banks to continuously monitor the pendency position in the loan applications under Government sponsored schemes.

Despite regulatory prescription against obtaining collateral from MSME loans below Rs 10 lakhs and KCC loans below Rs 1.6 lakhs, instances of obtaining collateral security were repeatedly

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

observed in the visits of RBI staff to the bank branches. While the banks assured repeatedly to remove these discrepancies, there was no improvement in the situation. He advised all banks to ensure that such instances are rectified within a period of one month and confirm the same to SLBC.

While expressing concern on the slow progress reported under the Deepening of Digital Payments program in the chosen districts viz. Hamirpur, Solan and Chamba, GM-in-Charge exhorted banks to take up the saturation of customers with digital methods in mission mode in the chosen districts. He also advised the lead banks having responsibility to saturate the districts to take a lead in ensuring coverage of digital methods as the program is being closely monitored at the top level. He expressed his displeasure on the poor performance shown by cooperative banks viz. HPSCB in Chamba, JCCB in Solan and KCCB in Hamirpur and advised them to considerably improve their performance on the parameters being monitored under the program.

He also shared with concern that despite RBI guidelines to allow cash withdrawal at POS terminals, the same had not been operationalised in the State. He desired all banks to explore avenues to start the provision of the facility in the State, as the same can be effectively leveraged to enhance digital payments coverage in the State.

He specifically advised SBI to ensure the appointment of business correspondents in Lahaul & Spiti as per the Sub service area allocated to the bank and desired other banks to give greater focus in ensuring uninterrupted availability of banking facility in the sub service area allocated to them through BCA and branches.”

Mr.Kashyap after extending sincere thanks to Mr.Anand, assured that the POS shall be popularized among all the concerned and will give good results in the days to come. He requested Mr. D.K.Kapila, Chief General Manager, NABARD, to address the House, which is given below:

“After due welcome to all dignitaries on the dais and participants from various quarter, CGM, NABARD in his address while complimenting the overall achievement at 92.77% of the target raised concern on the less achievement (only 43.4%) under Agriculture Sector. While focusing on Financial Inclusion efforts, he mentioned NABARD’s financial support available to various banks for PoS/mPoS and Micro ATMs, Bank Sakhi Project, FL Camps, VSAT, Financial and Digital Literacy Camps (FDLCs), Support for onboarding to BHIM UPI platform, BHIM Aadhar Pay devices etc. He exhorted the banks to expedite submission of proposal under the scheme. He also informed that a Special Refinance facility is now available from NABARD for Watershed/ TDF areas as also under Micro Food Processing sector. While mentioning that Subvention was available under AIF and AHIDF he reiterated that ACABC Scheme, NLM and New AMIGS

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

Schemes are continuing during the current year 2020-21. He focused upon financing for Sorting and grading units, cold chains, Logistics facilities, primary processing centers etc. under New AMIGS Scheme.

CGM NABARD stressed upon that the Second Phase of KCC saturation has been started since June 01, 2020 wherein GoI has focused on coverage of 2.5 crore farmers engaged in Animal Husbandry and Fisheries across the country. Banks may ensure timely disposal of KCC applications within 14 days as per the GoI guidelines. The banks are also requested to reduce the pendency related to the application received from Milk unions and CSCs. In this context the DAC & FW had been requesting State Govt. to organize camps village wise, bank wise to facilitate farmers in completing KCC application. The major purpose behind the scheme is to bring all the farmers under the fold of KCC. In the case of farmers who have bank account but don't have KCC should preferably be issued KCC in the bank in which they hold an account. While raising concern at the huge gap in credit linkage with only 48% credit linked out of 14254 SHGs digitized in all 6 EShakti districts of HP CGM, NABARD requested the bankers to finance all the eligible SHGs with adequate quantum of loans. While mentioning that NABARD has promoted 98 FPOs across the state, covering 14000 farmers, with grant assistance of Rs.10.00 crore he informed that a Krishi Kosh has been created with the help of Govt. of HP to help out the FPOs avail financial assistance as per their eligibility. We shall collectively explore with Banks the strategy to enhance the sanction and disbursement of loans. He also mentioned that under Climate Change related initiatives NABARD is implementing a project in District Sirmour for Climate Smart agriculture, with grant assistance of Rs.20.00 crore. The project is being implemented in collaboration with Department of Environment, Science and Technology (DEST), GoHP. The project will cover 30000 beneficiaries across 03 blocks of the district.

Mr.Kashyap thanked Mr.Kapila for sharing the information on various schemes launched by NABARD. He further invited Mr.P.K.Sharma, AGM & Incharge 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 by Power Point presentation. The agenda for the 157th meeting was discussed at length in the 7th Steering Committee held on 03.09.2020. The proceedings of the meeting placed hereunder for record and further necessary action by stakeholders.

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

AGENDA ITEM NO.-1

CONFIRMATION OF MINUTES OF THE LAST SLBC MEETING HELD :

The Minutes of 156th State Level Bankers' Committee Meeting held on 24.06.2020 were circulated by the Convener Bank to all SLBC members vide its letter No. DGM/SLBC/2020-21/156 dated

Since no comments were received from any quarter, the minutes of the 156th quarterly review meeting for quarter ended March, 2020 stands confirmed and adopted.

The House adopts and confirms the minutes of 156th State Level Bankers' Committee Meeting.

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 getting it approved by their respective Head Offices. AGM & In-charge, SLBC, HP apprised the house that matter was discussed in Steering Committee Meeting on 03.09.2020 wherein Member Banks were advised to submit the conclusive reply on approval of aforesaid model to SLBC latest by 15.09.2020. Still majority of Banks are yet to seek necessary approval from their respective boards on the same.

Special Secretary, Finance advised Banks to expedite the matter and obtain necessary approval from their boards latest by 31.10.2020.

(Action Point: Member Banks to obtain approval within allotted deadline).

AGENDA ITEM NO. 1.2.

APPOINTMENT OF FLC IN LAHAUL & SPITI BY STATE BANK OF INDIA:

During the 7th Steering Committee, GM RBI took the strong note of non – appointment of FLC in Lahaul & Spiti. Issue has been deliberated at length in previous SLBC meetings but appointment of FLCs is yet to be made. Replying on the issue, DGM, SBI informed that Bank has published the advertisement in newspapers inviting the applications for recruitment of FLCs.

In continuation of the deliberations, a pending issue of appointment of BCs was also mentioned by GM, RBI. He suggested that considering the topography of district, norms for appointment of BC should be relaxed for Lahaul and Spiti. In order to attract maximum applications, DGM, SBI assured that Bank will open the applications for retirees also. He further apprised the house

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

that SBI will appoint 4 new BCs by 30.09.2020 at Lahaul and Spiti. GM, RBI advised that SBI should close the issue before next SLBC.

(Action Point: State Bank of India for appointment of BC at Lahaul and Spiti)

AGENDA ITEM NO. 1.3.

REVAMPING OF SLBC WEBSITE:

Issue of Revamping of SLBC website is still pending as majority of Member Banks are still to develop a standardized system for data flow. As on 22.09.2020, only 5 PSB (BOB, CBI, PNB, UCO and SBI) and 6 Private Sector HDFC, INDUSIND, J&K Bank, RBL, Yes Bank, AU Small Finance Bank have uploaded the data on new website. Special Secretary, Finance enjoined Banks to complete the task immediately. GM, RBI advised Banks to complete the revamping work positively by 30.09.2020 so that from next quarter onward data uploading can be done through new website. AGM & In-charge, SLBC 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. 1.4.

APPOINTMENT OF BC IN SUB-SERVICE AREA:

Considering the role of BCs in ensuring the Financial Inclusion in the State, RBI has advised to review the BC performance in accordance to the Sub-service area allocation. AGM & In-charge, SLBC informed that RBI has suggested a format to collect the information from all Banks and the same will be circulated by SLBC to all Member Banks. He urged Banks to submit the information in prescribed format from next quarter onwards. Deputy Secretary, DFS, Govt. of India expressed his concern over non deployment of BCs by Private sector Banks. He further added that only one Private Bank i.e. Axis Bank has reported the figure under BC data. He advised SLBC to allot unBanked locations to private Banks along with Public Sector Banks. Representative from HDFC told the house that their Bank has recently implemented BC model in Himachal Pradesh but due to rapid impact of Corona Pandemic in quarter one BCs remained inactive. He further informed the House that HDFC has already deployed more than 350 BCs in Himachal Pradesh and information will be updated with SLBC from next quarter onwards. Special Secretary, Finance advised Banks to update the information on SLBC portal on proper manner so that same can be reflected in performance. Deputy Secretary, DFS briefed that recently MOS, Finance, Sh. Anurag Thakur had a meeting with him wherein he categorically requested DFS to check into the unBanked area in Himachal Pradesh. Furthermore, he adjured SLBC to share complete details of 92 villages which are identified as unBanked by DFS so that same can be shared with MOS, Finance. AGM & In-charge, SLBC, HP assured that SLBC will provide the aforesaid information at an earliest.

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

(Action Point: Member to submit information on the format from next quarter onwards)

AGENDA ITEM NO. 1.7

NEW ATR ISSUES-FOR DELIBERATION:

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 hail storm. The concerned Insurance Company did not objected on receipt of add on cover premium but when the claim was raised they the premium was refunded by Insurance Company on 29.05.2020 (after 5 months) citing the reasons that hard copies of documents were not received in respect of Add-on coverage. The issue has been already deliberated on various levels but still unresolved. AGM & In-charge SLBC informed the House that matter was also discussed during weekly VC meeting of Ministry of Agriculture, Govt. of India wherein it was advised by Agriculture Ministry that SLBC must place the issue before State Government's Horticulture Department. He further added that the same was put forward before Horticulture Department and recently assessment of loss due to hailstorm was done by HDO, Jubbal, in July, 2020. All the required documents have been submitted by beneficiary farmers to HDO Jubbal in second week of September, 2020. Mr. P.K. Sharma, AGM & In-charge, SLBC requested representative from Horticulture Department to update about the latest status on the issue. Special Secretary, Finance advised that this issue should be resolved through special meeting with Insurance Company and Horticulture department. Nobody was present from Agriculture Insurance Company during the meeting.

(Action Point: SLBC/AIC/Horticulture Department to resolve the issue through conducting a meeting.)

AGENDA ITEM NO. 1.8

NEW ATR ISSUES-FOR DELIBERATION:

CROPPING PATTERN IN FARM SECTOR IN HP STATE: AGM & In-charge, SLBC, informed that it is mandatory and within the directions of RBI to approve the Cropping Pattern prevailing in a State by SLBC so that it is followed as a direction by the Banks while dealing with asset classification under prudential norms. The issue was placed before the Steering Committee Meeting held on 03.09.2020, wherein the position of cropping pattern received from Directorate of Agriculture and Horticulture was placed for information, deliberation and approval of the House. It was decided to place the same for approval before general House of SLBC.

The cropping pattern as advised by Directorate of Agriculture and Horticulture was placed before SLBC general house and was approved. The Banks shall follow the same while dealing with

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

**State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK**

asset classification and provisioning under the prudential norms set by RBI. The detail of cropping pattern was attached as Annexure at the end of Agenda Papers.

(ACTION: ALL BANKS OPERATING IN HP STATE FOR FUTURE COMPLIANCE)

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 1st April, 2020 to 14th September, 2020, instant credit under MSME was provided to 17446 beneficiaries amounting to Rs. 358.75 Crore. Also, under GECL scheme, 46086 customers were benefitted and amount of Rs. 881.66 crores was financed. DGM & Convenor, SLBC urged Member Banks to expedite the sanctions under the scheme so that benefit of the same can be imparted to maximum eligible customers.

(Action Point: Member Banks to ensure maximum sanctions under the scheme)

AGENDA ITEM NO. 2.3.: PM KISAN SAMMAN NIDHI YOJANA- KCC SATURATION:

AGM & In charge, SLBC, HP informed the House that 2nd Installment of PM Kisan Samman Nidhi was credited in the accounts of 9.09 lakh farmers amounting to Rs.182 crores. Special Secretary, Finance pointed out that there is a difference between total no. of beneficiaries and total no. of farmers. He urged Land record department to clarify on the issue. Representative from Land Records Department informed that as per latest data there are 910189 beneficiaries under PM Samman Nidhi whereas total number of farmers as per the record available with Land Record is 946905. AGM & In-charge, SLBC requested Land Record Department to provide the Bank wise detail of beneficiaries to SLBC so that reconciliation of the gap between data reported manually by the Bank and data fetched from PMFBY portal can be done. Responding to the same, Land Record Department informed that they do not have Bank wise detail but district wise beneficiary details are available with the department and the same will be shared with SLBC. General Manager, PNB apprised the house that their Bank being a Nodal Bank for PM Kisan in the State is having Bank wise consolidated data on the scheme and same will be provided to SLBC.

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

Talking on the issue of saturation of PM Kisan beneficiaries under KCC, CGM, NABARD said that Ministry of Agriculture is regularly monitoring the progress under the scheme. He further elaborated that still nearly 4 Lakh PM Kisan beneficiaries are yet to be brought under the fold of KCC. He insisted upon Banks to narrow this gap by expedite financing to aforesaid beneficiaries. In addition, SLBC, NABARD, Agriculture, Rural Development department and Land Record department will have to play proactive role in ensuring maximum 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.

CGM, NABARD suggested that issue pertaining to KCC Saturation has to be examined properly by the means of convening meeting on the issue. Special Secretary, Finance advised to monitoring the performance on regular basis and in addition issue shall be discussed at DLCC level as well.

AGM & In-charge, SLBC informed the house that they have received the complaint from Animal Husbandry Department that some of the Member Banks are adding stipulations while financing under KCC which are not required as per the guidelines. Field Functionaries of AH Department have complained that some branches of HPSCB and HPGB are turning down the proposals saying that they have not received any guidelines regarding Financing under the scheme whereas all the guidelines related to the KCC Saturation schemes are duly circulated to all the Banks and LDMS.

General Manager, RBI enjoined that issue related to KCC Saturation has to be settled within specific time period. GM, Punjab National Bank suggested that PM Kisan beneficiaries which are yet to be brought under the fold of KCC, their applications must be filled up at Panchayat Level with the help of local Panchayat representatives. Department of Panchayati Raj can assist in the matter. Special Secretary, Finance assured that State Government will provide all the desired support to ensure speedy saturation under KCC.

(Action Point: Land Record, PNB, Member Banks, SLBC, NABARD, State Government and LDMS)

AGENDA 2.4: MUKHYA MANTRI SWAVLAMBHAN YOJANA-(MMSY):

AGM & In-charge, SLBC placed before house the latest position on MMSY. As on 31.08.2020, Banks have sanctioned 1192 cases whereas 657 cases are still lying pending with the Member Banks. As many as 1774 cases are rejected by the Banks till 31.08.2020. He further elaborated that still cases pertaining to 2018-19 and 2019-20 are pending with the Banks for disposal. He urged Banks to dispose of these on utmost priority positively by 31.10.2020.

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

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. User Credentials for SLBC, LDMs and Admin Office of Banks are still to be created and SLBC has requested the department for creation of the same.

Deputy Director, Industries apprised the house that MMSY portal has been made functional on the pattern of PMEGP. He requested Banks to meticulously go through the portal and let the department know about the functionality of the same so that necessary modifications can be made, if any. He hoped that portal will assist in mitigating the problem related to mismatch of data pertaining to MMSY.

Talking on the issue of rejection of cases, Deputy Director, Industries raised the issue that some Banks are rejecting the cases after giving in-principle sanction. While quoting the examples, he said that SBI Bilaspur and two branches of HP Gramin Bank have rejected the proposals after giving in-principle sanction. He urged Banks to duly scrutinize the proposal before sanctioning the proposal and such aforementioned instances should not be repeated. DGM & Convenor SLBC assured on behalf of Banks said that since the portal is live now, so all the applications will be either sanctioned or rejected as per merit in the time bound manner. AGM and In-charge, SLBC enjoined Deputy Director, Industries to direct their GMs at district level to hold review meeting on monthly basis in coordination with Lead district Managers.

Special Secretary, Finance expressed his concern over high rejection rate under the scheme. Considering the economic contraction, he urged Bankers to meticulously scan proposal and rejection to be done on legitimate grounds. AGM & In-charge, SLBC, HP said that since the portal is live now and provision has been incorporated in portal to scrutinize the proposal in time bound manner. It will assist in eliminating the problem of rejection which is being done on flimsy ground and in addition there is a time limit to sanction or reject the case.

(Action point: Banks to dispose cases in time bound manner/GM DIC to hold review at district level on monthly basis in coordination with LDMs)

AGENDA 2.5.2 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 18.09.2020, Banks have sanctioned 598 cases out of them 158 cases has been disbursed whereas 471 cases are lying pending for sanction. There are 200 such cases which are lying in open Market Place (not picked by any Bank branch). He further apprised that it has been decided in a 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 expedite manner and cases should be disbursed latest within 3 days of sanctioning.

Director, NULM showed his concern over pending cases under SVA-NIDHI Yojana. He informed the house that Dharamshala has been identified one of cities among 124 others which are to be

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

completely saturated under the scheme by 30.09.2020 but still 64 cases are lying pending for disposal. He urged Banks to scrupulously focus on Dharamshala to ensure saturation within stipulated timeline. Pointing about the low disbursement rate under the scheme, he said that in comparison to no. of sanctions, disbursements are on very low side. Whereas Ministry of Housing and Urban Affairs has categorically mentioned that disbursement should be made immediately after generation of QR code and the process for the same has been already circulated to the Banks and LDMS. He further added that the scheme is being reviewed at PMO level so it is imperative to adhere to the guidelines of the scheme.

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

AGENDA 2.5.3: PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP):

Convenor Bank placed the position under the PMEGP scheme for deliberation before the house. AGM & In-charge, SLBC informed the house that as on 19.09.2020, 575 cases are lying pending with the Member Banks. He requested Banks to dispose of the cases in immediate manner and ensure that pendency should remain at bare minimum.

Deputy Director, KVIC informed that target of 36 crore has been allotted under the scheme for this Financial Year but hitherto, Banks have only achieved 20% of targets. He showed his concern over pending cases which are majorly lying with Punjab National Bank, Kangra Central Cooperative Bank, State Bank of India and UCO Bank and these Banks account for almost 70% of pending cases. He requested these Banks to sanction maximum cases out of these pending cases which will definitely assist in achievement of target allotted for Financial Year 2020-21. Speaking on the modifications made in PMEGP scheme, Deputy Director, Industries said that Government of India has liberalized the scheme with a view to boost financing under the scheme. Following modifications has been incorporated:

- District Task Force Committee has been removed to increase the achievement under the scheme.
- Government is also providing exemption regarding EDP training till 30.09.2020. It is assisting in disbursement of cases in relatively shorter time.

He requested Member Banks to expedite the sanctioning under the scheme and ensure achievement of targets this FY like Banks have done in last two Financial Years. DGM & Convenor, SLBC, on behalf of Bankers assured PMEGP department that on the lines of previous years, this year also target under the scheme will be achieved.

(Action Point: Banks to increase the pace of sanctions under the scheme and bring down the pendency to bare minimum)

AGENDA 2.5.5: SCHEME FOR INTEREST SUBVENTION ON WORKING CAPITAL LOAN FOR HOSPITALITY INDUSTRY:

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

AGM & In-charge, SLBC apprised the house that Department of Tourism, Government of HP has recently launched a Interest Subvention Scheme to provide support to Hotel Industry which has been adversely affected during this Pandemic. Details of the scheme have been circulated to all the Banks and LDMS and the same is available on the website of Tourism Department. He requested Banks to sanction maximum cases so that much required assistance could be extended to hoteliers in the state.

Chairman, HP Gramin Bank raised the issue of non financing by their Bank under the scheme. He further elaborated that only commercial Banks are allowed to finance under the scheme whereas RRBs are not categorized as Commercial Bank. AGM & In-charge apprised that the matter was taken up with Tourism Department according to them scheme is open to all the Banks for financing. Special Secretary, Finance advised SLBC to again take up the matter with concerned Department for proper clarification.

(Action Point: SLBC TO take up the matter of RRBs with Tourism Department)

AGENDA ITEM NO -3

FINANCIAL INCLUSION CAMPAIGN IN HIMACHAL PRADESH- REVIEW FOR JUNE, 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 13.29 lakh subscribers under PMSBY and 3.83 Lakh account holders under PMJJBY up to end of June, 2020.

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

Pradhan Mantri Suraksha Bima Yojana (PMSBY): Banks have enrolled nearly 13.29 lakh account holders under the Scheme. Under the Scheme, 718 account holders have benefitted with receipt of insurance claim to the nominees as on 18.08.2020.

Pradhan Mantri Jeevan JyotiBima Yojana (PMJJBY): Banks have enrolled more than 3.83 lakh subscribers under this Annual life insurance scheme and nearly 1313 beneficiaries have been paid insurance Claim under the Scheme as on 18.08.2020.

Delay in settlement of Insurance claims: 99 cases have been pending for more than 2 months under PMSBY scheme. Also, 35 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.

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

Mr. Rajesh Sharma, Special Secretary, Finance, Govt. of H.P. expressed his strong displeasure over delay in settling of insurance claims. AGM & In-charge, SLBC asked representative from Insurance companies to reply on the issue of deferment of claims. While replying to the query, representative from LIC said that they are not able to access the claim portal as login credentials are with their HO due to which track of real time claim position are not with local office of LIC. Mr. P.K. Sharma, AGM & In-charge, SLBC urged Insurance companies to ensure settlement of claims in time bound manner and he further added that Insurance Company must attend the meeting with full readiness so that fruitful deliberations can be made. 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 1.58 Lakh subscribers under the Scheme till the end of June, 2020. AGM & In-charge, SLBC informed the house that PFRDA is running a campaign named "APY CITIZEN'S CHOICE" wherein SLBC, Banks and LDMS shall be felicitated in different categories in the event of achievement of targets. He enjoined Banks to make all out efforts to achieve the target within deadline i.e. 31.10.2020.

(Action: All Member Banks/ LDMS.)

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

Progress in financial literacy campaign held by Banks during the quarter ended June, 2020, placed before the House. RRBs/ Cooperative Banks have conducted 55 special camps in the State during the June, 2020 quarter for newly inducted people.

Apart from FLCs, Bank Branches in rural areas have organized financial literacy camps in their Service areas and total 46 camps have been organized in the quarter ended June, 2020. AGM, SLBC said that due of lockdown in quarter one, Banks couldn't organize the FLC camps as per expected level.

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. He further added that in last SLBC meeting, Chief Secretary, Govt. of HP has advised for third party evaluation regarding impact of FLCs at ground level but evaluation is still to be conducted. It was suggested that NABARD shall undertake the study to evaluate the effect of financial literacy camps on the rural masses. AGM & In-charge, SLBC replied that due to lockdown in 1st quarter the same couldn't be carried out. He hoped that evaluation task shall be completed before the next SLBC meeting.

(Action: NABARD / Member Banks/ SLBC Convenor)

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

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

As of 30.06.2020, Banks have deployed total 4173 Bank Mitras in Himachal Pradesh. Out of these, 3958 are in active state and remaining 215 Bank Mitras are inactive. Stress is to be given on activating all the BCs in the State.

Mr. Ramesh Chand, General Manager, RBI expressed that thrust should be given on increasing the number of active BCs in the State. He further added that maximum BCs should be activated before next SLBC meeting. In addition, 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.

(Action: Member Banks)

3.5: Pradhan Mantri Mudra Yojana (PMMY):

The progress under PMMY placed before the House. Banks have financed 125851 Micro & Small Entrepreneurs under the scheme with amount outstanding of Rs. 2216.91 crores as of 30.06.2020.

The number of MUDRA Cards issued by Banks are just 64472 as of 30.06.2020 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.

As pointed out by Mr. A.K. Dogra, Deputy Secretary, DFS in 156th SLBC meeting, he reiterated that as per the mandate of Pradhan Mantri Mudra Yojana, 60% of the loans needs to sanctioned to Shishu category whereas in Himachal Pradesh the performance of Pradhan Mantri Mudra Yojana, it is only 10.04% which is slightly better than previous quarter i.e. 6.6%(60% mandate is by amount and not by numbers.) AGM & In-charge, SLBC informed that the letter was written to Banks on the issue wherein SLBC advised Banks to focus on increasing the finance under Shishu category. He further enjoined that as per the feedbacks received from Banks, due to small pocket size under Shishu, it does not seem feasible for Banks to achieve the target of 60%. Despite the issue of small pocket size, sanctions under the Shishu shall be increased as current ratio is too low as compared to mandated one, Mr. P.K. Sharma added.

(Action: Member Banks in HP)

3.6.: STAND UP INDIA SCHEME (SUIS):

The progress under Stand Up India Scheme (SUIS) was placed before the house. As on 30.06.2020, Banks have financed 489 cases amount outstanding of Rs. 91.76 crores. General Manager, RBI, Shimla pointed that there is a difference between data reported manually by Banks and data being uploaded on the portal. While expressing his displeasure over non updation of SUIS portal by Banks on regular basis, GM, RBI opined that due to non Updation of portal, actual progress under the scheme is not being reported. He urged upon Banks to update all the

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

sanctioned cases on Stand Up portal and hoped that by next SLBC actual position shall be updated.

(Action Point: Banks to update portal on regular basis)

AGENDA ITEM NO.-4

AGENDA ITEM NO-4.1:- VILLAGE UNCOVERED BY FINANCIAL INFRASTRUCTURE ON JAN DHAN DHARSHAK APP:

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 Jan Dhan Dharshak App by the Banks. AGM & In-charge, SLBC urged Banks to update the mapping of branches on aforesaid app positively by 20.10.2020 and certificate regarding the same must be submitted to SLBC.

(Action Point: Member Banks to update Jan Dharshak App by 20.10.2020 & submit a certificate regarding the same to SLBC)

AGENDA ITEM NO- 4.2: EXPANDING AND DEEPENING OF DIGITAL PAYMENTS:

Progress under expanding and deepening of digital payments was reviewed during the deliberations. General Manager, Punjab National Bank asked for the support from KCCB in district Hamirpur. She further enjoined that considering the customer base of Kangra Central Cooperative Bank in Hamirpur, performance is quite low. General Manger, RBI, Shimla expressed his concern over the performance of HP Gramin Bank and HP State coop Bank. He further added that in district Chamba, performance of HP State Coop Bank under digitization of current account is nil, which is not acceptable by any means.

Mr. Rajesh Sharma, Special Secretary, Finance opined that HPSCB has sizeable presence in Chamba so performance must be improved in rapid manner.

General Manager, RBI showed his concern over slow achievement under fully digitization of identified districts. He urged Banks to pay preferred attention so that target can be achieved within stipulated time.

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

AGENDA ITEM NO. 4.3: INDUCTION OF UJJIVAN SMALL FINANCE BANK AS MEMBER OF SLBC HP:

Ujjivan Small Finance Bank, having a branch in District Una requested to be inducted as a member of SLBC HP.

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

The house unanimously approved the same.

AGENDA ITEM NO. 4.8: THREATENING TO BANK STAFF OF HP GRAMIN BANK:

The Chairman, HPGB, has reported that Chief Manager of Khalini Branch, Shimla and Regional Manager, Solan were threatened by Rajesh Thakur resident of Sanjauli, Shimla, one of NPA borrower having outstanding dues of Rs. 3.12 crores. Complaint was made to SP, Solan on 01.09.2020 and DIG Shimla on 02.09.2020. He further informed that action is still to be initiated against the culprit.

AGM & In-charge, SLBC apprised the house that DFS has already issued directions to State Governments on 07.07.2020 which has directed all DCs and SPs of HP State on 28.07.2020 to take deterrent actions in such type of complaints to ensure unhindered Banking services to common man. Special Secretary, Finance, informed that he is personally monitoring the issue and had a talk with senior police officials. He assured that safety and dignity of the Bankers will be upheld thoroughly and necessary action will be initiated against the culprits. He told Chairman, HP Gramin Bank to be in touch with him on the issue.

(Action Point: State Government to take necessary actions against the culprit)

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

The achievement up to period ended 30th June, 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.6424.41 crore to more than 2.36 Lakh new units.

The overall achievement against the target set for upto quarter ended June, 2020 recorded at 92.77%. The sub-sector wise achievements for financial year 2020-21 upto quarter ended June, 2020 was placed before the House – Priority sector advances - Rs.4722.76 crores (79.96%); Non Priority sector advances- Rs.1701.65 crore (166.95%); Agriculture sector– Rs.1228.92 crore (43.46%), MSME advances Rs.3313.43 crore (155.67%).

Mr. Rajesh Sharma, Special Secretary, Finance, Govt. of H.P. took strong note of member Banks who have performed poorly under ACP and have failed to perform satisfactorily. He instructed that assurance shall be sought from these Banks regarding improvement of performance.

(Action: SLBC/Banks to improve their performance)

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 42.84% as of 30th June, 2020 which is quite lower than the National Parameter of 60%. On comparing

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

CD ratio of neighboring states with Himachal Pradesh, it was worth taking a note that the CD ratio for adjoining States is better than Himachal Pradesh.

Special Secretary, Finance expressed his 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.8

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

Agenda item No-8.7: Joint Liability Groups (JLGs)

Chief General Manager, NABARD, informed the house that NABARD has entered into MOU with SBI, UCO Bank and HP Gramin Bank for financing and credit linkage of 1000 SHG. He requested these Banks to make desired efforts to achieve the target so that this MOU should not remain confined to the papers.

(Action: All Member Banks to finance under the scheme/SBI, UCO and HP Gramin Bank to focus on financing of SHGs as per MOU)

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

CONCLUDING REMARKS OF SH. AJAY VYAS, EXECUTIVE DIRECTOR, UCO BANK:

While delivering his concluding remarks, Mr. Ajay Vyas, Executive Director, UCO Bank said that emphasis needs to be given on growth of Agriculture credit. He further elaborated that in order to accelerate the growth in aforesaid sector focus must be given on Investment credit. This will also assist in achieving the motto of "Doubling of Farmers Income" within the time frame decided by the Government of India. Expressing his concern over low CDR in the State, Mr. Vyas suggested that survey needs to be conducted at ground level to gauge the reasons for low credit off take in the districts. Accordingly concrete strategy needs to be formulated to increase the credit absorption.

Banks should pick up the blank cases from market place by themselves without waiting for LDMs to allot these cases, he added. Before concluding his address, he once again thanked Mr. Rajesh Sharma, Special Secretary, Finance, for sparing his time to chair the meeting, representatives from different State Government departments and bankers for their proactive participation.

CONCLUDING REMARKS OF SH. RAJESH SHARMA, SPECIAL SECRETARY, FINANCE, GOVERNMENT OF HP:

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

Mr. Rajesh Sharma expressed his satisfaction over successful conduct of 157th SLBC meeting. He said that SLBC is an apex forum at State Level to discuss on the policy issues pertaining to banks. Besides Performance on various parameters is monitored at this level, he emphasized that Action Points should be adhered to in a time bound manner and promises or obligations should be fulfilled within stipulated time frame. Considering the economic contraction due to COVID Pandemic, Banks must finance whole heartedly as it is high time to put money into the hands of different segments of society. He further added that non- deployment of BCs by Private Sector Banks is huge cause of concern because in current scenario BC is gaining paramount importance for catering banking services. He requested Member banks to meticulously upload the data on the portal because erroneous reporting ultimately defeats the purpose of meaningful deliberations. While throwing his views on issue related to threatening of bankers he opined that all such incidents should be brought to the notice of State Government. He assured from the State Government side that all the rowdy elements involved in such incidents shall not be spared.

Before concluding his remarks, the extended his special thanks to Mr. J.N. Kashyap, DGM & Convenor, SLBC, HP who shall be relinquishing his office on 30.09.2020 for his proactive support to State Government. Furthermore Mr. Rajesh Sharma wished Mr. Kashyap happy and healthy retired life.

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

-----OXO-----

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

157th STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 24th SEPTEMBER, 2020 AT COMMITTEE HALL, HP SECRETARIAT, SHIMLA.

(Annexure 1)

LIST OF PARTICIPANTS:

- I. **Chairman:** **Sh. Rajesh Sharma, IAS,**
Special Secretary, Finance,
Govt. of Himachal Pradesh
- II. **Co- Chairman:** **Sh. Ajay Vyas,**
Executive Director,
UCO Bank.
- III. **Convenor SLBC:** **Sh. J.N. Kashyap,**
Deputy General Manager & Convenor SLBC HP,
UCO Bank.

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

1	A.K. Dogra	Deputy Secretary, DFS
2.	Surinder Kumar	DLR cum Deputy Secretary Law, Govt of HP
3.	R.K. Gautam	Director, Urban Development Department, Govt of HP (Through VC)
4.	Deputy Director	KVIC (Through VC)
5.	J.P. Sharma	Joint Director, Horticulture
6.	Chandan Kapoor	Joint Director, DLR
7.	Dr. N.K. Badhan	Additional Director, Agriculture
8.	Sanjay Sharma	Deputy Director Industries
9.	Neon Dhairya Sharma	Deputy CEO, HP SRLM
10.	Deepak Chauhan	SPM, RD Department

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	Ramesh Chand	General Manager, RBI, Shimla
4	A.K. Sinha	DGM, NABARD

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

**VI): MEMBER BANKS:
SARVASHRI**

1	Reeta Kaul	GM, PNB.
2.	Dr. Pankaj Lalit	Managing Director, HPSCB. (Through VC)
3.	Uday Chandra	Chairman, HPGB.
4.	SS Negi	Deputy General Manager, UCO Bank.
5.	S.S. Mathur	RM, Central Bank of India.
6.	Manish Kumar	RM, Canara Bank.
7.	Parshant Mandyal	Cluster Head, HDFC.
8.	Rajnish Kumar	Senior Manager, Nodal Officer, SLBC, UCO Bank Zonal Office.
9.	Devender Kalsi	Manager, IT, UCO Bank Zonal Office.
10.	Jeet Kumar	Deputy Manager, SBI
11.	Virender Sharma	Branch Manager, HDFC

THE BELOW MENTIONED PARTICIPANTS CONNECTED THROUGH VIDEO CONFERENCING

**VII): LEAD DISTRICT MANAGERS:
SARVASHRI**

1	Ashok Gupta	LDM- Bilaspur
2	Bhupender Singh	LDM Chamba (Home Quartine)
3	G.C. Bhatti	LDM-Hamirpur
4	Kuldeep Kumar	LDM-Kangra
5	K.K. Kalsi	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	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.

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

**State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK**

6	Punjab & Sind Bank
7	Union Bank of India
8	Axis Bank
9	AU Small Finance Bank
10	Bandhan Bank
11	Catholic Syrian Bank
12	ICICI
13	IDBI Bank
14	Indusind
15	J&K Bank
16	Kotak Mahindra Bank Ltd.
17	South Indian Bank
18	Utkarsh small finance bank
19	Yes Bank
20	HP State Coop. Bk Ltd.
21	Joginder Central Coop.Bk
22	Kangra Cental Coop. Bk
23	HP ARDB
24	The Baghat Urban Cooperative Bank Ltd
25	The Chamba Urban Cooperative Bank Ltd.
26	The Mandi Urban Cooperative Bank Ltd
27	The Parwanoo Urban Cooperative Bank Ltd
28	The Shimla Urban Cooperative Bank Ltd
29	India Post Payment Bank

IX): INSURANCE COMPANIES:

SR NO.	DEPARTMENT
1.	LIC

X): 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

-----OXO-----