

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

संदर्भ संख्या रा.स्तबैं.स./2019-20/154

दिनांक: 11.12.2019

राज्यभ स्तरीय बैंकर समिति के सभी सदस्यों को जारी।

To All members of SLBC HP.

विषय: 154वीं राज्य स्तरीय बैंकर्स कमेटी बैठक के कार्यवृत्त।

Sub: Minutes of 154th State Level Bankers' Committee Meeting.

इस पत्र के साथ हम राज्य स्तरीय बैंकर समिति की 154th बैठक के कार्यवृत्त/ आपकी सूचनार्थ एवं कार्यवाही हेतु संलग्न कर रहे हैं।

We are enclosing herewith the Minutes of 154th State Level Bankers' Committee Meeting of SLBC HP for your information and necessary action.

सादर/ Regards,

भवदीय/ Yours faithfully,



(जे एन कश्यप/J.N. Kashyap),

उप महाप्रबंधक एवं संयोजक/Deputy General Manager & Convenor,

राज्या स्तरीय बैंकर्स समिति हिप्र./SLBC-HP,

शिमला/Shimla-171001.

संलग्न: यथोक्त.

Encl: As above

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MINUTES OF 154th SLBC MEETING OF STATE LEVEL BANKERS' COMMITTEE – HIMACHAL PRADESH HELD ON 06.12.2019 IN REGENCY HALL, HOTEL HOLIDAY HOME, SHIMLA (H.P.)

154th Meeting of State Level Bankers Committee- Himachal Pradesh was held on 6th December, 2019 to review the performance of banking sector in the State for the quarter ended September, 2019. Sh. Anil Kumar Khachi, 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 herewith annexed (Annexure-I).

The meeting started with the permission of the Chair at 11.00 a.m. at the Regency Hall of Hotel Holiday Home, Shimla. The meeting commenced with Welcome Address delivered by Sh. J.N. Kashyap, Deputy General Manager & Convenor, SLBC UCO Bank. The Key Note Address was given by Sh. A.K.Goel, Managing Director & CEO, UCO Bank. The D.G.M. & Convenor extended warm welcome to distinguished dignitaries sitting on the Dias and Senior Bureaucrats/Executives from State Government Departments, Boards, Corporations, Banks, Insurance Companies and media persons present in the meeting.

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

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

- **Sh. Anil Kumar Khachi**, IAS, Additional Chief Secretary (Finance) to the Government of Himachal Pradesh. DGM & Convener, SLBC, UCO bank extended heartiest welcome & expressed gratitude towards Sh. Khachi for sparing valuable time to Chair the Meeting.
- **Sh. 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. 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. Nilay D. Kapoor**, 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 to the 154th SLBC meeting, Mr. Kashyap highlighted the major points of deliberation. Firstly, he brought to the attention of the House the issue of gap in premium remitted and data uploaded on the portal under Pradhan Mantri Fasal Bima Yojana. He urged the Bankers to pay due attention to the matter so as to avoid personal accountability and financial liability.

Mukhya Mantri Swavlamban Yojana, being the flagship scheme of the State Government, needs special thrust by the member Banks. He emphasized and requested the Controlling Heads of the Banks to ensure lowest pendency under the scheme and maximize sanctions by the next SLBC meeting.

Issue of non-receipt of interest subvention under NRLM was also highlighted by Mr. Kashyap, DGM & SLBC Convener in the House. He requested intervention from the State Govt. in the matter. He also requested the State Authorities to issue general instructions to the District Magistrates for expeditious disposal of cases where permission under SARFAESI Act for Police protection is sought by the Banks.

Mr. Kashyap brought to the attention of the stakeholders the modification to be done in the SLBC website. RBI has enforced to implement the new system of data capturing to ensure minimum manual intervention. The common format devised by RBI was sent to the Controlling Offices of the member Banks by RBI as well as by SLBC. He urged all the Banks to make necessary modifications in the database management system to enable direct uploading of data from back-end.

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

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

The MD & CEO in his Key Note Address to the House highlighted the achievements of banking sector in Himachal Pradesh during the period ended September, 2019. Important points mentioned as below;

- Financial Inclusion is always on the priority agendas of the Government for attaining of inclusive growth in the State and campaigns under different financial inclusion schemes like PMJDY, PMSBY, PMJJBY and APY are launched from time to time.
- Pension Fund Regulatory and Development Authority of India (PFRDA) had launched a countrywide Campaign named "APY Citizen's Choice 2019" during the month of August and all the achievers in the State, viz., State Bank of India, UCO Bank and Kangra Central Cooperative Bank were felicitated by PFRDA in a function held on 19th November at New Delhi.
- Under agriculture financing, Kisan Credit Card is one of the flagship program and major thrust is on 100% saturation under the Scheme. Only 45% farmers have been covered in the State as of September 2019 and the need is to accelerate the pace of financing and ensure complete farmer coverage.

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- While showing concern over increasing NPA ratio of state, MD & CEO emphasized on close monitoring of CDR which is at present 8.02% in the State.
- The Banking Business performance highlighted by MD & CEO, UCO Bank and important points mentioned as below;
 - Total banking Business has crossed Rs. 1.75 lakh Crore with Y-O-Y growth rate of 10.86% as of 30.09.2019.
 - Deposits have grown at Y-o-Y rate of 10.46% and total public deposits have crossed Rs. 1.23 lakh crores.
 - Advances have grown at Y-o-Y growth rate of 11.82% and crossed Rs. 52209 crores.
- Overall Credit Deposit Ratio (CDR) for the State stood at 42.41% which is below the National Parameter of 60%. In terms of District-wise CDR, the average CDR is 35.20% as of Sept, 2019 and seven Districts viz. Chamba, Bilaspur, Hamirpur, Kangra, Lahaul & Spiti, Mandi & Una have CDR below 40% which is matter of serious concern.
- Achievements under Annual Credit Plan (ACP) 2019-20 for period ended Sept, 2019 recorded at 128%. Fresh credit of Rs. 16143 crores were extended against the target set for Rs. 12654 crore. National Parameter set for Agriculture and Priority Sector has been surpassed by the Banks with achievement of 18.85% and 58.37%. Sh. Goel emphasised on banks for paying attention for credit expansion in the Agriculture sector and other segments of Priority Sector Advances in the current financial Year 2019-20.
- On the banking outreach as of Sept, 2019, the Co- Chairman informed that Banks have total Branch network of 2191 branches. In addition, banks have installed ATMs and present strength is 2053. The outreach of banking services in the State with per branch service of average population of nearly 3156 is quite good as compared to National average.
- The growing NPA is a big issue before the House. The MD & CEO informed the house that at present NPA ratio is growing and reached to 7.26% in the State. In terms of financial outlay, total NPAs have grown to Rs. 3789.00 crores. The situation warrant vigorous follow-up and strengthening of Recovery efforts to curb down the stressed assets with banks.
- In his key note address, Mr. Goel, MD & CEO, UCO Bank mentioned the recent Customer Outreach Programmes and Investors Meets organised in the country in phases. Within the State, Customer Outreach Programmes were organised in 5 districts wherein 5419 applications were sanctioned by Banks amounting to Rs. 210 crores.
- Global Investors meet was held in the month of November, 2019 at Dharamshala, wherein 603 MOUs amounting to Rs. 92439 crores were signed in different sectors. He expressed that these initiatives will give a remarkable boost to the CD ratio in the State as well.

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- 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 K.C. ANAND, GM (In-charge), RBI.

Mr. K.C. Anand, GM In-charge, RBI, extended his warm welcome to the dignitaries sitting on the dais. While talking about the major issues, he first of all expressed his happiness on senior level participation and taking keen interest in Steering Committee Meeting by Controlling Heads of member Banks and Government. The deliberations shall lead to further improvements which is the ultimate objective of this forum.

Mr. Anand presented the commendable scenario of the State referring to the World Bank's Report of 2015 wherein HP State has been rated better in comparison to neighbouring States i.e. Punjab, Haryana and Uttarakhand in reference to Social and Human Development outcome by way of government investment in public services, Literacy rate, per capita income, life expectancy etc. He enjoined upon the Bankers to continue this success story and be a proud partner in this task. He expressed his satisfaction over the achievement of First Position in account opening under the Financial Inclusion Scheme covering one adult member in the family. He further desired a better quality under the PMJDY as the quantity aspect has been addressed. He referred a book written by Dr. Satish Verma titled "Rural Credit and Financial Benefits in Himachal" wherein eye-opening facts have been explained relating to financial benefits given by different Financial Institutions. I request that people should be brought out of the clutches of money lenders and Financial Institutions have to play a vital role in this direction.

While deliberating on vigilance aspect, he mentioned that HP State is the lowest corrupt State as per Transparency Index 2017. He also mentioned the programs being conducted by RBI for capacity building under MSME for stakeholders. In 8 Training Workshops around 300 officers have been trained so far which will improve the decision making quality of the officers thereby creating healthy asset quality free from NPAs.

The State Government has revised Industrial Policy by incorporating various benefits like reduction in stamp duty, transport subsidy for 5 years etc. which will be more helpful to entrepreneurs coming up through the MOUs recently entered into by the State Government. He also mentioned about the field level reports and feedback gathered through workshops in rural area and emphasized over the post credit hand holding by the Banks and their soft skills. He appreciated the working of a Branch Manager of HPGB wherein out of Rs.7.00 Crores advances portfolio only 1 account was NPA. Such officers should be made a "Role Model".

Referring to the SLBC Agenda, he expressed his satisfaction over identification of Hamirpur for Deepening of Digital System. Out of total 39 Districts identified all over the country, 8 are Aspirational Districts. Referring UCO Bank as Convenor SLBC, he wished that a District in the State be voluntarily identified for deepening of digital services. He requested SBI also to identify one district, being a large Bank, although they are having only two lead districts in the State. Coming to the point of ACP,

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He expressed his displeasure over the large variation in achievements of the targets as in some sectors it is 200% to 300% but in some sectors it is as low as 10% to 20% which he attributed the main reason to the target fixation and allocation. He advised to take note of this aspect while preparing PLP for next year budgets.

He also desired to have a Special SLBC meeting by the next quarter, subject to the availability of the top Senior executives in which Honorable CM should be requested to participate. He highlighted the data hygiene factor and termed it a disturbing feature. He quoted few Banks who have reported higher figures to SLBC and lower figures to RBI. He requested to maintain the accuracy in data reporting, reasons should be found out and uniformity of data should be maintained irrespective of the forum and the loopholes should be plugged.

He referred an issue of withdrawal of cash at POS machines at merchant outlets which was deliberated in last SLBC also. He again requested the Lead Banks and other Private Sector Banks who are keen to spread their network; they can consider this proposal and conduct a study to explore possibility for the same and submit a report to SLBC and RBI. He appreciated the initiative of NABARD for Financial Literacy jingles being broadcasted through FM Radio, Doordarshan in Pradeshik Samachar bulletins covering rural segment of the people. He requested the Banks to spread this message through other FLCs also.

HIGHLIGHTS OF THE ADDRESS DELIVERED BY SHRI NILAY D. KAPOOR, CGM, NABARD.

Mr.Nilay D. Kapoor, CGM NABARD, while addressing the House welcomed all dignitaries mentioning Mr.A.K.Khachi ACS Finance, Mr.A.K.Goel MD & CEO UCO Bank, Mr.Kashyap, DGM & Convenor SLBC, Mr.K.C.Anand, GM Incharge RBI and senior executives of all Banks, State Government etc. He expressed his pleasure over responsive working of senior bureaucrats and other Government Officials, RBI, SLBC convenor, other NGOs who are working in very interior and difficult areas of the State.

He expressed his pleasure optimistically on the experience had during the Investors' Meet held on 7th November, 2019, wherein NABARD also displayed their Stall. He assured that in this initiative of State Government, NABARD will provide further support through RIDF fund to develop infrastructure, however, they have already sanctioned the projects worth of Rs.400 Crores.

While referring to the 100% KCC Saturation, he laid emphasis on flexible, adequate and easy access to the farmers for credit availability to enable to achieve this dream. He referred the comments of Hon'ble Finance Minister to provide financial support to 10000 FPOs and mentioned that the NABARD has taken major initiative and already have provided support to 90 FPOs in the State in last two years but lot of efforts are needed to stabilize the same. He referred the support being provided by Agriculture and Horticulture Departments in collaboration with NABARD for their programs being conducted for capacity building.

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Regarding Digitalisation of SHGs, he mentioned that in 4 Districts NABARD has digitized 12000 SHGs in Kangra, Solan, Sirmour and Mandi wherein lot of support was provided by the Banks. In phase IV, they are going to launch the digitization process of SHGs in Chamba and Hamirpur Districts.

Agriculture Term Lending is also a major issue. In our State it is only 27% against the National Parameter of 40%. He emphasized the need to augment the Term Lending under Agriculture Sector. He referred to the provision of Rs.6000.00 being provided as a support for organizing the FLCs through which the message of digitalization are being spread to far flung areas of the State. He mentioned about jingles which shall continue to spread the message of digitalization. He mentioned that the FLC drive and initiative should not confine to account opening only; rather it should extend to other social security schemes covering maximum rural masses. He expressed satisfaction over the success of Udan Mela organized by NABARD wherein products made by SHG members were sold and appreciated the role played by HP State Cooperative Bank for providing online payment services wherein Rs.2.80 lakhs sale was recorded. He also requested to provide a space for NABARD SHG products in the shop at HP Secretariat. For the SHGs of Sirmour and Hamirpur Districts, he requested the Banks to come forward for financial assistance and requested the Banks to meet their requirements for production of Dangri and Loyia. He suggested that under the EDP program which is being run for two years, the NIFT Hamirpur students be given a project for getting design support for the traditional Loyia and requested Banks and SRLM to support such programs being run by SHGs.

He also referred to a Project which is being run by NABARD in Drought Prone District, Sirmour under the National Adaptation Fund for Climate Change and in a review by Government of India this Project was rated as a Best Project in India.

In the last he mentioned about the role played by HPGB for development JLGs and requested that the Small and Marginal Farmers should be covered as much as possible and financed under JLG Scheme.

Discussion on Agenda Items

Mr. P.K. Sharma, AGM Incharge, SLBC informed the House that agenda papers have been placed before the participants and the point-wise agenda issues are being taken up for deliberations by Power Point presentation. The 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 ON 24.09.2019

Since no comments received from any quarter, the minutes of the 153rd quarterly review meeting for quarter ended June, 2019 stands confirmed and adopted.

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Action Taken Report in respect to 153rd SLBC meeting:

S. No.	Action Suggested	Action Taken
1.1	<p><u>Sub-committee on BC Model</u> The BC Model information received from the Banks was submitted to PNB. The 2nd meeting was held on 24.10.2019 at PNB Regional Office and the BC model was discussed and finalized.</p>	<p>Based on the observations of BC Models of various banks, Punjab National Bank, Convenor, BC sub-committee, drafted a integrated BC model which shall be adopted by all the Member banks. The BC Model was shared with all the Member Banks. Since, no bank commented on the revised BC model so the model stands adopted.</p> <p>Mr. K.C. Anand, GM (In-charge), RBI suggested that the Member Banks must forward proposal of new BC model to their respective Head Offices for the approval at board level. Latest position on the same must be placed in next SLBC meeting.</p>
1.2	<p><u>Cases Eligible for Interest Subvention for NRLM</u> Member Banks were instructed to upload the eligible NRLM cases on the NRLM Bank Linkage portal (daynrlmbl.ajeevika.gov.in) by 31.12.2019 as there is no manual system to claim subvention. In the NRLM sub-committee meeting held on 22.11.2019, it was highlighted that Banks do not have log in access to the portal and are not authorized to upload the data.</p>	<p>The State Deptt. Was requested that as a one-time measure, the remaining cases be taken up with the Ministry and settled manually.</p> <p>Representative from NRLM Deptt. Informed the House that Ministry of Rural Development, Govt. of India is disbursing interest subvention in phase-wise manner. He also asked the member Banks to submit the list of pending cases to the Deptt.</p> <p>Mr. Khachi, ACS (Finance) advised the Deptt. To take up the matter of pending interest subvention at the national level and ensure resolution of the same at the earliest.</p>
1.3	<p><u>Identification of Digital District</u> As per the guidelines of RBI and IBA, a meeting of stakeholders was conducted on 16.10.2019 and Hamirpur was unanimously identified for Deepening of Digital</p>	<p>During the deliberations, LDM Hamirpur was instructed to roll out a proper action plan for the same.</p> <p>Also, Mr. Khachi opined that in addition</p>

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	<p>Payments. Minutes of the meeting were circulated on 19.10.2019 wherein stakeholders were requested to initiate action as per their jurisdiction so that Hamirpur shall be digitally enabled within one year.</p>	<p>to Hamirpur, SBI and UCO Bank, being the major Banks in the State should identify one more district each and ensure that the identified district is enabled digitally.</p> <p>SBI has been entrusted with district Chamba which is also an aspirational district and Solan is identified by UCO Bank.</p>
1.4	<p><u>Progress under e-Himbhoomi Portal</u> Information was sought from Director, Land Records about the nomination of Nodal Officers at district level via email dated 19.10.2019 followed by a reminder on 28.11.2019.</p>	<p>Representative from Deptt. Of Land Records informed the House that the District Revenue Officers have been appointed as Nodal Officers. A negative feedback was given by LDMs on the performance of eHimbhoomi portal. The charge creation records entered on the portal remain un-attended and finally mortgage is created manually. Mr. Khachi, ACS (Finance) expressed that merely passing instructions is not enough and proper follow-up is required. Also, LDMs should discuss the progress in the DLRC and DLCC meetings.</p>

AGENDA ITEM NO.-2

FINANCIAL INCLUSION CAMPAIGN IN HIMACHAL PRADESH- REVIEW FOR SEPTEMBER, 2019.

Agenda 2.1: Progress under Pradhan Mantri Jan Dhan Yojana (PMJDY)

The Agenda deliberations initiated with achievements under Pradhan Mantri Jan Dhan Yojana (PMJDY) in Himachal Pradesh. The highlights under PMJDY and other financial Inclusion initiatives in the State mentioned as below:

- Banks have total 12.89 lakh PMJDY accounts having amount Rs. 68133.32 lakhs as of September, 2019.
- Banks have issued nearly 10.59 lakh RuPay Debit Cards to the PMJDY account holders and thus covered more than 81% PMJDY account holders.
- There are 91766 zero balance A/Cs in the State under PMJDY.
- Overdraft facility has been availed in 35389 accounts amounting to Rs. 815.61 lakhs.

In this regard following Issues came up for deliberations in the House:

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Mr. A.K. Goel, MD & CEO, UCO Bank advised the member Banks that the number of A/Cs in which OD facility is availed should be increased. Also, efforts should be made to reduce the number of zero-balance accounts under the Scheme.

(Action: All Member Banks)

Agenda Item No-2.2: 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 12.05 lakh under PMSBY and 3.41 Lakh account holders under PMJJBY up to end of September, 2019.

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

Pradhan Mantri Suraksha Bima Yojana (PMSBY): Banks have enrolled nearly 12.05 lakh account holders under the Scheme. Under the Scheme, 579 account holders have benefitted with receipt of insurance claim to the nominees as on 05.11.2019.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): Banks have enrolled more than 3.41 lakh account holders under this Annual life insurance scheme and nearly 1074 beneficiaries have been paid insurance Claim under the Scheme as on 05.11.2019.

Mr. Anil Kumar Khachi, ACS (Finance) instructed the Banks to increase the enrollments under PMJJBY and PMSBY scheme.

Delay in settlement of Insurance claims: 93 cases have been pending for more than 2 months under PMSBY scheme. Also, 27 cases have been pending under PMJJBY scheme for more than two months. Beneficiaries enrolled under both the above mentioned Micro Insurance schemes belong to low income groups and Banks need to ensure that necessary paper formalities are completed without any hassle and Insurance Companies to ensure that claims should not remain pending beyond two months.

Mr. Khachi, ACS (Finance) opined that insurance claims should be settled within 30 days without fail; else delay in settling of claims defeats the purpose of the scheme. He instructed the insurance companies to take up the matter of pending claims at their HO level and timely update the claim status on the pmjdy.gov.in/fiplan portal. He advised that Member Banks and Insurance Companies should work in tandem to resolve the claim pendency at the earliest.

(Action: Member Banks / LIC/ Oriental insurance Co.)

Atal Pension Yojana (APY): Banks and Department of Post have enrolled around 1.66 lakh account holders under the Scheme till the end of September, 2019. House requested member banks to cover the eligible account holders in a camp mode.

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In the course of deliberation, it was highlighted that there is lack of clarity about how the co-contribution by State Govt. is credited to the beneficiary's account. Mr. Khachi advised SLBC to take up the matter with the Director Institutional Finance (DIF), H.P.Govt. and seek clarification about the process. Also, the detailed procedure to be circulated among the member Banks for information. MD & CEO, UCO Bank suggested that comparative data on APY should be presented before house so that deliberations on scheme can be conclusive.

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

Agenda item No- 2.3: Financial literacy campaign in Himachal Pradesh

Progress in financial literacy campaign held by Banks during the quarter ended September, 2019, placed before the House. RRBs/ Cooperative Banks have conducted 34 special camps in the State during the September, 2019 quarter for newly inducted people. In addition, 265 FL Camps were organized for Target groups covering farmers, SHGs, students, etc. Also, 247 special camps were organized for newly inducted people and 361 target group specific camps were organized by PSBs in the quarter ended September, 2019.

Apart from FLCs, Bank Branches in rural areas have organized financial literacy camps in their Service areas and total 2662 camps have been organized in the quarter ended September, 2019. General Manager RBI, urged the member banks to hold FLCs regularly and ensure that at least one FLC is organized by each rural branch once in a month.

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

(Action: All Member Banks/ SLBC Convener)

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

As of 30.09.2019, banks have deployed total 4387 Bank Mitras in Himachal Pradesh. Out of these, 4081 are in active state and rest 306 Bank Mitras are inactive. Stress is to be given on activating all the BCs in the State.

(Action: Member Banks)

Mr. Anil Kumar Khachi, ACS (Finance) directed that the performance of member Banks should be monitored and reviewed against certain benchmarks. Analysis of progress with respect to standards under different parameters will provide a clear picture of where the State stands.

(Action: SLBC H.P.)

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It was pointed out by General Manager, RBI that State Bank of India has repeated the same figures as in June quarter for all the parameters of BC operation viz. number of Credit and Debit transaction, amount of Credit and Debit transactions, amount of remuneration paid to BCA, etc. Similarly, BoB, Bol, Corporation Bank, Syndicate Bank, Indian Bank, PSB and AXIS Bank have not reported the complete information in respect of functioning BCs. Due to incomplete/wrong information supplied by the banks, the matter could not be reviewed in a meaningful manner. The State heads of all the concerned banks were advised to ascertain the reason for the same and apprise of the action taken report in this regard to SLBC. It was also decided to write to MD & CEOs of these banks if such callous approach is repeated in future. As regards reviewing the performance of BCs against certain benchmark, GM-in-Charge, RBI suggested SLBC to obtain the position of 3-4 neighbouring States which could be compared with Himachal Pradesh.

(Action: Canara Bank, Oriental Bank of Commerce, State Bank of India, BOB, BOI, Corporation Bank, Syndicate Bank, Indian Bank, Axis Bank and SLBC HP)

2.6: Pradhan Mantri Mudra Yojana (PMMY):

The progress under PMMY placed before the House. Banks have financed more than 145838 Micro & Small Entrepreneurs under the scheme with amount outstanding of Rs. 2541.43 crores as of 30.09.2019.

The number of MUDRA Cards issued by banks are just 50188 as of 30.09.2019 and there is a need to issue Mudra Cards to the 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.

Performance of Private Sector Banks under Mudra card issuance is very minimal. Mr. Anil Kumar Khachi, ACS (Finance) took a strict view on poor performance of Private Sector Banks under the scheme, particularly under issuance of Mudra cards and strongly instructed them to improve their progress.

(Action: Pvt. Sector Banks in HP)

2.7: Standup India Scheme (SUI):

The latest progress under the scheme placed before the House. Banks have sanctioned Rs. 3.15 crores to 14 new entrepreneurs up to quarter ended September 2019 in this financial year. Since inception total 657 women and 326 SC/ST new entrepreneurs have been financed by banks under the Scheme.

The Convenor requested member banks to update the latest status on the proposals received by Bank "On-line" on the Standup India portal on regular basis.

(Action: All Member Banks in HP)

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AGENDA ITEM NO -3

Agenda item No-3: Review of Performance under major centrally sponsored Scheme for the quarter ended September, 2019.

The progress under credit linked Government sponsored programmes / Schemes like NRLM, NULM, PMEGP, DEDS etc up to quarter ended September, 2019 reviewed by the House. In the scheme-wise review by the House, the important points mentioned as below;

Agenda 3.2: National Rural Livelihood Mission (NRLM) Scheme:

Progress under the scheme reviewed in a Sub-Committee Meeting held on 22.11.2019 under the chairmanship of Deputy CEO, HPSRLM and attended by Member Banks and Implementing agency, HPSRLM.

- As per **latest progress** available on NRLM Bank linkages Portal, banks have disbursements of **Rs.27.87 crore to 2435 SHGs** up to 29.11.2019 for this financial year.
- Banks have **234 pending cases** as per position emerged in review meeting. Controlling Head of member banks to instruct their branches to adhere to time norms for disposal of sponsored cases and inform disposal of sponsored cases to sponsoring Agencies (BDO office in each block).

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

Mr. Khachi advised all the member banks to submit the list of cases in which interest subvention has not yet been received so that the matter can be taken up with concerned department.

(Action: All Member Banks in HP)

He advised the representative from NRLM department to take up the matter of pending interest subvention with the Ministry of Rural Development, Govt. of H.P. in their national level review meeting.

(Action: HP SRLM)

Agenda 3.3: National Urban Livelihood Mission (NULM):

Progress under the scheme reviewed in a Sub-Committee Meeting held on 26th November, 2019 under the Chairmanship of Project Officer, NULM, H.P. and attended by Member Banks.

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HIGHLIGHTS:

- **As per latest progress as of 31st October, 2019**, banks have disbursements of **Rs. 177.21 lakhs to 54 individual beneficiaries and 51 SHGs**. Bank have converged 24 loan beneficiaries from Mudra scheme to provide benefit of interest subsidy.
- Banks have **51 pending cases** as per position emerged in review meeting. Bank-wise position placed before member banks in the House and Controlling Head of member banks have been requested to instruct their branches to adhere to time norms for disposal of sponsored cases and inform disposal of sponsored cases to sponsoring Agencies (ULBs).

The proceedings of the subcommittee meeting held on 26.11.2019 placed before the house.

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

Agenda Item no- 3.4: PRADHAN MANTRI EMPLOYMENT GENERATION PROGRAMME: (PMEGP)

Progress under the scheme reviewed in a Sub-Committee Meeting held on 26th November, 2019 under the Chairmanship of Deputy Director KVIC with participation of officials from other implementing agencies (i.e. KVIB, DIC) and Member Banks.

- Progress up to period ended **30th September, 2019**, banks have disbursements of **Rs.37.72 crores to 719 entrepreneurs**.
- Banks have total **723 sponsored proposals pending** for disposal as position emerged in the review meeting of subcommittee held on 26th September, 2019. Member banks are requested to update the status of proposals online in the PMEGP Portal on regular basis.
- **Margin Money under PMEGP** is being granted to eligible entrepreneurs. Mr. Sanjeev Justa, Nodal Officer, KVIB informed the House that 193 cases of previous financial year are still pending where margin money involving Rs. 511.97 crore is yet to be claimed by the loan sanctioning bank. All member banks are requested to instruct their Bank branches to submit claim for margin money to implementing agencies as per procedure. Also, LDMS are advised to follow-up with the banks under their jurisdiction and sort out pending claims at the earliest.

(Action: All Member Banks/ KVIC/SLBC Convenor/LDMs)

Dairy Entrepreneurship Development Scheme (DEDS):

Progress under the DEDs scheme placed before the House. Banks have sanctioned **211 proposals involving amount of Rs. 427.18 lakhs** till quarter ended September, 2019.

(Action: All Member Banks in Himachal Pradesh)

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Pradhan Mantri Awas Yojana (Urban):

Pradhan Mantri Awas Yojana (PMAY) – Housing for all (Urban) has been launched on all India basis w.e.f. 17.6.2016 and is operational in all the statutory towns and planning areas as notified with respect to the statutory town and planning and which surround the concerned municipal area.

- Credit linked subsidy component is being implemented as a Central Sector Scheme. Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house.
- Banks have sanctioned 93 proposals amounting to Rs. 1132.98 lakhs during the FY 2019-20. Only fourteen banks namely Allahabad Bank, Andhra Bank, Bank of Baroda, Bank of India, Canara Bank, Indian Bank, Oriental Bank of Commerce, Punjab National Bank, State Bank of India, UCO Bank, Union Bank of India, HP State Cooperative Bank, South Indian Bank and H P Gramin bank have reported progress during the period ended September, 2019. Controlling Head of member banks are requested to monitor the progress under the scheme closely.

(Action: All Member Banks in HP)

Mukhya Mantri Swavalamban Yojana (MMSY) - Credit linked Subsidy Scheme launched by State Government

A review meeting held on 26.11.2019 with Member Banks at UCO Bank Zonal Office, Shimla under the Chairmanship of Deputy Director, Department of Industries to review the progress under review.

Banks have sanctioned total 715 cases under the MMSY Scheme up to 26.11.2019 and 756 cases are reported still pending with Member Banks.

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

Industries Department is also requested to provide the Branch-wise list of pending cases on regular interval so that monitoring and disposing of the pending cases can be done in a more effective manner.

Additional Chief Secretary (Finance) advised the SLBC to consolidate age-wise pendency under the Scheme and instructed the member Banks to **resolve pendency by 31.12.2019**.

Mr. Sanjay Sharma, Deputy Director, Industries informed the House that MMSY portal will be made live by the end of this financial year, thus, digitizing the process. It will aid in effective monitoring of progress under the Scheme.

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

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AGENDA ITEM NO.-4

Agenda Item No-4: Performance under Annual Credit Plan (ACP) 2019-20 – Period ended 30th September, 2019

The achievement up to period ended 30th September, 2019 under ACP 2019-20 mentioned in the agenda notes placed before the House. Banks have disbursed fresh loans to the tune of Rs. 16142.72 crore to more than 4.75 lakh new units.

The overall achievement against the target set for period ended September, 2019 recorded at 127.57%. The sub-sector wise achievements for period ended September, 2019 under ACP 2019-20 placed before the House – Priority sector advances - Rs. 12103.51 crores (108.72%); Non Priority sector advances- Rs. 4,039.21 crore (265.56%); Agriculture sector- Rs. 3645.34 crore (65.85%), MSME advances- Rs. 7,817.93 crore (205.75%).

In this regard following Issues came up for deliberations in the House:

a) Mr. Nilay D. Kapoor, CGM, NABARD highlighted that financing under agriculture term lending sector is not up to the mark and needs to be increased.

b) The House observed that achievement under Education loans is comparatively low, i.e. 38.64% (Rs. 64.35 crore) and Banks need to pay attention for credit expansion to these categories of Loans. All banks were requested to monitor the progress closely.

(Action: All Member Banks in HP)

LDM Kangra raised the issue that internal targets of SBI have not been synchronized with ACP which was informed by representative of SBI during recently held DCC meeting at Kangra. He also pointed out absence of SBI representatives in most of BLBC meetings. Since SBI had confirmed synchronisation of bank's business plan with ACP to SLBC as required in terms of RBI instructions, the house noted the same with grave concern. GM, RBI advised representative of SBI to look in to the matter on priority and submit reply on the same to SLBC with a copy to RBI immediately. He also advised SBI to ascertain the reason for absence of SBI representatives in BLBC meetings and ensure their participation not only in Kangra but also in all other districts.

(Action: SBI)

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

(Action: SLBC, HP)

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AGENDA ITEM NO. 5

The overall Credit Deposit ratio (based on instructions from RBI) in the State stands at 44.33% as of 30th Sept, 2019 which is quite lower than the National Parameter of 60%.

Mr. Khachi while commenting on the low CD ratio in the State advised the member Banks to scout the proposals and MOUs signed during the recently concluded Global Investors' Meet and convert them into loans. He also instructed the LDMs to chase the investors at their level and contribute in increasing CD ratio of the State.

(Action: All Member Banks/LDMs in HP)

AGENDA ITEM NO.6

Direct Benefit Transfer (DBT) Implementation in H.P.:

Mr. Khachi, ACS (Finance) advised SLBC that quarter-wise analysis of DBT data should be done. Also, comparative data under different schemes should be presented. This will give better picture whether the amount transferred to beneficiaries under different schemes is increasing or decreasing and will help in analyzing the reasons for the same.

(Action: SLBC, HP)

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

Gap in farmer premium remitted and data uploaded on the portal by the Banks was deliberated in the meeting. Mr. Khachi strongly advised the member Banks to ensure that there should be no discrepancy between the data uploaded on the portal and the premium remitted by the Banks to avoid fixing of personal liability of erring Bank officials. ACS, finance, strongly reiterated that member banks must ensure that pendency on the crop insurance portal for the coming Rabi 2019-20 season should be kept to nil.

He instructed the Controlling Heads of all member Banks to follow-up with their branches and ensure premium remittance and data uploading on portal in a time-bound manner.

(Action: All Member Banks in HP)

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AGENDA ITEM NO.7

NPA position under different sectors was discussed during the proceedings. NPA in Agriculture sector has reached 7.84% which is a serious cause of concern and reasons for the same should be analyzed. Also, there is a need to analyze the position of NPA under MUDRA scheme.

Also, DEEDS scheme has a high percentage of NPA (16.16%) Deptt. of Animal Husbandry and NABARD needs to take notice of the same.

(Action: All Member Banks in HP, Deptt. of Animal Husbandry, NABARD)

AGENDA ITEM NO.8

AGENDA No-8: Review of Progress under Non-Sponsored Programmes in Himachal Pradesh -Quarter ended Sept, 2019

Agenda item No-8.1: Financing under KCC Scheme:

It was highlighted in the meeting that Chamba (29%) and Kangra (27%) district have the lowest farmer coverage under KCC scheme which is quite alarming. Efforts should be made to increase lending under KCC scheme (Crop and Animal Husbandry). KCC saturation camps are an effective way of achieving higher farmer coverage and should be taken seriously and not merely as a reporting measure.

GM, RBI expressed his concern over the low numbers of KCC (98) issued in respect of Animal Husbandry and Fisheries, which were made eligible under KCC during the year 2019. He advised all the banks to make more efforts in extending the facility to eligible borrowers.

(Action: All Member Banks/LDMs in HP)

Agenda item No-8.2: Financing to Self Help Groups:

Mr. Nilay D. Kapoor, CGM, NABARD brought to the notice of the House that the Banks should strive to improve Self Help Group- Bank Linkage. He highlighted that financing done is not up to the mark and lending should be increased in this sector.

(Action: All Member Banks in HP)

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

Before concluding the 154th SLBC review meeting, worthy Chairman Mr. Anil Kumar Khachi, Additional Chief Secretary (Finance) to the Govt. of H.P. guided the House with his concluding remarks:

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

While addressing the House after formal welcome to the dignitaries and all other participants, Mr. Khachi impressed upon all the stakeholders that when we have a meeting and collectively resolve and decide certain course of action we find in the next meeting that actually nothing has happened. If we had a problem it should be resolved and not remain as stand still.

He referred to the Investors' meet which has raised hopes for different kind of investments wherein the Banks will have to work in coordination with Industry Department which has received these proposals. I hope the proposals which shall be grounded will surely be for the benefit of the State and Banks as well. It will surely help to augment the CD Ratio and shall be for the advantage of the State and Banks.

He showed concern over the credit disbursement as the outstanding amount is not increasing in spite of whatever disbursements are made. On the data issue, he said that once in a quarter do we meet wherein there should not be a dispute on the data system. He forced up on the need to develop a system where minimal human intervention could be ensured to fetch the data as all the banks are technologically solid in terms of CBS and MIS system. He urged upon the Banks to lay their analytical hand on the data to check inconsistency so that when it is sent to SLBC it is purposeful because it is used to review and measure whether we are heading forward or reverse direction. He said that during the discussions in this House there should be no dispute on the issue of correctness of the data. This forum should have a broader and positive thinking and come up with innovative ideas so that everyone is gained with the suggestions.

He took a note of the suggestions for doubling of farmers' income and other development. He attracted the attention of Government Department towards the agenda note and suggestion and requested to come up with ideas. He said that Government is in the process of preparation of Annual Budget and desired suggestions and ideas from the members which are for the benefit of the all.

He emphasized that every participant who attends this Meeting is a Representative of his Department for the entire State and should never say that he is not aware of the issue because it belongs to some other District or Division as it is the sole responsibility of the person who is attending the meeting to know state of affairs of his Department. Everyone should come fully prepared with the agenda and broad information and policy matter should be known to him and never say that he will check it up or he is new to the department.

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He thanked all the dignitaries sitting on the dais before summing up his address.

The meeting concluded with vote of thanks extended by Sh. R.C. Dadhwal, Chief Manager, UCO Bank expressing heartiest thanks to all the dignitaries and other participants for sparing their valuable time and for their proactive participation. He assured the August House that all action points emerged in the meeting will be implemented effectively in a time bound manner.

-----OXO-----

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154th STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 6th DECEMBER, 2019 AT REGENCY HALL, HOTEL HOLIDAY HOME, SHIMLA. (Annexure 1)

LIST OF PARTICIPANTS

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

IV. Government of Himachal Pradesh & Related Agencies:

SARVASHRI:

1	Vinod Thakur	Joint Secretary, Law Deptt.
2	Dr. Onkar Singh Thakur	Deputy Director, Women & Child Dev. Deptt.
3	Dr. Raksh Paul	Joint Director, Agriculture Department
4	Sushma Watts	Additional Director, Deptt. of Land Records
5	S.K. Bhardwaj	Dy. Controller, Directorate of Food and Civil Supplies
6	Sudhir Katoch	Jt. Registrar, O/o Resistrar Coop. Societies
7	Mange Ram	Director, KVIC
8	Sanjay Sharma	Dy. Director, Industries
9	Dr. Ajay Raghuvanshi	Horticulture Development Officer
10	H.S. Chauhan	Distt. Welfare Officer, ESOMSA
11	Pankaj Sharma	Dy. Manager, Deptt. of IT
12	Udayan Dua	Manager (In-charge), SIDBI
13	Rajendra Chauhan	Project Officer, Deptt. of Urban Development
14	Sanjeev Justa	Nodal Officer, HPKVIB, Shimla
15	Sachin Kumar	Project Manager, UIDAI

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16	Manohar Lal Sharma	State Director, RSETI
17	T.B. Singh	Asstt. Manager, UIDAI
18	Virender Kumar	Assistant, KVIC
19	Priyanka Sharma	YP-FI-HPSRLM, Rural Dev. Deptt.
20	Vasudev	YP-FI-HPSRLM, Rural Dev. Deptt.

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

1	K.C. Anand	General Manager (In-Charge), RBI
2	Nilay D. Kapoor	CGM, NABARD
3	Ramesh Chand	General Manager, RBI, Shimla
4	ManoharLal	DGM, NABARD
5	Shashank K. Namdeo	ADET (Rural), Deptt. of Telecom

VI): **COMMERCIAL BANKS: SARVASHRI**

1	Reeta Kaul	GM, PNB
2	K.K. Verma	DGM, PNB
3	Pawan Kumar	DGM, SBI
4	H.M. Sahoo	DGM, Corporation Bank
5	U.S. Bhardwaj	Regional Manager, Central Bank of India
6	N.B. Nayak	Zonal Manager, Andhra Bank
7	Vivek Dhawan	Zonal Manager, Bank of Maharashtra
8	Shankar Lal	Dy. Zonal Manager, Syndicate Bank
9	Nain Singh	AGM, Canara Bank
10	Suman Lata	CM, Allahabad Bank
11	Naveen Kr. Patyal	CM, SBI
12	Rakesh Kumar	CM, PNB
13	Vizender Singh	CM, IOB
14	Subhash Kumar	CM, Indian Bank
15	H.R. Sharma	CM, BOB
16	Rajesh Kr. Bodh	CM, BOI
17	Jagmohan Singh Negi	CM, BOI
18	Mukesh Negi	CM, OBC
19	Amit Nagar	Chief Manager, Punjab & Sind Bank
20	Shashi K. Negi	Sr. Branch Manager, Syndicate Bank

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21	Sunil Kr. Dogra	Sr. Branch Manager, Corporation Bank
22	Satya Pal Bhalaik	Deputy Manager, SBI
23	Mrinal Kant	Deputy Manager, Union Bank of India
24	Bhavneesh Kaul	Manager, United Bank of India
25	Vijay Kumar	Manager, Andhra Bank
26	P.K. Sharma	Assistant General Manager (In-Charge), SLBC
27	Ramesh Chand Dadhwal	Chief Manager, SLBC
28	N.S. Rana	Sr. Manager, Security UCO Bank
29	Dixit Monga	Sr. Manager, IT Deptt, UCO Bank Zonal Office
30	Jaideep Krishan	Manager, GAD, UCO Bank Zonal Office
31	Peeyush Rathore	Manager, SLBC
32	Kritika Joshi	Manager, SLBC

VII): LEAD DISTRICT MANAGERS:

SARVASHRI

1	K.K. Jaswal	LDM- Bilaspur
2	Bhupender Singh	LDM Chamba
3	G.C. Bhatti	LDM-Hamirpur
4	Harvinder Singh	LDM-Kangra
5	Daulat Ram Meena	LDM-Kinnour
6	Pama Chhering	LDM-Kullu
7	A.K. Singh	LDM-Shimla
8	J.P. Sharma	LDM-Sirmour
9	B.D. Sankhyan	LDM-Solan
10	J.P. Bhanot	LDM-Una
11	Ram Nath Bose	Manager, LDM Office Mandi

VIII): COOPERATIVE & REGIONAL RURAL BANKS:

SARVASHRI

1	Tashi Sandup	Managing Director, JCCB
2	Jitender Sanjta	Managing Director, HPARDB
3	K.S. Chauhan	General Manager, HPGB
4	R.P. Nainta	General Manager, HPSCB
5	Satvir Minhas	General Manager, KCCB
6	N.P. Bodh	General Manager, HPARDB
7	Bhupender Kumar	Dy. General Manager, Baghat Urban Coop. Bank

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VIII): PRIVATE BANKS & SMALL FINANCE PAYMENT BANK:

SARVASHRI

1	Anand Pandey	AGM, IDBI Bank
2	Vikas Kumar	Cluster Head, Axis Bank
3	Vikram Jeet Singh	Asstt. Vice President, HDFC Bank
4	Sunil Bhatia	Cluster Manager, AU Small Finance Bank
5	Rajeev Kumar	Chief Manager, India Post Payment Bank
6	Prabhjeet S. Purba	Regional SLBC Coordinator, ICICI Bank
7	Deepak Sharma	Senior Executive, J&K Bank
8	Karan Garg	Branch Manager, RBL Bank
9	Ashish Kumar	Branch Manager, Kotak Mahindra Bank
10	Abhimanyu Chauhan	Branch Manager, AU Small Finance Bank
11	Udayan Routrar	Branch Manager, CSB Bank Ltd.
12	Hemant Kr. Sethi	Manager, South Indian Bank
13	Richa Sharma	Relationship Manager, Indusind Bank

IX): INSURANCE COMPANIES:

SARVASHRI

1	S.D. Negi	Divisional Manager, LIC of India
2	Manohar Lal	SDM, Oriental Insurance
3	Pawan Rana	D.M., AIC of India
4	Hans Raj Sharma	Asstt. Manager, Oriental Insurance
5	Om Prakash Thakur	Project Executive, SBI GIC

X) ABSENTEES:

Sr.No.	Name of the Institution	Remarks
1	LDM Lahaul & Spiti	Snow bound area, roads blocked.
2	Tribal Dev. Deptt.	
3	Parwanoo Urban Coop Bank	
4	National Housing Bank	