

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/SPL/SLBC

दिनांक: 11.05.2020

राज्य स्तरीय बैंकर समिति के सभी सदस्यों को जारी।

To All members of SLBC HP.

विषय: विशेष राज्य स्तरीय बैंकर्स कमेटी बैठक के कार्यवृत्त।

Sub: Minutes of Special State Level Bankers' Committee Meeting.

इस पत्र के साथ हम राज्य स्तरीय बैंकर समिति की विशेष बैठक के कार्यवृत्त आपकी सूचनार्थ एवं कार्यवाही हेतु संलग्न कर रहे हैं। यह बैठक वीडियो कॉन्फरेंस के माध्यम से दिनांक 30-04-2020 को वित्त मंत्रालय विभाग, भारत सरकार, के निर्देशानुसार आयोजित की गई थी।

We are enclosing herewith the Minutes of Special State Level Bankers' Committee Meeting of SLBC HP for your information and necessary action. The meeting was convened through video conference on 30.04.2020 under the directions of DFS, Govt. of India.

सादर/ Regards,

भवदीय/ Yours faithfully,



(जे एन कश्यप /J.N. Kashyap),

उप महाप्रबंधक एवं संयोजक/Deputy General Manager & Convenor,

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

शिमला/Shimla-171001.

संलग्न: यथोक्त

Encl: As above

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MINUTES OF SPECIAL SLBC MEETING OF STATE LEVEL BANKERS' COMMITTEE – HIMACHAL PRADESH HELD ON 30.04.2020 THROUGH VIDEO CONFERENCE.

Special Meeting of State Level Bankers Committee- Himachal Pradesh was held through VC on 30th April, 2020 to review the preparedness of Banks in implementing recently announced slew of measures by Government of India under EMERGENCY CREDIT LINE. Sh. Prabodh Kumar Saxena, IAS, Principal 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 11.45 a.m. 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 the participants from State Government Departments, RBI, NABARD & major Member Banks attending the VC.

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

The Convener extended warm welcome to the distinguished participants of the meeting:

- **Sh. Prabodh Kumar Saxena**, IAS, Principal Secretary (Finance) to the Government of Himachal Pradesh. DGM & Convener, SLBC, UCO bank extended heartiest welcome & expressed gratitude towards Sh. Saxena for sparing valuable time to Chair the Meeting.
- **Sh. A.K. Goel**, MD & CEO, UCO Bank. The DGM extended warm welcome to MD & CEO on his participation in the meeting. The Convener expressed gratitude towards Sh. A.K. Goel on co-chairing the meeting.
- **Sh. 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.

While welcoming the participants to the SLBC VC meeting, Mr. Kashyap lauded the Bankers for providing uninterrupted services to the public amid the dreaded COVID-19. He further emphasized that although bankers faced several constrains in plying hassle freely to their branches, despite of these adversities seamless services were rendered by the Banks. He further applauded the bankers

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for meticulously following the instructions from Government on maintaining the desired sanitization at branches and ATMs. Mr. Kashyap apprised the participants that Member Banks successfully served the Jan Dhan and PM Kisan beneficiaries and managed all cash withdrawals whenever approached the Bank. Under the "COVID 19 Emergency Credit Line" Controlling Heads of different Member banks have issued strict instructions to their respective Branches to follow the instructions of Government of India to provide credit to Agriculture, MSME and other beneficiaries of the Bank without giving any chance of complaint from any quarter and corner.

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 highlighted the various measures announced by Govt. of India to facilitate the hassle free credit delivery to Agriculture & Allied activities, MSME and other sectors of economy. Important points mentioned are as below:

To begin with, Sh. Goel conveyed his heartiest good wishes for the well being of everybody engaged in driving the wheels of country during the tough time of COVID-19. He hoped that bankers will strictly adhere to all the safety norms announced by the Government from time to time.

He apprised the house that this Special SLBC meeting is being convened at the behest of DFS to review the preparedness of Banks in delivering their services to facilitate agriculture and allied activities, MSME and all other Banking services. MD & CEO informed that Government is putting all out emphasis on the fact that no citizen should face any hardship for want of banking services. He expressed his happiness that Banks have been standing like saviours during this pandemic time rendering essential services through Branches, ATMs and BCs.

Sh. Goel informed the participants that regular SLBC Meeting was scheduled to be held on 20.03.2020 but due to the COVID19 pandemic it could not be convened. While briefing the progress of banking parameters up to December, 2019 quarter, MD & CEO, UCO Bank, apprised that Banks have disbursed upto December 2019 aggregate fresh credit of Rs.24204 Crores which is 128% of the Target of Rs.18981 Crores set for December 2019 quarter. The total business as on December 2019 was Rs.180469.52 Crores having deposit of Rs.126198.47 Crores and advances Rs. 54271.10 Crores having overall Credit Deposit (CD) Ratio in the State at 44.93%. The National Parameters set up by RBI for lending to Priority sector and Agriculture sector have been surpassed by the banks with achievement of 59.52% and 18.37% against the parameter of 40% and 18% respectively as on 31.12.2019. However, the performance of the Banks reviewed in Steering Committee Meeting held on 09.03.2020 at Shimla.

He said that during COVID-19, Government has laid special thrust on providing PM Kisan Samman Nidhi to the farmers of this country and in HP State an amount of Rs.173.87 Crs. was credited to 869352 farmers.

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Under Garib Kalyan Yojna the first instalment for Rs.500.00 each was credited to 590300 women beneficiaries having Jan Dhan Accounts in HP State out of total 636764 women accounts. Sh. Goel told the house that Women Jan Dhan beneficiaries having their Saving Accounts with Cooperative Sector Banks could not get the benefit. The matter has been taken up with DFS by SLBC but the matter is yet pending to be resolved. (As on date, the issue stands resolved and Garib Kalyan benefit has been credited to PMJDY Women Beneficiaries' accounts)

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 & interactive VC session on agenda issues.

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 distinguished participants & executives attending the VC from different Member Banks. He emphasized on the following major points;

i) Cash Availability and ATMs – Measures taken by RBI

GM In-charge, RBI, informed the house that RBI has been closely monitoring the position of currency availability across the State and during the month of March 2020, currency notes worth Rs.1183 crore were remitted across the currency chests in HP along with a remittance of ₹250 crore in the month of April 2020. He also informed that as on April 29, 2020, re-issuable currency of nearly ₹3400 crore is available with the 45 currency chests in the State. He reiterated RBI's commitment to maintain adequate supply of currency across the State through its Issue Circle at RBI, Chandigarh.

Further, he informed that upto April 29, 2020, currency worth ₹386 crore have been withdrawn from ATMs along with withdrawal of a substantial amount of ₹17 crore through micro ATMs. He raised a concern regarding the non-functioning of ATMs in the various parts of State with special emphasis on non-functional ATMs of various banks, except KCCB, in the district of L&S, HP as residents of remotest tribal district are facing great difficulties in this regard. He advised the member banks to ensure that the non-functional ATMs be brought to work within a week.

ii) Business Correspondents - Network to be increased

Shri Anand commended the work done by the BCs during the difficult times and emphasised upon their role and importance in extending banking services to the far flung and remote areas. He advised the banks to look for broadening of the BC network, since the percentage network position of BCs in HP was only 2.5% as against the position of 15.2% in Uttarakhand and 6.8% at national level. He also desired that Lead Bank (SBI) of L&S must ensure proper functioning of all BCs in L&S district since as on date not a single BC was reported to be functional.

iii) ACP Launch

GM-in-Charge, RBI advised Convenor SLBC, Lead Banks and other bank controllers to ensure preparation and the launch of ACP for FY 2020-21, **as early as possible** since one month of the year has already elapsed.

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- iv) DCC and DLRC
GM-in-Charge, RBI advised Convenor SLBC to ensure that the ensuing DCC/ DLRC meetings are convened on time, through VC or any other mode so that ground level progress can be reviewed in a meaningful manner.
- v) NABARD – Utilisation of FIF
Shri Anand suggested CGM- NABARD for utilising the Financial Inclusion Fund for generating awareness among the masses, about various electronic fraudulent activities, fake and malicious banking practices, etc. being resorted to by various fraudsters, taking advantage of prevalent situation where digital banking was being preferred by majority of the people.
- vi) Stamp duty Issue – Providing resolution therefore
GM-in-Charge, RBI raised the concern received from various banks regarding unavailability of stamp papers for executing loan agreements. He requested Shri Prabodh Saxena, Principal Secretary, Finance to personally look into the matter for its quick resolution. Shri Saxena assured the house to take up the matter with Revenue department within a day or two.
- vii) Reporting Mechanism
Shri Anand suggested that SLBC may formulate a comprehensive reporting mechanism to review the achievement and progress of the various Schemes announced by Central Government, RBI, State Government, etc. during the lockdown period.

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

Mr. Nilay D. Kapoor, CGM NABARD, while addressing the participants welcomed dignitaries mentioning Mr. Prabodh Saxena, Principal Secretary, Finance, Mr. A.K. Goel MD & CEO UCO Bank, Mr. Kashyap, DGM & Convenor SLBC, Mr. K.C. Anand, GM In charge RBI and senior executives of all Banks, State Government. He expressed his pleasure over responsive attitude of State Government, SLBC convenor, Member Banks in between trying circumstances due to COVID-19. Major points that were put by CGM, NABARD during VC meet are as below:

- ✓ Moratorium as per the information made available to NABARD has been granted by State Cooperative bank, 02 DCCBs and Himachal Pradesh Gramin Bank to more than 01 lakh a/c and the same has also been availed.
- ✓ KCC saturation campaign needs to be constituted in right earnest and all the eligible farmers needs to be covered which is also on the priority of the Gol.
- ✓ Emergent banking facilities being provided by HPGB. Good utilization of Mobile vans by the bank in providing door to door facilities.
- ✓ Both the HPStCB/ DCCBs are providing uninterrupted banking services in this difficult situation.
- ✓ NABARD conveyed the details of the agriculture credit targets for 2020-21 received from Ministry of Finance, Gol to the SLBC and the same needs to be allocated, district-wise /bank-wise at the earliest by the SLBC.

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- ✓ SHG/JLG financing and FPOs financing and NABARD expects that the banks be liberal in financing as it is a very difficult time. Many farmers those who are in the activities of horticulture, floriculture, exotic vegetable cultivation etc., are in huge loss are going through a very tough situation and there is need to focus on extending credit facilities to them.
- ✓ Special attention needs to be focussed on the Aspirational district of Chamba.
- ✓ RIDF borrowing power of GoHP for 2020-21 has been fixed at Rs.700.00 crore, for creation of rural infrastructure. This enhanced infrastructure will certainly create more credit absorption capacity and banks needs to be more liberal in financing.
- ✓ Cooperative banks of HP will be getting Special Liquidity Facility (SLF) of Rs.350.00 crore from NABARD.

While concluding, Sh. Kapoor thanked all the Banks especially the UCO Bank, PNB, SBI and all other banks, who have risen to the occasion in this difficult situation. He also expressed his gratitude towards State Government and MD, UCO bank for valuable inputs and support.

Address of Sh. Prabodh Saxena, Principal Secretary (Finance) to the Government of Himachal Pradesh:

At the outset, Sh. Saxena commended Bankers for rendering seamless services amidst of Corona Virus crisis. He hoped that banks will keep on providing the desired services in a same enthusiastic spirit. He urged upon bankers to meticulously follow the guidelines that are being received from the Government. He told the house that Government of India has announced COVID-19 EMERGENCY CREDIT LINE to facilitate hassle free credit to Agriculture & Allied, MSME & other sectors of economy. He impressed upon bankers to sanction credit facilities to all the eligible borrowers so that they can get necessary credit support amid these crisis.

He urged SLBC to prepare the reporting mechanism to fetch data regarding COVID-19 from Member Banks on weekly basis. He emphasized that on the basis of aforementioned report, performance review of Member Banks must be done.

He informed the house that Government has recently enhanced the collateral free loan limit for SHGs from 10.00 lakh to 20.00 lakh. He solicited SLBC to immediately provide State Government data regarding the credit sanctioned by banks under COVID-19 EMERGENCY CREDIT LINE.

He thanked all the participants of VC before summing up his address.

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SPECIAL MEETING OF STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH HELD ON 30.04.2020 THROUGH VC.

(Annexure 1)

LIST OF PARTICIPANTS

- I. **Chairman** : **Sh. Prabodh Saxena, IAS**
Principal Secretary (Finance)
Govt. of Himachal Pradesh
- II. **Co- Chairman** : **Sh. A.K. Goel**
Managing Director & CEO
UCO Bank
- III. **DFS (GOI)** : **Sh. A.K. Dogra**
Deputy Secretary, DFS
Govt. of India
- IV. **Convenor SLBC** : **Sh. J.N. Kashyap**
Deputy General Manager & Convenor SLBC HP,
UCO Bank
- V. **Government of Himachal Pradesh & Related Agencies:**
SARVASHRI:

1	Special Secretary, Finance Deptt.
2	Department of Agriculture
3	Department of Horticulture
4	Department of Urban Development
5	Department of Industries.

- VI **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	P.K. Sharma	AGM, In-charge, SLBC, HP

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VII): MEMBER BANKS:

1	BANK OF BARODA
2	CANARA BANK
3	CENTRAL BANK OF INDIA
4	HIMACHAL PRADESH GRAMIN BANK
5	H.P. STATE CO-OPERATIVE BANK
6	HDFC BANK
7	HPARDB
8	ICICI BANK
9	JOGINDERA CENTRAL COOPERATIVE BANK
10	KANGRA CENTRAL COOPERATIVE BANK
11	PUNJAB NATIONAL BANK
12	STATE BANK OF INDIA
13	UCO BANK