



State Level Bankers' Committee
Himachal Pradesh
Convenor: UCO BANK

Secretariat, GENERAL MANAGER & CONVENOR, SLBC-HP UCO Bank, Himland Hotel Annexe, Shimla 171001	Teleph Fax E-Mail Web:	0177-2623093, 0177-2625061 contact@slbchp.com www.slbchp.com
No.GM/SLBC/2015-16/M-136		Date: 18.06.2015

All the Participants of
State Level Bankers Committee
Himachal Pradesh

Dear Sir,

REG: PROCEEDINGS OF THE 136th SLBC MEETING OF HIMACHAL PRADESH HELD ON 8.06.2015 AT SHIMLA.

We enclose the proceedings of 136th SLBC meeting of Himachal Pradesh held on 08.06.2015 at Shimla.

We would request you to initiate action on the points related to your Department/office/Organization immediately and send us the Action Taken Report as early as possible. Member banks/LDMs are requested to ensure submission of SLBC progress data for the quarter ended June, 2015 on the prescribed Formats (revised) latest by 10th of July, 2015 to enable the Convenor Bank to hold the next SLBC meeting as per schedule.

With regards,

Yours faithfully,

V. K. Shrivastava
(V. K. Shrivastava)

General Manager

Encl: As above

Copy to:

1. The Chief Secretary, Govt. of HP, HP Secretariat, Shimla
2. Sh. Ateesh Singh, IAS, Director, FI, MOF,DFS, New Delhi
3. The Principal Secretary, Finance, Govt. of HP, HP Secretariat, Shimla
4. The Regional Director, RBI, RPCD, Shimla
5. The Chief General Manager, NABARD, Shimla.
6. The CMD's Secretariat, UCO Bank, Head Office, Kolkata
7. The ED's Secretariat-2, UCO Bank, Head Office, Kolkata
8. The General Manager, SLBC, UCO Bank, Head Office, Kolkata

MINUTES OF 136TH SLBC MEETING OF STATE LEVEL BANKERS' COMMITTEE - HIMACHAL PRADESH HELD ON 08.06.2015 AT HOTEL HOLIDAY HOME, SHIMLA (H.P.)

136th meeting of State Level Bankers Committee- Himachal Pradesh was held on 08th June, 2015 to review the performance of banking sector in the State. Dr. Shrikant Baldi, IAS, Principal Secretary, Finance to the Govt. of Himachal Pradesh Chaired the meeting. Sh. V K Shrivastava, General Manger and Convenor, SLBC, UCO Bank Co-Chaired the meeting. The list of participants is annexed (Annexure-I) at the end.

The meeting started with the permission of the Chair at 11.00 a.m. at the Regency Hall of Hotel Holiday Home, Shimla. Sh. V. K. Shrivastava, General Manager, UCO Bank & Convenor SLBC H.P. welcomed distinguish Dignitaries sitting on the Dias and Senior Bureaucrats / Executives from State Government Departments, Boards, Corporations, Senior Executives /Officers from Banks and Press & Media men participated in the meeting.

HIGHLIGHTS OF THE KEY NOTE ADDRESS BY SHRI V. K. SHRIVASTAVA, GENERAL MANAGER & CONVENOR SLBC, HP

- At the outset, Sh. V. K. Shrivastava, General Manager, UCO Bank extended heartiest welcome, to the distinguish Chief Guest and Chairman of the meeting. Dr. Shrikant Baldi, IAS, Principal Secretary to Govt. of Himachal Pradesh. He expressed sincere gratitude to the Chief Guest for the continued support, encouragement and guidance to the Forum.
- Sh. Shrivastava expressed happiness on speedy recovery of Sh. P Mitra, Respected Chief Secretary to the Govt. of Himachal Pradesh and wished for good health of Sh. P Mitra on his personal behalf and on behalf of the August House. The Chief Secretary could not preside over the meeting due to his pre occupation with important assignments on the occasion of visit of Hon'ble Vice President of India to Shimla on 8.6.2015.
- He welcomed Sh. I.S. Negi, Regional Director, Reserve Bank of India and expressed gratitude to Sh. Negi and his team of officers for the support and guidance to the Forum in various issues pertaining to Financial Inclusion and Inclusive growth in the State.
- Sh. Shrivastava extended warm welcome to Sh. P. Radhakrishanan, Chief General Manager, NABARD on his maiden participation in the Meeting after taking over the new assignment as CGM NABARD at Regional Office, Shimla. The G.M. further expressed gratitude for the valuable contribution of outgoing CGM of NABARD, Sh. K. P. Chand and wished for his good health and peaceful retired life.
- The GM extended welcome to distinguish guests Smt. Manisha Nanda, Principal Secretary, Rural Development Department, and Sh. Akshey Sood, Special Secretary, Finance, to the Govt of Himachal Pradesh.

- Sh. V K Shrivastava, G.M. highlighted the achievements made by Banking Sector in the State during the last Financial Year 2014-15 . The few important points on the Banking profile of Himachal Pradesh are mentioned as below;
 - The total no. of 36 Banks are operational in the State. Out of total 36 Banks, 24-Public Sector Banks (PSBs), 01-Regional Rural Banks (RRB) , 4-Co-operative Sector banks(CSBs) and 7- Pvt. Sector banks.
 - Banks have total branch network of 1925 branches and 1565 ATMs operational in the State as of 31.3.2015.
 - Banks have total banking business to the tune of Rs. 1, 06,254 crore as of 31.3.2015. Out of total Business of Rs. 106254 crore, the aggregate Deposits stood at Rs. 75910.92 crores and total advances reached to the tune of Rs. 30343.52 crores.
 - The Credit Deposit Ratio (CDR) has slightly improvement in the State with CDR of 59% in the March 2015 as against the CDR of 56% in the quarter ended December,2014.
 - Banks have opened more than 8.62 lakh accounts under the Pradhan Mantri Jan Dhan Yojana (PMJDY) up to the end of March2015 since the launch of scheme in August last year. The efforts put up by all the stake holders deserve appreciation.
 - The Hon'ble Prime Minister of India have launched Pradhan Mantri Jan Suraksha Yojana in the name of Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jivan Jayoti Bima Yojana(PMJJB) across the country on 9.5.2014. Banks have made significant efforts and enrolled more than 7.13 lac account holders under these Schemes on the day of Launch. i.e. 9.05.2015 in the State. He further informed that Banks have enrolled more than 8.50 lac account holders under PMSBY and more than 2.00 lacs under PMJJB till the end of May, 2015. The efforts made by all the stakeholders deserve appreciation.
 - Banks achieved Aadhaar seeding of 78% and Rupay Debit Cards issuance have attained to the extent of 74%. He appealed to the banker friends to put more efforts to cover all the account holders at the earliest.
 - Banks have opened total 116 new bank branches and 146 new ATMs in the State during the last financial Year 2014-15.
 - The NPA level of Banks have increased to 5% with total amount of Rs. 1525 crore which infect is a matter of concern for all of us. The General Manager & Convenor requested the State Govt. authorities for their support in recovery drives so that big amount to the extent of Rs. 1525 crore struck up in the NPA can be rotated for further credit expansion by the Banks in the State.

- The overall achievement under the Annual Credit Plan 2014-15 nearly 90% and Agriculture sector 86 %, in MSE sector, 110%, which can be termed as satisfactory.
- The CD Ratio (internal) is nearly 40% as of 31.3.2015. Deposit has Y-o-Y growth of 15% whereas the Y-o-Y growth under advances at 11%. Sh. Shrivastava remarked that due to slow growth rate in advances, the CD ratio has not improved in the State. He further added that GDP growth rate at present is about 7.5 % and it is envisaged that credit growth should be to the extent of more than 3 times of the GDP growth rate to maintain the growth tempo. He urged the banks to increase the credit flow in the State in the Current Year to attain the higher growth rate in Advances.
- The Annual Credit Plan (ACP) for the Year 2015-16 has total annual plan outlay of Rs.15311 crores. In agriculture the total financial outlay projected at Rs. 5716 crores and under Priority Sector Lending target is fixed at Rs. 13223 crores. The banks have projected the annual growth rate of 18% under the ACP 2015-16.
- The General Manager & Convenor concluded the key note address with the hope that Banks will make concerted efforts to achieve the growth rate of 18% as envisaged under the ACP 2015-16 and it will improve the CD ratio in the State. In the end of his speech, he again extended his warm welcome to all the participants and requested them for their proactive participation in the meeting.

After the conclusion of key note address of G.M. , UCO Bank , the regular agenda of the meeting taken up immediately with the kind permission of the Chair. The Chairman expressed that all the dignitaries present on the Dais may give their special comments/observations in the course of deliberations.

Shri V.K. Shrivastava, General Manager & Convenor, UCO Bank has taken up the regular Agenda of the meeting and proceedings are noted as under;

AGENDA ITEM NO.1

Confirmation of Minutes of the last 135th meeting held on 24.03.2015

Since, no comments received from any quarter, the minutes of the 135th meeting of SLBC stands confirmed and adopted.

AGENDA ITEM NO.2

Action Taken Report (ATR) on the action points emerged during the 135th HP SLBC meeting held on 24.03.2015

	Action Point Emerged	Deliberation/ Decisions emerged in 136th SLBC meeting
2.1	<p>Holding of sub-committee meetings of DCC constituted for the purpose of improvement in CD Ratio above 40% minimum level prescribed by RBI and preparation of special plan thereof.</p>	<p>Initiating the deliberations on the issue, the G.M. & Convenor SLBC expressed concern on the Low CD ratio in the various districts in the State. He laid emphasis on Sub - committee meeting of DLCC to have threadbare deliberations on improvement of CDR. He requested the LDMs concerned to apprise the house on the latest status regarding holding of Sub-committee Meeting of DLCC.</p> <p>LDM Bilaspur informed the House that sub-committee meeting of DCC held on 10.03.2015. He expressed that deposits with banks have grown many fold in the last three years in District Bilaspur due to compensation distribution by National Highway Authorities of India (NHAI) for acquisition of land for Road from Kirtpur to Mandi. But there are little scope for credit absorption resulting in to mismatch. He further added that CD ratio in the District will not record significant improvement over the next 2-3 years for the obvious reasons.</p> <p>Similarly LDM Hamirpur has also placed the deliberation of Sub-committee before the House as placed in agenda papers and there is not much scope to improve the CD ratio.</p> <p>LDM Chamba has informed the holding of meeting in the quarter ended December, 2014. But there is not significant improvement witnessed in the CDR in Chamba district.</p> <p><u>Comments of the Chair on the CD ratio.</u></p> <p>DR. SHRIKANT BALDI, PRINCIPAL SECRETARY , FINANCE expressed that low CD ratio is a standing agenda item in the last so many SLBC Review meetings and one of very important agenda items.</p> <p>There are mainly two issue involved , one that overall CD Ratio of the State has registered a decline of 2% over the previous year CDR and secondly , few districts have very low CD ratio. The deposits have grown by 15% whereas the Growth in</p>

advances is nearly 11 % resulting in to increase of Saving with the people but the money is not being utilized in the productive purposes. It is a holistic discussion and we need to find out the reasons and work out policy interventions required both at the level of Banks as well as by the State Govt. Dr. Baldi expressed that Banks have put thrust on short term lending in Agriculture and Allied activities and there is a need to increase credit flow in the Investment credit in the farm and non-farm activities to increase the capital formation.

He further impressed that the issue needs to be addressed collaborating interventions by the Banks and the State Government. He asked the Banks to come forward with proposals where policy intervention is required from the side of Government for improving long term credit flow in the productive activities in the State.

The CGM NABARD expressed that NABARD has prepared the Potential Linked Plan (PLP) for the year 2015-16 and focus were laid on Area based Schemes. He urged the Banks to take advantage of the PLP credit potential survey and give thrust in DLCC meeting for increasing the investment credit in the Farm sector.

He emphasized that TERM Loan Portfolio is very crucial to the Banks for increasing the credit flow.

G.M. & CONVENOR SLBC had informed the House that there are some of the member Banks who have very low CD ratio like , Bhartiya Mahila Bank, United Bank of India, IDBI Bank, Indian Bank, Andhra Bank, Syndicate Bank, Axis Bank, Indsind Bank and Yes Bank. He requested the controlling Heads of these Banks to concentrate on increasing the Advances to match the mobilization of Deposits in the State.

REGIONAL DIRECTOR, RBI commented that High growth rate in Deposit is not only reason for low CD ratio, but none achieving of targets set under the ACPs is also one of the factors. He emphasized that NABARD has prepared the survey on Credit Potentials in the State and Banks should explore these areas where the thrust can be put up to made large credit expansion. He further Laid

		<p>emphasis on the Major Banks having wide Branch Network to explore for credit expansion in big way.</p> <p>The representative from INDIAN BANK raised the matter that Agriculturist in the State are interested to avail the Hosing Loan , Vehicle loans etc for which they have to submit the proof of income supported by ITR or Form -16 as per the extant Guidelines of RBI. The Income Certificate from SDM or the competent authority of State Govt. is not accepted by the lending institutions as a acceptable proof of Income and therefore it constraints the lending to agriculturist for the purpose of housing loans / vehicle loans etc. from the Banks. He requested for amendment in the scheme guidelines. Intervening on the matter , the Chairman Dr. Baldi advised the Indian Bank to submit the detailed report on the matter to UCO Bank (Convenor Bank) who will be appropriately take up the issue with the RBI.</p> <p>The Regional Director, RBI expressed that any guidelines issued by RBI has PAN India implications and he assured the House to take up the matter appropriately with their Central Office on receipt of the proposal.</p>
2.2	On-line access of Land Records to Banks - Adoption of "Bhoomi Bank Integrated Project" for online creation of charge on land.	<p>The representative from Department of Land Record was not available for apprising the House on the Latest development on the Issue.</p> <p>Dr. Shrikant Baldi, Principal Secretary, Finance informed the house that the proposal is referred by The Director Land Record to the Revenue Department and it is under consideration of Revenue Department. He urged the Director, Land Record to pursue the matter with the Revenue Department to expedite the matter.</p>
2.3	Construction of RSETI buildings	<p>The representative from PNB informed the House that the Construction work of RSETI buildings in the PNB Sponsored five RSETIs is going to be started with in June, 2015.</p> <p>In District Chamba, in SBI sponsored RSETI, the lease deed execution is pending. The LDM, Chamba informed that Deputy Commissioner Office,</p>

		<p>Chamba has submitted the proposal seeking permission for execution of Lease deed to the Rural Development Department, Shimla and decision awaited. The house directed the SBI to pursue the matter with the department.</p> <p>In UCO Bank sponsored RSETIs , it is informed by representative from UCO bank that the construction work will be started with in August,2015 in UCO Bank sponsored RSETIs at Shimla, Solan and Sirmour. But in the case of UCO RSETI at Solan the plot of Land allotted by the Government authorities for construction of RSETI Building is yet to be substituted as the existing plot had high tension electric wires passing over the plot. The representative from Revenue Department informed that alternate site is selected for the purpose. Dr. Baldi urged the Revenue Department to expedite the matter.</p> <p>The General Manger, Convenor Bank made an observation that under the Scheme, Banks are required to complete the construction of RSETI Building with minimum required space of accommodation within funds allocation of Rs.1.00 crore allotted for the purpose by the Govt. But Banks are finding it difficult to finalize the cost estimates for the required space of accommodation in Himachal Pradesh, being the construction cost comparatively high due to hilly terrain. He urged the Principal Secretary, Rural Development Mrs. Manisha Nanda for considering the fact and to guide the Banks on the matter.</p> <p>The Principal Secretary, Rural development expressed that there is a Standardized plan for Construction of RSETI Buildings prepared by MORD and in case the Plan/ cost estimates prepared / finalized by respective Sponsoring banks exceed the standardized plan of MORD, than the proposal should come to the Rural Development Department with the full details for taking up the matter with the Ministry of Rural Development (MORD), Govt of India.</p> <p>The Principal Secretary, RD emphasized the Sponsoring Banks for maintaining time schedule for the completion of the construction of RSETI Building and Banks should review the progress with the builders engaged for the purpose on</p>
--	--	--

		<p>regular intervals.</p> <p>Dr. Shrikant Baldi, Chairman of the meeting, directed that Banks should first utilize the existing grant of Rs. 1.00 crore granted to the Banks by the Government for the construction of RSETIs and thereafter approach the Rural Development Department for additional funds.</p> <p>The House directed the sponsored banks to complete construction of RSETI Building on priority and the progress will be reviewed in next review meeting.</p>
2.4	Coverage of Coop. Bank loans under CGTMSE	<p>The representative from H. P. State Cooperative Bank informed that the proposal is duly recommended to Govt. of India by the State Govt. Authorities and decision is awaited.</p> <p>Dr. Shrikant Baldi, Principal Secretary, Finance expressed that Government will peruse the matter with Ministry of Micro-Small Medium Enterprises (MSME) , Govt of India.</p>
2.5	Coverage of Coop. Banks under Central Scheme to provide Interest subsidy on Educational loans sanctioned to economic weaker sections of the society.	<p>On the issue, the representative from cooperative bank informed that on declaring the Bank as Scheduled Bank , the issue of H P State Cooperative Bank stands resolved .</p> <p>The House, however, decided that for inclusion of the other co-operative sector Banks in the State who are not scheduled banks, the matter shall be pursued by the State Government with the Ministry of Micro-Small Medium Enterprises (MSME), Govt of India to decide the proposal duly recommended by the State Govt. authorities.</p>
2.6	Appointment of Tehsildars as Collectors under HP Public Money Recovery Act, 2000.	<p>The Special Secretary, Finance, Govt. of Himachal Pradesh informed the House that matter is under the consideration of the Revenue Department at the level of Additional Chief Secretary, Revenue and it will be placed before the Cabinet for the decision.</p> <p>The Principal Secretary, Finance deliberating on the issue asked the banks to decide the fixed days in a month in consultation with DCC on which the certificate cases will be dealt. It will certainly have</p>

		<p>impact on recovery operations under the State Recovery Act.</p> <p>Dr. Baldi further directed the LDMs to deliberate on the issue of fixing of one or two days in a month, in the DLCC meeting. On deciding the fixed days, LDM concerned should request the District Authorities for further instructions to all concerned. This will facilitate more focused attention of Banks to speed up the recovery under the Certificate cases .</p> <p>The General Manager & Convenor , drawn the kind attention of State Government authorities on non availability of Patwaris in District Sirmour which resulted in to delay in getting Revenue papers by the Farmers and lending operations of the Banks in the district. The Pr. Secretary informed the House that Government has already employed the Patwaris and they are at present on the job training. The training of Patwaris will be completed soon and problem will be resolved within two- three months.</p> <p>The progress on the issue will be reviewed in the next SLBC Meeting.</p>
2.7	Waiver of stamp duty on documents executed by SHGs and Agricultural Term Loans.	The Principal Secretary (Finance) informed that the matter is approved by the Cabinet. It is, now, referred to law department and notification in this regard will be issued very shortly.
2.8	Restoration of noting of Equitable Mortgage by the Revenue Deptt. In the land records of borrowers.	<p>Dr. Shrikant Baldi, Principal Secretary, Finance informed the House that Revenue Department has decided the issue and they have issued the necessary instructions in this regard to the Registrars (Deputy Commissioners) and Sub-Registrars (Tehsildars / Naib Tehsildars).</p> <p>The Principal Secretary, Finance further added that earlier this facility of noting of Lien of Equitable Mortgage in the Revenue Record was made available in Rural Ares but Now this is extended to all areas (Rural/ Urban areas.)</p> <p>The General Manager, Convenor Bank expressed gratitude on behalf of SLBC / Member Banks to Dr. Shrikant Baldi, Pr Secretary Finance for taking initiative to resolve the issue. He further informed</p>

		that copy of a communication issued by the Revenue Department in this regard is circulated with the agenda papers to all the Members and those who have not received the copy, they may refer to SLBC convenor bank. The GM requested the member Banks to circulate the necessary guidelines to all their Branches.
--	--	---

AGENDA ITEM NO.-3

FINANCIAL INCLUSION CAMPAIGN

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY) AND SOCIAL SECURITY SCHEMES UNDER PRADHAN MANTRI JAN SURAKSHA YOJANA.

The General Manager & Convenor highlighted the performance of banks under the Pradhan Mantri Jan Dhan Yojana (PMJDY) and Pradhan Mantri Jan Suraksha Yojna (comprising of two Insurance schemes) in key note address to the House.

SH. V K Shrivastava , G.M. convenor Bank added that there is commendable success in enrollments under the Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jivan Jayoti Bima Yojana (PMJJBY) with enrollment of 8.50Lac and 2.00 lacs respectively. But enrollments of 244 cases made by banks so far under the Atal Pension Yojana (APY) indicate toward the slow response of the public. The GM expressed that low pace of enrollment under APY may be due to long duration of investment comparatively attracting low returns on the investment and probably due to lack of awareness on the Scheme among the target groups. He invited the house to deliberate on the issue to make these Social Security Schemes more successful in the State.

Dr Baldi, Pr. Secretary, Finance commenting on the APY Scheme told that State Government has decided to participate in the Atal Pension Yojana and the State Government will contribute Rs 1000/ - per annum for the next 3 years in the account of the workers who contribute at least Rs1000/ per annum under the APY. He further added that all persons working in HP particularly unorganized sector workers who have a bank account in the State and who are not member of Statutory Social security Scheme and who are not Income tax payee would be eligible for co-contribution of State Government of Himachal Pradesh. He impressed for aggressive awareness campaign by stake holders and informed the house that State Government will take up the publicity campaign through its Social Justice and Empowerment Departments to create awareness .

The Field General Manager, Central bank of India participating in the deliberation told that banks have focused mainly on two insurance schemes and they will now focus on Atal Pension Yojana. He appealed to the State Government authorities to aggressively launch the awareness campaign in their web portal and other mode of media campaign.

The Special Secretary, Finance to the Government of Himachal Pradesh expressed that APY scheme is a sort of joint venture of State Government and the Banks and we have to aggressively campaign to create awareness among the preferred target group viz. MGNREGA workers, Agriculture and Horticulture Workers Shop workers, Anganwari workers and Mid Day meal workers. He added that UCO Bank is requested to prepare the publicity Material which can be utilized by the State Government in their publicity campaign on Atal Pension Yojana.

IMPLEMENTATION OF BCA MODEL BY THE BANKS IN THE STATE. The General Manager, Convenor Bank informed the House that Secretary, Financial Services, Government of India, Dr. Hasmukh Adhia visited Manali (in Kullu District in Himachal Pradesh) on 13.4.2015 and visited few of the rural branches and BCA locations to assess their functioning. On his field visit, the Controlling Heads of SBI, SBOP, PNB and UCO Bank have also accompanied. The GM apprised the house on the observations /deficiencies in the functioning of Branches / BCA observed during the field visit of Dr. Adhia as mentioned below;

- Adequate Cash Balances are not maintained at branches resultantly the customers have to wait for unduly long time.
- The BCA data base is not connected to the Data Base of the Bank, resultantly the BCAs can operate only those accounts only which are opened at BCA location.
- The BCA Locations are not located at convenient locations.
- In BCA locations, the customers are allowed cash withdrawal of maximum of Rs. 1000/- through swap of Rupay debit Card in the Hand Holding Machines. In the present context, this limit for cash withdrawal should be enhanced.
- BCA are not able to handle the handhold Machines conveniently and they need training.

The Secretary Finance (DFS) asked the Banks to review the functioning of BCAs to prove their effectiveness at the grass root level.

Dr. Shrikant Baldi, Principal Secretary also emphasized on field visits by the Senior executives of the banks to the BCA locations so that their functioning at the grass root level can be improved.

The representative from Oriental Bank of Commerce expressed that Gram Panchayat , Mand in District Solan is not providing the Gram Panchayat Premises for opening of BCA and he requested the Pr. Secretary Rural Development Department for intervention in the matter. The house directed that OBC to take up the matter with Principal Secretary , Rural development Department , Govt of Himachal Pradesh to resolve the issue.

Roll out of PRADHAN MANTRI MUDRA YOJANA (PMMY) : The Convenor informed the house that Hon'ble Prime Minister of India has launched Micro Units Development & Refinance Agency Ltd. (MUDRA) on 8.4.2015. Under the MUDRA Yojana , non -farm enterprises in manufacturing , trading and services whose credit needs are below Rs.10 lacs will be covered . In addition overdraft amount of Rs. 5000/- sanctioned under PMJDY will be covered under the Scheme. All such loan granted after 8.4.2015 will be covered under MUDRA loans. Such loans will be covered under the Refinance facility of MUDRA .

The house directed the banks to submit the information on number and amount of Loans up to Rs. 10.00 lacs provided by the Banks under non - farm sector for income generation activities during the last three Financial Years in H.P. and there will be regular review of position of MUDRA loan from the quarter ended June 2015 onward in the SLBC meetings.

(Action: Member banks/ Convenor Bank / Oriental Bank Of Commerce)

AGENDA ITEM NO.-4

Review of progress under RBI Roadmap 2013-16 - Extension of Banking Services in all unbanked villages:

The progress under RBI Roadmap 2013-16 reviewed by the House. The GM Convener Bank requested the Regional Director, RBI to deliberate on the matter and guide the house on the issue.

The RD, RBI expressed that their Central Office vide letter dated May 21, 2015 had advised CMDs of SLBC Convenor banks to speed up the efforts to ensure coverage of banking services in all villages with population less than 2000 within the prescribed timelines and also ensure that at least 5% of the unbanked villages identified in a State are covered through branch mode as per extant guidelines.

He further expressed that as of March 31, 2015, 12315 villages have been covered by banks (101 villages covered by opening brick and mortar branches; 12135 villages covered through BC model and 79 villages covered through other modes). The target for opening brick and mortar branches in HP as per RBI roadmap was 465 for March 31, 2015 whereas the achievement is only 21.72%. Further, an analysis of all India financial Inclusion data of BSBD accounts indicated that the numbers of transactions per account through BC outlets were very low.

The main issues pertaining to functioning of BCs, pointed out by RD , RBI are;

- i) Majority of BCs are inactive
- ii) Fixed remuneration to BCs for sustainable operation
- iii) Providing adequate infrastructure facilities to BCs
- iv) BCs should provide entire bouquet of services instead of just account opening activities
- v) Sign boards and uniforms for BCs
- vi) Connectivity issues - for the last mile financial inclusion the last mile connectivity is essential.
- vii) Lack of technical support
- viii) Lack of training
- ix) Lack of monitoring by base branch

RBI, Central Office vide letter dated January 2, 2015 had advised SLBC Convenor banks and Lead banks to complete the process of providing banking services in unbanked

villages with population below 2000 by August 14, 2015 in line with the PMJDY instead of March 2016 prescribed earlier. In view of the tardy progress with regard to opening of bank branches in unbanked centres, all banks are advised to step up their efforts in opening of branches in unbaked rural centres so as to fulfill the objective of financial inclusion both in letter and spirit.

House has taken note of the comments of RD, RBI . All the banks are requested to ensure the compliance of RBI directives in a time bound manner.

(Action: LDMs/ All the member Banks)

AGENDA ITEM NO.-5

Review of Performance under Annual Credit Plan 2014-15 and approval of State Annual Credit Plan for 2015-16.

The progress under Annual Credit Plan 2014-15 for the period ended December, 2014 reviewed by the House. The observations made in the course of review are as under;

- The achievement under the ACP 2014-15 for the period under review is 90 % as a whole and 86% for Priority Sector advances and termed it as satisfactory.
- In agency wise performance, Co-op Sector Banks and Pvt. Sector Banks have done well and surpassed the targets. PSBs and RRB to pay thrust for achieving Targets under the ACP in Current year.
- In education loan, the performance of Pvt. Sector Banks is negligible and overall performance under educational Loan is just 17% of targets. The Principal Secretary, Finance directed the banks that there is a need for creating awareness on the Education Loan scheme wherein interest subvention is also available. The LDM should deliberate the issue in the DLCC meeting to adopt some strategies for creating awareness on education loans.
- The Regional Director, RBI commented that the overall achievement in disbursement under Annual Credit Plan by all banks against annual target was 89.96%. The achievement was 86.07% after excluding non priority sector. One of the reasons for low CD ratio could be attributed to non-achievement of ACP targets by various banks. ACP targets were fixed on the basis of NABARD PLP. Banks have not exploited the potentiality available to full extent. By not attaining targets under ACP, the very sanctity of formulation of ACP is defeated.
- The General Manager, Convenor Bank apprised the House on the issue of Scale of Finance on Financing under the Crop Loan Scheme which had come up during the field visit of Secretary, Financial services, MOF. GoI . He added that different Banks are using different level of Scale of Finance for the same level of unit of cultivated area and crop. There is no uniform approach for financing on the Scale of Finance among the Banks. The RD RBI informed that Scale of Finance is decided by DLTC and these are indicative and Bank can vary over the Scale of

Finance depending on the need of farmers as well as credit worthiness of the Farmers.

- The ACP targets for the Year 2015-16 finalized and total Plan outlay of Rs.15311.72 crores with annual growth rate of 18% envisaged. The financial outlay for Priority Sector credit fixed at Rs. 13222.79 crores (having growth rate of 21%) and in Agriculture Sector total credit outlay projected at Rs. 5716.29 crores (having growth rate of 21%). The said targets are based on the ACPs approved by DCCs in the Districts. The House has considered the growth rate as reasonable and justified and approved the State Annual Credit Plan for 2015-16. The CGM NABARD commented that Government of India has fixed up the target of Rs. 5100 crore for the State of Himachal Pradesh , out of which the Crop Loan Target will be at Rs. 3000 crores and for investment credit target of Rs.2100 crores is projected. The CGM NABARD emphasized that capital formation is very important in the Farm sector and Banks should pay thrust on providing the Investment credit / Term Loans in the Agriculture sector.
- The House directed that concerned Line Departments of Central / State Government to sponsor the cases under Priority Sector activities evenly from the beginning of the year (avoiding bunch sponsoring in the last two quarters of the year).
(ACTION; BANKS/LDMS/Agriculture/Horticulture/Animal Husbandry)

AGENDA ITEM NO -6

REVIEW OF STATISTICAL BANKING DATA AS OF MARCH,2015

The House reviewed the performance and the main observations are noted as under;

- Banks have achieved the National Parameters on total Priority sector lending and Agriculture Sector lending. But achievement under the DRI Scheme is far below the target of 1% of total advances. Dr. Shri Kant Baldi, Pr. Secretary, Finance urged the Banks to pay attention for lending under the DRI Scheme generously and improve the performance under the DRI scheme in the Current Year.
- The Principal Secretary , Finance directed that the information on National Parameters(NPs) placed in the Agenda should include the National Average on National Parameters to have more meaning full review of performance under the National Parameters.
- The other highlights on Branch expansion, Banking Outreach etc in the State highlighted under the Key Note address delivered by General Manager of Convenor Bank.
- Priority Sector Lending- Targets and Classification: The Regional director , RBI informed the house that Priority Sector Lending , certain changes are made by

RBI vide their circular no. RBI/2014-15 /573 FIDD.CO.PLAN.BC.54 /04.09.01/2014-15 dated 23.4.2015.

- On the issue, the R.D. RBI commented that earlier priority sector lending guidelines were revisited by an internal working group constituted by RBI. The recommendations of the working group were examined in the light of the comments / suggestions received from Govt. of India , banks and other stakeholders and revised guidelines have since been issued vide circular dated April 23, 2015. The salient features of the guidelines have been included in the agenda papers and as such he would like to focus on certain major points which are not highlighted in the agenda papers.
- Non-achievement of Priority Sector Targets- Scheduled Commercial Banks having any shortfall in lending to priority sector shall be allocated amounts for contribution to the Rural Infrastructure Development Fund (RIDF) established with NABARD and other funds with NABARD/ NHB / SIDBI, as decided by the Reserve Bank of India from time to time.
- Besides, non-achievement of priority sector targets and sub-targets will be taken into account while granting regulatory clearances /approvals for various purposes.
- Common guidelines for Priority Sector Loans:-
Banks should comply with the following common guidelines for all categories of advances under the priority sector
 - i) Rate of Interest:
The rates of Interest on bank loans will be as per directives issued by RBI (DBR) from time to time.
 - ii) Service charges:
No loan related adhoc service charges / inspection charges should be levied on priority sector loans upto Rs, 25,000/-
 - iii) Receipt/ Sanction / Rejection / Disbursement Register
A register / electronic record should be maintained by the bank, wherein the date of receipt, sanction / disbursement and rejection with reasons thereof etc., should be recorded. The register / electronic record should be made available to all inspecting agencies.
 - iv) Issue of acknowledgement of loan applications:
Banks should provide acknowledgement for loan applications received under priority sector loans. Bank Boards should prescribe a time limit within which the bank communicates its decision in writing to the applicants.
 - v) Monitoring the end use of loans:
Banks should ensure that loans extended under priority sector are for approved purposes and the end use is continuously monitored. The banks should put in place proper internal controls and systems in this regard.

The house noted the observation of RD RBI and banks are directed to ensure compliance.

(ACTION: ALL BANKS/LDMs)

AGENDA ITEM NO -7

Review of Performance under major Centrally Sponsored Schemes:

The House reviewed the performance under the all the Govt. Sponsored Programmes. The observations are as mentioned as below;

- The Principal Secretary, Rural Development Department has informed the House that NRLM is Priority Mission Programme of Government of India as well as of State Government for credit linkages of SHGs in mission mode. Banks have disbursed Rs. 36 crores as against the target of Rs 48 crores under the NRLM Scheme during the last year. The Pr. Secretary expressed concern on large number of applications (257 applications) pending for disposal with the Banks under NRLM Scheme. The Madam, urged banks to issue instructions to their concerned branches for clearing the pendency at the earliest.
- The Representative from HPSLRM informed that initially in the 1st phase, five blocks are identified one each in five districts where the scheme will be implemented in project mode and rest of 73 Blocks, the scheme will be implemented on SGSY pattern. The MCPs are under preparation in the 73 blocks and soon the District wise targets will be intimated to all concerned under the NRLM Scheme.
- The Principal Secretary, Rural Development flagged one important issue in the course of deliberations, regarding delay in DBT payments in the bank account of beneficiaries under the MGNREGA scheme by few Banks. The Pr. Secretary, Rural development pointed out that;-
 - There are more than 90% of the MGNREGA workers having active Bank account and out of these 76 % are mapped with NPCI for payment in their account.
 - In record of Rural Dev. Department , the MGNREGA funds account have Debit balance of Rs. 21 crores whereas the Bank account maintained with PNB shows for MGNREGA funds shows the debit Balance of Rs.31 crore , thus there is a gap of Rs. 10 Crores. The PNB has parked these funds in their books and the ultimate beneficiaries have not got the credit in their account.
 - In Cooperative sector Banks and HP Garmin Bank, the Funds are not credited in the account of beneficiaries in time and Pr. Secry , RD had held a meeting to resolve the issue with Cooperative Banks/ RRB on 5/5/2015. The Cooperative Banks/RRBs have assured to reconcile the position within 15 days.

- Similarly the funds maintained with “YES BANK” are parked in their books and these funds are not transferred to the accounts of MGNREGA Beneficiaries.
- The representative from PNB responded on the issue and informed that there is no pendency on account of Fund transfer to beneficiaries account as on date with them and the position needs to be reconciled.
- The representative from HP Gramin Bank (RRB) responded that funds are transferred from our Sponsored Bank (PNB) and they have no pendency as on date.
- Dr. Shrikant Baldi , Principal Secretary , Finance intervening in the matter advised the PNB and HPGB to meet the Principal secretary , Rural Development on 9.06.2015 (day after this Meeting) to resolve the issue of parking of Funds. Further he directed that there are clear instructions from the Govt. side for making the payment to the beneficiaries account on T+1 and banks are keeping the flot pending deliberately beyond T+2.
- Dr. Baldi also referred the issues of delay on the part of Banks, in crediting of Salary of Government Employees and payment of MGNREGA beneficiaries. The Principal Secretary, Finance directed that all Banks to take standing note that any delay beyond T+1 should be explained. Each Bank to give status of payments delayed on account of Government accounts, for the last three months to the Convenor bank and consolidated report will be presented before the House to review the position.
- The Principal Secretary, RD added that they have maintained the record of delay from T+1 to T+5, occurred with different Banks in transfer of MGNREGA funds and there are total no of 247487 cases where the delay has occurred. Madam informed the House that concerned Banks are to reconcile the position within 15 days period, failing which the Government will be constrained to withdraw the funds from the concerned Bank. The Pr. Secretary, RD further requested the SLBC convener bank to take up the matter with YES Bank (as Yes Bank representative was not present in the meeting).
- The Principal Secretary Finance also advised that they will be reviewing the position for next 2-3 months and in case of deliberate delay, Government will take decision to stop transacting with those Banks .
- The General Manager, UCO Bank urged all the Banks to pay their immediate attention to the matter and take immediate corrective steps to reconcile the position.

(ACTION: ALL BANKS/ YES BANK/PNB /HPGB / Coop Banks)

AGENDA ITEM NO.8

Review of Recovery Performance of Banks in Himachal Pradesh.

The house reviewed the recovery position for the period under review. The observations are noted as below;

- The overall recovery position in the state is 82% and recovery in priority Sector advances recorded at 78%.
- In the Government sponsored loan cases, the recovery percentage is 71%. Banks requested the Government authorities to advise their field level functionaries for coordinated efforts for recovery of loans by the Banks.
- The recoveries under Certificate Cases are not picking up and there are 5320 cases pending involving amount of Rs. 76.53 crores as of 31.3.2015.
- The House deliberated on improving the effectiveness of recovery measures taken in Certificate cases under the State Recovery Act. Dr. Shrikant Baldi, Principal Secretary, Finance reiterated the discussions held under the Agenda item no-2 wherein it is suggested that LDM should deliberate in DCC meeting to fix up one or two days in a month on which the Certificate Recovery cases will be attended. On that fixed days of the month, Banks and Government authority will focus to dispose of the cases. This will prove very effective and LDM to take immediate action on the suggestion made in the House.

(ACTION: BANKS/LDMs /CONVENOR SLBC)

AGENDA ITEM NO.9

Review of Progress under Non-sponsored Programmes

The House reviewed the progress made by banks under Kissan Credit Cards Scheme, Self Help Groups (SHGs) and Joint Liability Groups (JLGs) in the State The observations are as under;

- CGM NABARD expressed that Co-op sector banks and RRB have been allocated targets on KCC and they have surpassed the targets in 2014-15 but in case of Commercial Banks, the target Vs achievement is not reflected in the agenda information on KCC scheme. NABARD has suggested that Banks performance should be reviewed in terms of Kisan Credit Cards (KCCs) issued to the farmers during the Year and from June 2015 quarter, the data from Banks will be obtained on the suggested pattern. The DGM, UCO Bank informed the House that all Banks are now issuing KCCs in all Crop loan Cases and all the farmers are issued the KCCs. He had however assured that in June 2015 Quarter the information on

KCCs issued by Banks will be separately called from the member Banks for review of the House.

- CGM NABARD also expressed that Bank Credit Linkages of Self Help Groups is not happening in relation to the SHGs formation in the State and Banks are urged to pay focused attention for improving the Credit Linkages of SHGs.
- CGM NABARD further added that performance under Joint Liability Groups (JLGs) needs more attention of the Banks to achieve the targets allotted by the LDMs to the Banks in each District.
- NABARD has allocated the targets under SHGs Credit linkages, JLGs Credit linkages and Swarojgar Credit Cards (SCCs) for the year 2015-16 and Convenor banks has circulated the district wise bank wise targets to all the the LDMs . LDMs are requested to complete Bank-wise target allocation in SHGs/ JLGs/ SCCs and inform the position to convener bank.

(Action: ALL BANKS/NABARD/Convenor-SLBC/ LDMs)

AGENDA ITEM NO.10

FRESH & MISC. ISSUES:

Observations:

- 10.1 **PERFORMANCE OF RSETIs IN HIMACHAL PRADESH:** The performance of RSETI as of 31.3.2015 reviewed by the House . Dr. Shrikant Baldi , Pr. Secretary , Finance emphasized that RSETIs should lay emphasis on providing credit linkages to the maximum trained youths so that they can be self sustained by having entrepreneurial activities. LDMs are requested to review the performance of RSETIs in DLCC meetings in terms of the credit linkages to the trained Youths.

(Action: LDMs)

- 10.2 **DIRECT BENEFIT TRANSFER (DBT) AND SEEDING OF AADHAAR No of BENEFICIARIES OF GOVT. SCHEMES BY THE BANKS IN THE STATE.**

The House reviewed the position of DBT Payments to MGNREGA workers and the Aadhaar seeding in the Bank accounts under the various Govt Scheme like MFNREGA, Scholarship Schemes, MDBTL etc. The issue of DBT payments under MGNREGA scheme deliberated at length in the agenda item No-7 and observations are recorded in agenda item -7.

The Deputy Director, Department of I.T., Govt. of Himachal Pradesh deliberated on the issue of Aadhaar seeding by the banks in various Govt. Scheme i.e. MGNREGA Scheme, Scholarship Schemes etc. and made following observations before the House ;

- Aadhaar seeding in MDBTL scheme achieved 91.92 % in LPG data base whereas the seeding of Aadhaar no by Banks is 82.26 % . There is still a gap of around 7% and Banks are requested to minimize the Gap. The Dy. Director informed that Gap in Chamba District is more than 10% and House has directed the LDM, Chamba to take up the matter with the concerned Banks to reduce the gap.
- The pendency in Aadhaar seeding in Bank accounts of MGNREGA beneficiaries is still huge and major Banks like PNB , UCO Bank , HPGB have to be follow-up up vigorously with concerned branches to reduce the pendency. House directed the concerned Banks to take steps to reduce the pendency to zero in time bound manner.
- The Dy. Director pointed out that there is an issue of delay in DBT payments by the Banks under Scholarship schemes also. He added that in scholarship benefit transfer under DBT scheme, the concerned Departments are facing problem with “YES Bank”. The house directed that concerned departments to take review of the position with the ‘Yes Bank’ to resolve the issue.

(Action: Yes Banks and Member Banks)

10.4 **INSTALLATION OF ATMS IN BUS STANDS IN HIMACHAL PRADESH.**

The House deliberated on the issue and observed that indicative demand for rent of Rs. 18000/ for each ATM in the 45 identified locations is on higher side. The House directed that concerned Govt. Department to review their demand for rent and resubmit the proposal to SLBC convenor for deliberation in the next meeting. The Principal Secretary, Finance assured the house that they will also take up the issue with State Transport Authorities to review the position.

10.5 **ISSUE OF MORTGAGE OF IMMOVABLE PROPERTY OF ANY PERSON BELONGING TO SCHEDULED TRIBES IN DISTRICT KINNAUR - HIMACHAL PRADESH.-**

The General Manager Convenor Bank, placed the issue before the house informing the House that;

- In District Kinnaur, Scheduled Banks cannot mortgage the immovable property of any person belonging to Scheduled Tribes due to restriction under section 3 of Himachal Pradesh Transfer of Land (Regulation) Act 1968, imposed on every person belonging to Scheduled Tribe from transferring his interest in any land by way of sale, mortgage, gift or otherwise to any person not belonging to such tribe except with the prior permission in writing of Deputy commissioner.

- The section 3(b) of Himachal Pradesh Transfer of Land (Regulation) Act 1968 permit creation of Mortgage for securing loan to any Co-operative Land Mortgage Bank or to any Cooperative Society or a majority of the members of which are belonging to any schedule Tribe.
- Further, section 3(2) of the Act says that every transfer of interest in the land made in contravention of section 3(1) shall be void.
- Section 5 of the Act narrates the ejectment of a person found to be in possession of the land as a transfer of any land in contravention of the section 3 of the Act , besides section impose restriction against attachments of any right , title or interest held by a person belonging to Scheduled Tribe in any land its sale in execution of any decree or order in favour of any person not belonging to Schedule Tribe of any court except when the amount due under such decree or order is due to the State Govt. or to any Cooperative Land Mortgage Bank or cooperative Society.
- In view of the above provision under the Act under section 3 of the Himachal Pradesh Transfer of Land (Regulation) Act 1968, scheduled Banks cannot mortgage the immovable property of any person belonging to Schedule Tribe. Banks are not entitled to initiate action under SARFAESI ACT 2002 and Bank can not initiate action under SARFEASI ACT2002.
- As a result of above provisions of the Act , Scheduled Banks are facing legal hurdle in extending credit facilities to the inhabitants of the tribal areas and in addition the huge funds of Banks have struck up due to non recovery of bank dues from the defaulter borrowers. The following facts are placed before the House in the matter.

The Principal Secretary, Finance deliberating on the issue directed that Convenor Bank to submit a proposal mentioning the detailed facts, to FC (Revenue), Govt of Himachal Pradesh with a copy to Registrar Cooperatives and to the Finance Department , Govt. of Himachal Pradesh for taking further view in the matter.

10.6: RECOVERY OF OVERDUES IN COMMERCIAL VEHICLE LOANS :
ISSUANCE OF 'NO OBJECTION CERTIFICATE' (NOC) BY THE
FINANCING BANK TO THE STATE REGISTRATION AUTHORITY AT

THE TIME OF RENEWAL OF LICENCE / ROAD PERMIT OF COMMERCIAL VEHICLES

The GM and Convenor SLBC placed the issue before the House highlighting the facts that;

- Some of the State Governments have taken a decision that borrower having availed Commercial Vehicle loan will have to submit a "No Objection Certificate" (NOC) from the financing Bank to the State Registration Authorities at the time of renewal of licence/ Road permit of Commercial vehicles.
- The above decision of the State Government authorities has improved the recovery of Loans under the Commercial Vehicle scheme and reduced the delinquency level of commercial vehicle Loans.
- The convenor Bank requests the State Govt Authorities to take such decision in the State of Himachal Pradesh since it will help all the Bankers in recovery of overdue under Commercial Vehicle loan scheme.

Dr. Shrikant Baldi, Pr. Secretary Finance directed the SLBC convenor to put up the proposal to State Transport Authorities on the above matter. He further added that proposal should also include the provisions applicable in other States to take comprehensive view on the issue.

The meeting ended with vote of thanks extended by Sh. A K Sinha , Deputy General Manager, UCO Bank .

*****xxxxxxx*****

136th STATE LEVEL BANKERS COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 8TH JUNE, 2015 AT REGENCY HALL, HOTEL HOLIDAY HOME, SHIMLA.

List of Participants

I. Chief Guest : **Dr. Shrikant Baldi, IAS**
Principal Secretary Finance, Govt. of H. P.

II. Convenor : **Sh. V.K.Shrivastava**
General Manager
UCO Bank

III Government of Himachal Pradesh & Related Agencies:

SARVASHRI:

1	Manisha Nanda, IAS	Principal Secretary, Rural Development
2	Akshay Sood, IAS	Special Secretary, Finance , Govt. of HP
3	Sanjeev Sood, HAS	CEO SRLM cum Joint Director RD
4	S.K.Ramga	Joint Registrar, Corporate Societies Kasumpti
5	Capt. J.M. Pathania	Director(UD), Directorate of UD
6	H.R.Sharma	Project Director, Directorate of Horticulture
7	Sanjay Sharma	Dy. Director (Inds.), Directorate of Inds. Deptt.
8	Rajendra Bhatt	DLR-cum-Dy. Secy. (Law)
9	P.S.Parmar	Joint Director , Agriculture
10	R.S.Guleria	Deputy Director, Directorate of WCD
11	Anil Semwal	Dy. Director, DIT HP
12	Jitender Kumar	MSP,UIDAI,RO Chandigarh
13	Sanjeev Justa	Nodal Officer, HP K&VI Board
14	L.C.Chauhan	Jt. Director, SC,OBC & Minority
15	Ajay Sood	Supdt. Grade-I, Deptt. of Food & Supply
16	Jasbir Singh	Clerk, Industrial Deptt.

IV RESERVE BANK OF INDIA, NABARD, NHB, SIDBI

SARVASHRI:

1	I. S. Negi	Regional Director, RBI, Shimla
2	P.Radhakrishnan	CGM, NABARD
3	Ravi Rawal	Asst. General Manager, RBI, Shimla

V): COMMERCIAL BANKS:

SARVASHRI

1	Ajay Vyas	FGM, CBI
2	T.R.Lakhani	GM, OBC
3	A.K. Sinha	DGM, UCO Bank, Zonal Office, Shimla
4	R.K.Sharma	DGM,PNB
5	Ishwar Singh	DGM,CBI
6	P.K.Narang	AGM,SBI
7	D.C.Chauhan	AGM, State Bank of Patiala

8	Mukesh Goel	AGM,Canara Bank
9	Vivek Kaul	AGM, UCO Bank, Zonal Office, Shimla
10	M K Upadhyay	AGM, PNB
11	P N Swarup	Chief Manager, Indian Bank
12	Ramesh Pandey	Chief Manager, Union Bank of India
13	Surjit Singh	Chief Manager, Bank of Baroda
14	D C Kar	Chief Regional Manger, IOB
15	Jagmat Singh	Chief Manger, SBI
16	P.L.Karpa	Senior Manger, Dena Bank
17	Shiv Kumar Dhiman	Sr. Manager, OBC
18	P.S.Matta	Senior Manager, IOB
19	Rajesh Kumar Bihana	Sr. Manager, Bhartiya Mahila Bank
20	Harish Kumar	Branch Head, United Bank of India
21	T.R.Verma	Manger, Bank of India
22	Mohit Crackta	Officer, CBI
23	Ritika Shashni	Officer, Canara Bank
24	Naveen Chandra	AFO, Corporation Bank
25	S.K.Sharma	Chief Manager, SLBC
26	O.P.Panta	Senior Manager, UCO Bank
27	Kulwant Rai	Senior Manager, UCO Bank
28	Suresh Kumar	Senior Manager, UCO Bank
29	M L Sharma	Manager, UCO Bank
30	Deepesh Negtu	Officer, UCO Bank
31	Sunil Saraf	Security Officer, UCO Bank
32	Devender Kalsi	IT officer , UCO Bank

VI): LEAD DISTRICT MANAGERS:

SARVASHRI

1	K.S. Kanwar	LDM- Bilaspur
2	L. R. Thakur	LDM- Chamba
3	Mahesh Kapoor	LDM - Kullu
4	N. S. Negi	LDM- Kinnour
5	Kartar Singh	LDM- Shimla
6	A.S.Thakur	LDM-Mandi
7	B.R.Sharma	LDM-Hamirpur
8	R. K. Sharma	LDM- Una
9	Pratap Chauhan	Manager LDM Office Nahan

VII): COOPERATIVE & REGIONAL RURAL BANKS:

SARVASHRI

1	Amitabh Avasthi	MD, HP State Coop. Bank Ltd.
2	Satish Sharma	DGM,KCCB Ltd.
3	S.D.Negi	MD,JCCB Solan
4	S.C.Sharma	GM,HPGB
5	M.D. Sharma	GM,ARBD Shimla
6	Raj Narayan Jamalta	Asstt. Gen. Manager, HPSCARD Bank ltd.

VIII): PRIVATE BANKS:

SARVASHRI

1	Varun Sharma	Sr. Manager, HDFC Bank
2	Vinay Kumar Chauhan	Branch Manager, South Indian Bank
3	Suresh Kotwal	Vice President, JK Bank
4	Rahul Sharma	AUP, AXIS Bank
5	Akshita Modi	Regional Service Manager, ICICI Bank
6	Rohit Sharma	Senior Manager, Indusind Bank
7	Abhishek Nahod	Manager, Axis Bank

IX): INSURANCE COMPANIES:

SARVASHRI

1	G.S.Parmar	Sr. Divisional Manager, LIC of India
2	S.R.Kashyap	Branch Manager, LIC of India
3	Pawan Rana	Asstt. Manager, AIC of India

X) Absentees:

Sr.No.	Name of the Institution	Remarks
1	Allahabad Bank	Not attended
2	Andhra Bank	----do-----
3	Bank of Maharashtra	----do-----
4	IDBI Bank	----do-----
5	Punjab & Sind Bank	----do-----
6	State Bank of Hyd.	----do-----
7	Syndicate Bank	----do-----
8	Vijya Bnak	----do-----
9	ING Vaishya Bank	----do-----
10	Yes Bank Ltd.	----do-----
11	LDM Kangra	----do-----
12	LDM Lahaul & Spiti	----do-----
13	LDM, Solan	----do-----
14	BSNL	----do-----
15	Oriental Insurance Company	----do-----