



State Level Bankers' Committee

Himachal Pradesh

Convenor: UCO BANK

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No.GM/SLBC/2015-16/M-138		Date: 28.12.2015

**All the Participants of
State Level Bankers Committee
Himachal Pradesh**

Dear Sir,

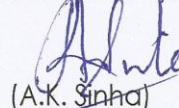
**REG: PROCEEDINGS OF THE 138th SLBC MEETING OF HIMACHAL PRADESH HELD ON
18.12.2015 AT SHIMLA.**

We enclose the proceedings of 138th SLBC meeting of Himachal Pradesh held on 18.12.2015 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 December, 2015 on the prescribed Formats (revised) latest by 10th of January, 2016 to enable the Convenor Bank to hold the next SLBC meeting as per schedule.

With regards,

Yours faithfully,


(A.K. Sinha)

Deputy 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 Additional Chief Secretary, Finance, Govt. of HP, HP Secretariat, Shimla
4. The Regional Director, RBI, 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
9. The General Manager, Circle Office, Chandigarh

MINUTES OF 138TH SLBC MEETING OF STATE LEVEL BANKERS' COMMITTEE -HIMACHAL PRADESH HELD ON 18.12.2015 AT HOTEL HOLIDAY HOME, SHIMLA (H.P.)

138th meeting of State Level Bankers Committee- Himachal Pradesh was held on 18th December, 2015 to review the performance of banking sector in the State. Sh. P. Mitra , IAS, Chief Secretary, to the Govt. of Himachal Pradesh chaired the meeting. Sh. R K Takkar, Managing Director & CEO, UCO Bank presided over the meeting. The list of participants is annexed (Annexure-I) at the end.

The meeting started with the permission of the Chair at 11.30 a.m. at the Regency Hall of Hotel Holiday Home, Shimla. Sh. V. K. Shrivastava, General Manager, UCO Bank & Convenor SLBC H.P. welcomed distinguished Dignitaries sitting on the Dias and Senior Bureaucrats / Executives from State Government Departments, Boards, Corporations, Senior Executives /Officers from Banks, Insurance Companies participated in the meeting. The meeting started with the welcome address by the General Manager and convenor SLBC, UCO Bank.

HIGHLIGHTS OF THE WELCOME 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, on his own behalf and on behalf of August Forum to Sh. P. Mitra, IAS, Chief Secretary to the Government of Himachal Pradesh. He expressed gratitude to Chief Secretary for his continued support, encouragement and guidance to the Forum.
- Sh. V. K. Shrivastava, GM extended heartiest welcome to Sh. Ravi Krishan Takkar, Managing Director & CEO , UCO Bank for his maiden visit to preside over the Meeting . The G.M. informed the House that Sh. Takkar has joined UCO Bank as Managing Director & CEO on 2.11.2015. In brief introduction of Sh. Takkar to the participants , the G.M informed that Sh. Takkar graduated from Shri Ram College of Commerce New Delhi and completed his LLB from Delhi University. Sh. Takkar joined Oriental Bank of Commerce in 1979 as Probationary Officer. He has vast experience and distinguished achievements in various senior level assignments in Oriental Bank of Commerce. Prior to the present assignment, Sh. Takkar was Executive Director in Dena Bank since 1.4.2014.
- The G.M. extended warm welcome to other distinguished dignitaries sitting on dais viz. Sh. Ateesh Singh, Director Financial Services, M.O.F., Sh. Akshey Sood, Special Secretary, Finance to the Govt. of HP, Sh. I.S. Negi, Regional Director, RBI and Dr. P. Radhakrishnan, Chief General Manager, NABARD. The GM expressed gratitude to these dignitaries for their continued support, guidance and proactive participation in the SLBC review meetings.
- In his address to the house, Sh. V. K. Shrivastava, GM expressed that there is very cordial relationship between the Bankers and State Govt Authorities and there

are no such conflicting issues. He appreciated the State Govt. Administration for the cordial relationship and support to the banking sector.

- He stated that achievements viz a viz targets for the period under review will be discussed in detail in the course of regular agenda. Highlighting the achievement, the GM informed that achievement under Agriculture Sector lending have 102% of the ACP targets which is quite good. He appreciated the Agriculture Department, Horticulture Department and Banks for the significant achievement in lending to Agriculture sector. He further expressed that Priority Sector advances have share of nearly 72% in total credit extended by banks which is quite good. He urged the Banks to not only maintain the tempo but also to improve it further to substantiate the agro based economy of the State.
- The GM expressed that Banks have done appreciable efforts under the PMJDY Scheme and Social Security Scheme. He added that Zero balance accounts is presently having national average of 30% of the total PMJDY accounts and it has significantly come down from 70 % to 30 % . In the State, Banks are near to the national average in Zero Balance accounts under the PMJDY Scheme and he appealed to Banks for putting more efforts to further reduce the zero balance accounts to the minimum. The GM expressed the enrollment under the Micro pension Scheme i.e. Atal Pension Yojana (APY) is far below the expectation .He appealed the Banks to put more vigorous efforts for increasing enrollments under Atal Pension Yojana in the State. On the achievements under the Pradhan Mantri Mudra Yojana (PMMY) Scheme, Sh . V K Shrivastava impressed upon the Bankers to bring improvement in lending under PMMY as the present achievement is nearly 42% of the annual targets.
- In the concluding remarks, the G.M. urged the members to proactively participate in discussions on the various issues placed in the agenda and give their valuable suggestions to bring efficient improvement in the banking sector. He ended his speech with New Year Greetings for 2016 to all the participants and wished for good performance in banking sector in the State in the New Year2016.

HIGHLIGHTS OF THE KEY NOTE ADDRESS BY SHRI R K TAKKAR , MANAGING DIRECTOR & CEO , UCO BANK.

- At the outset, Sh. R. K. TAKKAR , Managing Director & CEO, UCO Bank extended heartiest welcome to Sh. P Mitra , State Chief Secretary, Sh. Ateesh Singh, Director Financial Services MOF, Sh . Akshey Sood , Special Secretary , Finance to Government of HP, Sh. I S Negi , Regional Director , RBI , Dr. Radhakrishanan, CGM NABARD , and Sh. V. K. Shrivastava , GM & Convenor, dignitaries present on the Dias. Sh. Takkar also extended warm welcome to all the senior executives from State Govt., Banks, Insurance Companies, and press & Media persons present in the house.

- Sh. R. K. Takkar expressed gratitude to the State Chief Secretary for sparing the valuable time to chair the meeting. He expressed that all the stakeholders have to work in close coordination for bringing improvement in areas where we are lagging behind.
- Sh. Takkar expressed that Priority Sector agenda especially the financial inclusion is on the Priority agenda of Government of India and Banks have significant role to play in the special campaign for achieving the inclusive growth. He added that banks are infact playing major role in this regard and Hon'ble Prime Minister has appreciated the role being played by banks in the inclusive growth. He added that Banks have opened more than 10 lac basic Saving Bank accounts in the State which is quite good and expressed satisfaction that Banks in the State have just near to national average of nearly 30% in zero balance account under PMJDY Scheme. He impressed on the Banks to bring it further to minimum level, which can happen in Himachal Pradesh, being a small State. He added that at present Karnataka State is in the fray, having maintained balance in 94 % of Basic Saving Deposit PMJDY accounts and thereby reduced the zero Balance Accounts to minimum level. He urged the Banks to make their best efforts to reduce the zero balance accounts drastically to chase Karnataka.
- MD & CEO, UCO Bank, emphasized for issuance of 100% of the RuPay Debit Cards by all bank branches which at present is nearly 74% in the State so that all the Card holder can get the benefit of accidental insurance coverage of Rs.1.00 lac . He appealed to the banks to start holding meeting from 19.12.2015 onward as directed by DFS in all bank branches for issuance of RuPay Debit Cards in a mission mode and further laid emphasis that banks to impart financial literacy on usages of RuPay Cards which is very important to be eligible for accident insurance coverage of Rs. 1.00 lac.
- The MD & CEO, UCO bank expressed that Banks have done good job in social security insurance Schemes but still there is lot to be done in the Atal Pension Yojana. The House may deliberate on the issue to make the Atal Pension Yojana , popular among target groups in the corse of regular agenda. He further emphasis on putting more efforts in marketing in APY in coordination with all stake holders.
- Sh. Takkar laid impressed for aggressive financial literacy campaign and appealed to banks to utilize the various forums such as RSETIs and BCAs for spreading of Financial Literacy among the target groups which is essential for success of financial inclusion campaign.
- PMMY is one of the important initiatives in MSME sector. In Himachal Pradesh the achievement against the target is just 35 % up to the end of September 2015 and by now we are near to 44% of the targets. He impressed on banks to put more concerted efforts in this segment and brings maximum small household Industries in this fold in the remaining period of three and half month.
- Sh R K Takkar appreciated the performance of banking Sector in the State of Himachal Pradesh. The Banking business have grown by Y-o-Y growth rate of more than 15% which is more than national average of around 10% which is quite satisfactory . The total banking business has crossed by Rs.1.11 lac crores in the end of September, 2015. The Deposits have grown with Y-o-Y growth of 15.67% and credit have grown by Y -o-Y growth rate of 14.86% . The CD ratio of 58.90% in the state is slightly below the national parameters of 60. But the concern is that

few of the Districts in the State have low CD below 40% which is to be taken up seriously by the all the stake holders. He urged the banks to pay more thrust on lending to food processing units, Agro based Industries, having potentials for credit absorption in HP which will bring improvement in CDR.

- The MD &CEO, UCO BANK expressed that banks in the State have achieved all the major National Parameters and P S lending is at 72% and lending to Agriculture at 21% which are the good indicators. As regards to banking outreach in the State, Banks have total 1955 branches till September,2015 and more than 80% branches are in Rural area. In the other modes of delivery of Banking services, Banks have total 1616 ATMs and 1347 Bank Mitras extending Banking services remote areas in the State. He further added that it is good to note that per Bank branch population coverage of 3511 persons in the State is one of the best in the country.
- Sh. R K Takkar expressed concern on the growing NPA in the State. The NPA ratio have gone up to 5.53% in the end of September,2015 and in absolute term it has reached at Rs.1723.54 crores in the State. He laid emphasis on creating healthy recovery environment in the State and urged for close coordination and cooperation from State Government machinery.
- In his concluding remarks , Sh. Takkar expressed that Banking Community have to give whole hearted commitment to the people of Himachal Pradesh and to the State Government Authorities to do all their best for overall development of the State. He expressed best wishes and happy New Year to all the participants.

RELEASE OF BOOKLET PREPARED BY NABARD ON “UNIT COST FOR VARIOUS FARM SECTOR ACTIVITIES IN HIMACHAL PRADESH 2015-16”, BY RESPECTED SH. P MITRA , CHIEF SECRETARY TO THE GOVERNMENT OF HIMACHAL PRADESH.

NABARD has prepared a booklet on indicative Unit Cost on farm sector activities for 2015-16. At the request of CGM NABARD, the Book is released by the Chairman Sh. P Mitra , Chief Secretary to the Government of Himachal Pradesh.

Dr. Radhakrishnan , CGM NABARD in his introduction note on the booklet on Unit cost informed the House that every year the indicative UNIT Cost for farm sector activities are prepared in a meeting of State level Unit Cost Committee through a consultative process from the implementing agencies, line departments, field level studies, banks , district development Managers as well as technical experts of NABARD. He further added that it is a reference guide to all the banks for financing all bankable schemes. Every year, a circular on indicative Unit Cost is issued by NABARD to all the Stake holders, being member Secretary of the State level Unit Cost Committee. This year NABARD has taken a special initiative to print the booklet for unit cost 2015-16 which is now being released by Respected Chief Secretary in the meeting. Dr. Radhakrishnan, CGM requested Banks to utilise this booklet as a reference guide in lending to farm sector and especially for investment credit for capital formation in farm sector.

The Booklet is distributed by NABARD to members in the meeting.

**ADDRESS BY SH. ATEESH SINGH, DIRECTOR, FINANCIAL SERVICES ,
MINISTRY OF FINANCE , GOVERNMENT OF INDIA.**

- Sh. Ateesh Singh, Director Financial Services, MOF, addressed the House with special focus on the Pradhan Mantri Mudra Yojana (PMMY). He informed the house on the updated position on MUDRA loans across the country as well in Himachal Pradesh. He informed the House that presently there are more than 80 lac accounts with total disbursement of more than Rs.48, 000 crores in the country. In Last year there was disbursements of nearly 17000 crores in non-farm sector lending up to Rs. 10 lacs and in this way Banks have achieved thrice over the last year which is quite significant achievement. He added that Mudra scheme have picked up in the country so massively.
- At present in Himachal Pradesh the Banks have disbursed nearly Rs. 445 crores in total 42454 accounts. Out of total 42454 total accounts, 17293 accounts are of new entrepreneurs which are a remarkable achievement. Another good thing is that more than 6000 accounts are of women entrepreneurs. The present achievement in PMMY is 34% up to the end of Septembers, 2015 and there is a need to bring further improvement in lending under PMMY. The SLBC convener is requested to update the SLBC web portal with latest position regularly to have a regular review of the position of Mudra loan in the State.
- Sh Ateesh Singh shared the concern of Hon'ble Prime Minister expressed in the "Man Ki Bat" a programme relayed in AIR that still lot to be done under Pradhan Mantri Mudra Yojana and banks have to reach out to the people to make the PMMY successful. Sh. Singh appealed the Banks to adopt the mission approach for significant achievement under PMMY.
- The Director , DFS expressed that there is a need to have understanding of the product among the bankers and he laid emphasis to bankers to visit the MUDRA web portal to have access to Bankers Kit (Financial literacy Material) and understand about the various issues on the Mudra products like processing fee, requirement of collaterals, credit Guarantee cover, rate of interest etc. He expressed that for Credit Guarantee cover, a cabinet note has been approved by Union Finance Minister and it will be shortly rolled out for providing credit guarantee for Mudra loans.
- The Director Financial Services impressed the Banks for issuance of Mudra cards to the entrepreneurs for meeting their working capital need in a hassle free and flexible manner.
- One of the important issues drawing attention of the Bankers is the grievance redressal of the complainants under PMMY scheme. Sh Ateesh Singh told that

there are five areas from where the grievances/ complaints under MUDRA scheme are received i.e. through Banks, Mission Office (PMMY), DFS, Mudra Bank and CP Grams and it needs to be attended immediately. He emphasized that grievance under C P Grams (A National Grievance Portal), mechanism are taken up very seriously by DFS and PMO office and therefore any grievance in C P GRAMS referred to banks is to be updated/ replied immediately.

- Sh. Ateesh Singh laid emphasis on financial literacy on Mudra loan and impressed the Banks to use the literature on Mudra , Small posters to be printed in print Media to create awareness on the scheme. He further laid emphasize on mapping of Skilling centers for Financial literacy so that small entrepreneurs can be brought to the fold of formal banking system.

On conclusion of the address by Director, Financial Services, the regular agenda of the meeting started by Sh. V. K. Shrivastava, General Manager & Convenor UCO BANK, with the kind permission of the Chair and proceedings noted as below;

AGENDA ITEM NO.1

CONFIRMATION OF MINUTES OF THE LAST 137TH MEETING HELD ON 10.9.2015

Since, no comments received from any quarter, the minutes of the 137th meeting of SLBC stands confirmed and adopted.

AGENDA ITEM NO.2

ACTION TAKEN REPORT (ATR) ON THE ACTION POINTS EMERGED DURING THE 137TH HP SLBC MEETING HELD ON 24.03.2015

	Action Point Emerged	Deliberation/ Decisions emerged in 136th SLBC meeting
2.1	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.	Initiating deliberations on the issue, the G.M. & Convenor SLBC expressed concern on the Low CD ratio in the seven districts namely Bilaspur, Chamba, Hamirpur, Kangra, L &S, Mandi and Una in the State. He laid emphasis on Sub - Committee meeting of DLCC to have threadbare deliberations for improvement in CDR. He impressed upon LDMs to hold the sub - committee meetings regularly to draw the Strategies for improvement in CDR and expressed that LDMs present in the meeting are requested to update the house on the issue of holding of sub-committee meeting in the district..

		1. As a sequel, the <u>LDM Bilaspur</u> informed the House that sub-committee meeting held on 31.8.2015 and latest on 11.12.2015. The gist of outcome as below; - No major cash crops cultivation in the District. - Banks have laid emphasis on Area based Schemes like Dairy Farming, Bee keeping, Milk Collection Centers. - The Major reason in fall of CD ratio from 40% in 2011 to 28% in 2015 is the substantial increase in Deposits due to compensation distribution to the farmers for acquiring their land for Four lane Project of NHAI. - LDM expressed that there will be gradual increase in the CDR over a period of 3-4 years in Bilaspur district. 2. <u>LDM-Chamba</u> informed that Banks in the District are putting their preferred attention for financing small units in food processing like - Masala Grinding, Mushroom Processing , Channel financing etc. to bring improvement in CDR in the Districts. -The ACP achievement up to September 2015 is about 40% and they are putting their efforts to achieve the ACP target in current quarter ended Dec,2015. The Director , FI , DFS directed the LDM to relook at their potential as envisaged in the ACP for 2015-16 and achieve the targets so that some improvement can be made in CDR. 3. <u>LDM Hamirpur</u> informed that they are holding the sub-committee meetings and observations are as follows; - The demand for credit off take is poor due to the fact that traditional Agriculture Crops like Maize, Wheat etc. are grown for own consumption, land holdings are fragmented, lack of growth in infrastructural facilities like Rail Road connectivity, Industrial Areas etc. , and above all, most of the earning class people are in Service Sector in Govt. sector and in Defense Services etc. which contribute to substantial growth in Deposits. - On the other hand, despite achievement of 136% in ACP up to Sep2015, the credit growth impact is not visible due to good recovery position in the district.
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		- One more factor for low CRD is that NBFCs like TATA, Mahindra Financing Companies (NBFCs) are financing the transport vehicles, tractors etc. in a very big way and their lending operations in the districts are not reflected in the CDR position. On the issue of NBFC, the R.D., RBI told the house that NBFCs and MFI have limited presence in HP especially in Kangra and Hamirpur districts and they are not taken up as a part of formal banking system for CDR purpose and therefore their position is not reflected in CDR But banks should focus on lending in competitive environment with NBFCs. 4. <u>LDM -Kangra</u> informed that sub-committee meeting held on 10-12.2015 and it is decided that within March, 2016, the CDR will be improved by 5%. Core banks that have shown poor achievement under ACP are impressed in the meeting to pay thrust on Credit Growth. LDM Kangra further added that PACs are financing their members but the figures of financing by PACs are not taken in account in CDR. The GM & Convenor UCO bank however advised the LDM to relook at their Data and see that financing by Coop Sector Banks in the District are properly reflected in the position of CDR. The Director, FI, DFS directed the Banks that they should adopt the aggressive approach in financing and in the present scenario where NBFCs, MFIs, PACs are doing good business in lending, the Public Sector Banks should compete with these financing agencies. The House advised the LDMs to hold meeting of Sub-Committee on CDR in the current quarter and submit the proceedings to SLBC Convenor. The house directed the all the LDMs to; Hold Sub-Committee meeting regularly to have threadbare discussions on CDR and preferably these meetings should be chaired District Commissioner. The findings / recommendation of sub-committee should be deliberated in District Level Review Meetings (DLCC) to draw strategies, action points for
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		phased growth in CDR with moniterable Action Plan. b) LDMs should come prepared with the Action Taken Report on the issue to have meaningful and purposeful discussion in the SLBC forum.
2.2	On-line access of Land Records to Banks - Adoption of "Bhoomi Bank Integrated Project" for online creation of charge on land.	The issue is a standing agenda item of SLBC review meetings. The representative from Department of Land Records apprised the House on the latest developments; A study tour was conducted to Bangalore (Karnataka) in the month of November, 2015 by officials from the Department of Land Record, Govt. of Himachal Pradesh. The observations in brief informed by the visiting official placed as under; a) The system of maintaining land record by the land Record Department of Karnataka Govt. is altogether different. In Himachal Pradesh the land records are maintained ownership wise whereas in Karnataka, the Land records are maintained parcel-wise. He further expressed that in Himachal Pradesh the maintenance of Land Record is rather Complex b) Secondly, bankers are not creating the On-line charge on Land records in Karnataka but they are making On-line request to the revenue authorities for creation of charge and it is the prerogative of Revenue Department of Karnataka Govt to create the Charge on land. c) In Karnataka, Agriculture laon up to Rs. 1.00 lacs are covered for On-line creation of Charge. The representative from Land Record informed that they will shortly hold a meeting with bankers and other stake holders to discuss the issue and observations/ findings of study team visited Bangalore. - The MD & CEO, UCO bank have directed that the house that a separate model of their own may be considered for the State and not necessarily the Karnataka model for On-line creation of charge on land, since the Revenue record is 100 % computerized in HP. - Participating in the deliberation, the representative land record informed that they

		have visited few Bank branches in Bangalore and there they have found that banks are provided access to Land Record for the purpose of viewing and on the basis of the land record access, the banks are making the formal On-line request for Mutation etc. to the Revenue authorities. Further he added that in Himachal Pradesh, the on-line access of land records is provided to General Public also and in the integrated software to be developed in this regard, the access of Revenue record for viewing can be provided to banks. The representative of Revenue Department will hold a meeting with the banks shortly to discuss the issue and outcome will be placed in the house in next meeting.
2.3	Construction of RSETI buildings	The representative from PNB informed the House that tendering process is complete in RSETIs at Hamirpur, Kangra, UNA and Kullu. In Mandi there is an issue of High tension wire on the allotted plot and the matter will be resolved the State Govt. Department shortly. In RSETI Chamba, the LDM Chamba informed that the matter of execution of lease deed is pending since 2013. The land is transferred in the name of DRDA for RSETI Building, and DRDA is ready to enter in to simple agreement for use of land for RSETI purpose in place of execution of lease deed. The SBI authorities have however requested for execution of Lease deed as the grant for construction of RSETI will be available from MoRD on execution of Lease deed. The LDM, Chamba further informed that in the LAC meeting and DLCC meeting held on 16.12.2015, it was decided that the matter will be referred by DRDA, Chamba to Revenue Department, Govt of HP. The House requested the Special Secretary finance for taking up the matter with Revenue authorities at State level for necessary direction to the District Administration in this regard. In RSETI, Solan, the land is allotted and lease deed execution is pending with DRDA. The PO DRDA and UCO bank will sign the Lease deed shortly since the DRDA authority is busy with Election Duties of Gram Panchayat Election in the State.

		THE CEO, SLRLM informed that they have directed the PO DRDA to finalize the matter soon. The CEO, SLRLM further informed the house that in case the RSETI sponsoring Banks do not exhaust its 60% of the budget for construction of RSETI building the within May,2016 no further installment will be released to such RSETI by MoRD for construction of RSETI Building. The GM & Convenor Bank expressed that it is a very serious issue and all the RSETI sponsoring Banks (i.e SBI/PNB and UCO Bank) to take note of the direction of MoRD, very seriously and take steps to start the construction of RSETI building immediately.
2.4	Appointment of Tehsildars as Collectors under HP Public Money Recovery Act, 2000.	The issue is a standing agenda in the SLBC meeting. The Special Secretary, Finance, deliberating on the issue informed that matter is discussed by them with Revenue Department. The SDMs have been empowered as Recovery Tehsildar (Collector Recovery) and in two Tehsils there is one officer as Recovery Tehsildar. . At present there are adequate officers to handle the cases pending under State Recovery ACT. The Special Secretary Finance further informed that Revenue Department may consider for deployment of additional strengthen in specific places / Tehsils having large number of pending cases on case to case basis and for that purpose , a specific proposal should come from Banks for further consideration of Revenue Department, through SLBC convener.

AGENDA ITEM NO.-3

FINANCIAL INCLUSION CAMPAIGN IN HIMACHAL PRADESH

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

The Managing Director and CEO highlighted the performance of banks under the Pradhan Mantri Jan Dhan Yojana (PMJDY) and three Social Security Schemes in his Key Note Address to the House.

Sh. R. K. Takkar, MD & CEO UCO Bank appreciated the efforts made by banks in enrollments under the Pradhan Mantri Jan Dhan Yojana (PMJDY) Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jivan Jayoti Bima Yojana (PMJJBY) with enrollment more than 10 lacs, 7.50 Lac and 2.76 lacs respectively up to the period ended September, 2015. He reiterated that Banks should hold the awareness meeting

from 19.12.2015 onward in all bank branches to issue Rupay Debit cards and create awareness on usages of Rupay Debit Cards to entitle them for the benefit of accidental insurance claim of Rs. 1.00 lac.

The GM UCO Bank expressed that there is a need to relook at the Atal Pension Yojana as the pace of enrollments under the Scheme is very slow. He requested the Director Financial Services for revisiting of APY at the apex level to make it more attractive.

Review of progress under Pradhan Mantri Mudra Yojana (PMMY) : The G.M. , UCO Bank emphasized for achieving the targets set under the PMMY and he requested the Bankers to take note of the directions given in this regard by the Director, Financial Services in his address to the House.

(Action: Member banks)

AGENDA ITEM NO.-4

REVIEW OF PROGRESS UNDER RBI ROADMAP 2013-16 - EXTENSION OF BANKING SERVICES IN ALL UNBANKED VILLAGES IN HIMACHAL PRADESH:

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.

Shri I. S. Negi, Regional Director, RBI, Shimla while deliberating on the Agenda item addressed the house, highlighting the important issues mentioned below pertaining to implementation of financial Inclusion campaign in the State.

A) -RBI Roadmap 2013-16:

As on September 30, 2015, total 14953 unbanked villages were covered by opening Brick and Mortar branches and BCs (Bank Mitras). Out of these 14953 villages, 107 villages were covered by opening brick and mortar branches and remaining 14846 villages through BC model. As reported by banks for the quarter ended September 2015, there were 1280 Business Correspondents (Bank Mitra) engaged by banks to cover the unbanked villages. It is pertinent to mention here that on an average, one BC is catering to 12 villages for providing banking services which doesn't seem to be feasible in a hilly state like Himachal Pradesh where villages are located far and wide. Apart from that, some villages are located at a distance of 20-30 km from the base branch thus hindering regular review/monitoring by base branch and making the entire process unviable. Out of 804 Bank Mitras contacted from call centres, only 535 Bank Mitras responded meaning thereby, other BCs were non-existent or non-functional. Further, BC Study by RBI, Shimla revealed following shortcomings.

- i) The BCs are functioning without hand held devices.
- ii) Irregular visits made by BCs to allotted villages.
- iii) Distance of base branch (20-30 km) from allotted villages.
- iv) Lack of support from Technology Service Provider.

- v) Poor monitoring of BCs by the base branch.
- vi) Poor remuneration and delay in payment to BCs.

In the above backdrop, all banks are advised:

- i) To step up the process of opening of branches in the unbanked areas as per RBI Road Map and target allotted to each bank which will further reduce the distance between base branch and villages and in a way branches will have better oversight over BCs as well.
- ii) All banks should make concerted efforts to stabilize functioning of BCs by addressing various issues and putting in place a robust system of oversight by base branch.

B)- Preparation of Calendar of Meetings - SLBC / DLRC/DCC Meetings.

- i) To improve the effectiveness and streamlining the functioning of SLBC/DLRC/DCC forums, SLBC Convenor and Lead Banks should prepare a yearly calendar (Calendar year basis) in the beginning of the year itself, for conducting the meetings. It has been observed that in most of the districts, these meetings were not conducted as per the calendar submitted to RBI and there was a regular delay over and above the timeline of 45 days stipulated by RBI for conducting these meetings.
- ii) The yearly calendar should be circulated to all the concerned as an advance intimation for blocking of future dates of senior functionaries of various agencies like Central Govt., State Govt., Banks and RBI etc. The SLBC/DLRC/DCC meetings should be conducted as per the calendar under all circumstances.

C) - Bilingual Forms

All the banks are advised to make available all printed material used by retail customers including account opening form, pay-in-slips, passbooks, etc, in bilingual form i.e., English and Hindi. Reserve Bank of India has been receiving complaints regarding non availability of bank forms/printed material in regional languages. Also, random visits to bank branches in some districts has revealed that the forms are available only in English. Availability of forms in regional languages would address the linguistic barrier to financial literacy and further, unless these forms are available in local language, the financial literacy efforts towards connecting these customers would never succeed. Hence, all the banks should ensure compliance of the same.

D) Conduct of Financial Literacy Camps

An analysis of functioning of the FLCs has revealed that some of the FLCs are non-functional and many rural bank branches are not conducting the financial literacy camps as per our guidelines. Further, you would appreciate that as a large number of accounts have been opened under the Pradhan Mantri Jan Dhan Yojana (PMJDY), the focus should now be on making these accounts operative. In order to keep the BSBD accounts including PMJDY accounts operative, it is imperative that people are financially literate and are aware of banking products and services.

Hence, there is a need to scale up financial literacy efforts which will act as an enabler for financial inclusion particularly to this target group. Thus, banks are advised to ensure that financial literacy camps are conducted as per RBI guidelines.

E) Installing ATMs

All banks are advised to install more ATMs in both onsite and offsite locations for providing smooth banking services to the customers.

All the member banks are requested to take note of the above points and ensure compliance

(Action: All the Member Banks)

AGENDA ITEM NO.-5

REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN (ACP) 2015-16 FOR THE HALF YEAR ENDED SEPTEMBER, 2015.

The progress under Annual Credit Plan 2015-16 for the H/Y ended September, 2015 reviewed by the House. The observations made in the course of review are as under;

- The achievement under the ACP 2015-16 for H/Y ended September, 2015 is 97% of the target and House expressed satisfaction on the achievement made in the 1st half of FY 2015-16 under ACP. The House urged the banks to maintain the growth trend in the successive quarters of the FY 2015-16 and achieve the targets.
- In education loans and Housing loans, the performance reflected by bank is far below the satisfactory level having registered the achievement of 24 % and 69 % respectively against the targets. The House expressed concern on poor performance under Education Loan and laid emphasis on Banks to revisit the Targets viz a viz the achievement and put up their efforts to achieve the targets . In Himachal Pradesh, literacy rate is high and having potential for lending under the Education Loan scheme. The House emphasized to LDMS to review the performance under ACP in DLCC especially those segments where in the achievement is far from the targets and deliberate on taking the effective monitoring and follow-up action for achievement of the targets with the controlling offices of respective Banks.
- Banks performance under the PS lending is nearly 93% and in Non priority Segments the achievement is 128% . The overall achievement under ACP is nearly 98%. Banks have disbursed fresh advances of Rs. 7470 crore to 283070 new unit and having achieved 98% of the Targets which can be termed as good.

– **(ACTION; BANKS/ LDMS/)**

AGENDA ITEM NO -6

REVIEW OF STATISTICAL BANKING DATA AS OF SEPTEMBER,2015

The MD & CEO UCO Bank had highlighted the banking sector performance in his Key Note address. The House reviewed the performance in banking business parameters for the period ended September, 2015 and the main observations are noted as under;

- The National Parameters for business performance indicators set by RBI achieved in respect of, Priority sector lending(72%), Agriculture Sector (21%) lending to weaker section (14.90%) and advances to women (6%) . The CD ratio is nearly 59% and slightly below the normal level of 60% . The deliberation held on improving of CD Ratio under the Agenda items no- 2. The achievement under the DRI Scheme is far below the target of 1% of total advances. The GM & Convenor urged the Banks to pay attention for lending under the DRI Scheme generously especially lending to poorest of poor.
- The Y-o-Y growth in Deposit is 15% but the Y-o-Y growth in Advances is just 14%. The house observed that Banks have maintained good growth in deposits mobilisation and Credit expansion in the State.
- On Branch expansion by Banks, House observed that Banks are opening Branches in banked areas whereas the focus should be on coverage on unbanked areas to have outreach to banking services to excluded section of our society. The Controlling Heads of Member banks are request to revisit their Branch expansion Programme for the Year 2015-16.

(ACTION: ALL BANKS/LDMs)

AGENDA ITEM NO -7

Review of Performance under major Centrally Sponsored Schemes:

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

- The GM & Convenor UCO Bank deliberating on pendency of sponsored cases under the various Govt Sponsored Scheme requested the banks to dispose of the pending cases as per the prescribed time norms. The CEO SLRLM, informed the house that there are 571 cases pending with the banks under NRLM scheme and there is mismatch in pendency under the NRLM Scheme . He further added that a meeting was held with LDMs / Banks in Nov,2015 to review the bank wise pendency of sponsored cases. THE CEO HPSRLM informed that at present (up to Nov.2015) the achievement under NRLM Scheme is Rs.15 Crores , just 50 % of the annual targets of disbursement of Rs.30 crores and requested the banks to focus on achieving the targets.

- The GM & Convenor UCO bank have also urged the Banks to achieve the target under NRLM scheme by addition credit mobilization for Rs. 15 Crores and bankers have assure the house that targets assigned will be achieved for 2015-16.
- The SLRLM has placed the format on simplified Micro Credit Plan (MCP) devised and recommended by MoRD, for approval of the SLBC. The format was placed in agenda papers for consideration of the members. The CEO HPSLRM informed that format is also circulated to the District level implementing agencies for feedback / suggestions and no objection/ suggestions received from any quarter. The brief description on the format is provided by CEO, HPSLRM in the house and he added that the format is recommended by MoRD and they are supposed to take approval from SLBC forum before being put to use. The GM & Convenor, UCO bank deliberating on the issue, sought the suggestion / changes, if any, required in the format from the members in the house. The house has approved the - Micro Credit Plan (MCP) placed for approval by HPSLRM without any Changes / modification.
- The **CGM NABARD** deliberating on the Govt. Sponsored Programme informed the House that NABARD is administering the subsidy in Centrally sponsored programmes and Bank branches are submitting the subsidy claims directly to NABARD Office in spite of repeated circulars/ guidelines issued to banks that the subsidy claim applications should be routed through their Controlling Offices. He requested the Bank's Controlling authorities to issue necessary instructions in this regard to all their branches and ensure compliance.
- The CGM NABARD further added that subsidy utilization certificates are not sent by the Controlling offices of the banks which is required to be sent by NABARD to Government of India. He requested the Controlling Heads of banks to submit the desired Certificates in respect of their Bank Branches to Regional office of NABARD at Shimla. It is further advised that in case the loan account became NPA than in such cases the back ended subsidy will have to be refunded and unutilized portion of the capital subsidy will not be released in the accounts became NPA.
- CGM, NABARD emphasized the Banks to pay special attention for lending to Agri -Clinic and Agri- business centers where the subsidy is available to the extent of 44% from GOI. He stressed for One Branch -One Agri- Clinic approach for financing the Agriculture entrepreneurs. He requested the banks to pay attention for financing Agri - Clinic and Agri Business centers in all the rural branches. He also requested the House that there should be a regular agenda for review of the progress under Agri- clinic and Agri Business Centers in the quarterly review meeting of the SLBC.
- Dr. Radhakrishnan, CGM NABARD informed the house that there is capital subsidy scheme for Solar Pumping System but scheme has yet not taken off. He requested the Bankers for credit mobilization under the scheme. NABARD has assured the Banks for all support and guidance for awareness not the various Centrally Govt sponsored schemes.

(ACTION: ALL BANKS/ NRLM/ NABARD)

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 76% which can be termed as satisfactory. The house expressed concern on growing NPAs of Banks in the States.
- The Agency-wise recovery trend indicates the poor recovery percentage of 60% in Cooperative sector Banks. Further the NPA of Coop sector Banks is nearly 9%. The representative from H P State Coop banks informed the House that they have substantial recovery in Agriculture Loans and now the percentage NPA has come down. The House directed the cooperative sector banks to stimulate the recovery drives to improve the position.
- The GM & Convenor, UCO bank asked the members for any specific issue / suggestion on Recovery of Bank's dues and NPAs. As such there was no specific comments from any quarter. The House urged the banks to pay more attention on recovery in NPA accounts to have healthy recovery environment in the State.

(ACTION: ALL Banks)

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 House emphasized for proactive role in providing the Finance to SHGs under NRLM, NULM and pay focused attention for increase Micro Credit in the State for more inclusive growth in the State.

(Action: ALL BANKS/ LDMs)

AGENDA ITEM NO.10

FRESH & MISC. ISSUES:

AGENDA ITEM NO.- 10.1: ISSUE OF MORTGAGE OF IMMOVABLE PROPERTY OF ANY PERSON NOT BELONGING TO SCHEDULED TRIBES IN DISTRICT KINNAUR - HIMACHAL PRADESH.

The GM & Convenor SLBC, UCO Bank has raised the issue placed in the agenda on mortgaged based lending in tribal district Kinnaur in the State. The LDM Kinnaur participating in the deliberations informed the house that matter is pending for the last

one & half year and lending operation of Banks in the District have adversely affected. More over the Banks are not able to take action under the SARFEASI Act for recovery of Bank dues on account of provisions in Himachal Pradesh Transfer of Land (Regulation) Act 1968.

The Special Secretary Finance, to the Government of Himachal Pradesh deliberating on the issue expressed that this issue is now shifted to Tribal Development Department, Government of Himachal Pradesh and they are cognizant of the issue. He informed that the matter pertains to the tribal area and any change in the provisions under Himachal Pradesh Transfer of Land (Regulation) Act 1968, the case will go for approval of President of India since the matter relates to tribal areas. He further added that the issue will take little more time to effect the necessary changes / amendment in the relevant Act.

The House requested the Government Authorities to simplify the procedure for creation of the mortgages by Banks for further initiating the lending activities against mortgage of land in the district since the amendment in relevant law may take some time. The position will be reviewed in the next SLBC meeting.

AGENDA ITEM NO: 10.2: RELIEF TO FARMERS AFFECTED BY NATURAL CALAMITY IN KHARI 2015 IN THE STATE.

Observations: The issue was placed before the house in terms of guidelines contained in RBI Circular dated 21.8.2015 attached to the agenda papers and issue was raised by Department of Agriculture, Govt of Himachal Pradesh under Direction from Govt of India.

Deliberating on the issue, GM & Convenor UCO Bank requested the representative from Agriculture Department, Govt of Himachal Pradesh to inform the house whether any claim received by Agriculture Department in the State for providing relief for rain deficit in Kharif 2015. The Representative informed that there is no such claim for relief from Natural calamity with the Agriculture Department.

The representative from NABARD expressed that for any issue pertaining to relief on account of natural Calamity, the Govt. declares the Anawari and there is remission in the Land Revenue by the State Govt. Moreover there are certain States where the Rain Deficit has caused damage to the crops and therefore in those States the farmers deserves the relief. He added that in H P, there may be rain deficit in some parts and therefore it is a localized issue and State Government is to take a call on the issue, supported with data / information to provide relief to farmers. The State Agriculture Department to provide the data with regard to with regard to specific areas/ places affected by rain deficit in Kharif 2015 in the State before any case is considered for relief. The house has directed that SLBC Convenor will circulate the RBI guidelines to the member for their kind consideration.

(Action : Agriculture Department/ SLBC Convenor)

10.3 IMPLEMENTATION OF WEATHER BASED CROP INSURANCE SCHEME (WBCIS) AND NATIONAL AGRICULTURE INSURANCE SCHEME (NAIS) AND IN HIMACHAL PRADESH FOR RAVI SEASON 2015-16:

The representative from Horticulture Department deliberating on the issue inform that five fruit crops are identified for crop insurance in the identified blocks. He requested the Banks to cover all loanee farmers under the crop insurance scheme as it is mandatory for all loanee farmers within the stipulated time limit prescribed in the State Govt notification circulated to Banks.. He further requested that all the Non-loanee farmers should be entertained by bank Branches for crop insurance coverage in their areas. The Director Horticulture Department informed that 73 Developments Block are covered under the crop insurance coverage and necessary guidelines are already circulated to all banks. He made an appeal to the bankers to attend the training camps being organised by the Horticulture department in different places in the State.

The Addition Chief Secretary, Information Technology, Govt of Himachal Pradesh deliberated on the issue and informed the House that there is Farmer portal of Government of India (<http://farmer.gov.in/insurance>) which can be easily accessed by the Farmers/banks for the purpose of crop insurance . He added that most of the bankers are not aware of the portal. The web portal is very useful for farmers as well as to banks as the detailed information is available on line regarding Crop insurance (State-wise), Insurance Calculator and Agriculture and Horticulture Insurance Products on the above mentioned web portal and farmers can be benefitted a lot. He further impressed that it is a nobel cause to help the farmers, get their crop insured so safe guard the interst of farmers . He appealed to bankers to sensitize the farmers regarding the farmer portal in their awareness meetings/ workshops etc.

The ACS further informed that Banks can be provided access by URL and password and those Banks having any issue in this regard may request the ACS (IT) (gupta.sanjeev@gov.in) for the URL/ password for their Banks to access for on line processing of Crop Insurance applications.

Sh. Gupta informed that farmers can access to the information on insurance products without use of internet, through the USSD code by dialing *491*03# in their mobile set. He expressed that there are very high number of farmers using mobile services in Himachal Pradesh and by using the USSD code they can be benefitted a lot with access to the information on the farmer portal.

All the banks/ LDMs and Govt line Deptt are requested to take note of the direction of Additional Chief Secretary to the Govt of Himachal Pradesh.

(Action: Member Banks/ LDMs/ Horticulture Deptt/ Agriculture Deptt/)

10.4. The representative from Urban Development Department, Govt of Himachal Pradesh submitted before the house that they have sponsored 85 cases under SEP component under NULM scheme to various Bank banks recently and Banks are requested to dispose off the pending applications at the earliest. Secondly, HP State Coop bank Limited is not participating in the poverty alleviation Programme of Urban poor under NULM scheme and not entertaining the cases sponsored by the UD Deptt. under NULM scheme . It is requested that H P State Coop Bank may take clarification from NABARD/ RBI for their participation in NULM Programme as now the State Coop Bank Ltd has the status of Scheduled Bank.

(Action point: Banks/ H P State Coop Bank Ltd./ UD deptt.)

THE AGENDA FOR THE MEETING CONCLUDED WITH PERMISSION OF CHAIR.

The General Manager & Convenor SLBC, UCO Bank requested Sh. P. Mitra , Chief Secretary, Govt of Himachal Pradesh to deliver the concluding address to the participants.

CONCLUDING ADDRESS OF SH. P. MITRA CHIEF SECRETARY TO THE GOVERNMENT OF HIMACHAL PRADESH AND CHAIRMAN OF THE MEETING.

Respected Sh. P Mitra , Chief Secretary in the concluding address welcomed Sh . R K Takkar, Managing Director & CEO on his maiden participation in the meeting. He expressed that Sh. Takkar has shown keen interest in the development of the State and he is very keen to focus on those areas where the banks are lagging behind of targets to put vigorous efforts for meeting the targets.

The important points of the Concluding Address of Chief Secretary mentioned as below;

- The State Government is keeping focus on Agriculture / Horticulture sector and taking steps for increasing productivity and production in the Agriculture/ Horticulture crops. The C. S. expressed that Government is keen in crop diversification, rejuvenation of old orchards and providing infrastructural support like irrigation facility and marketing facility to the farmer community.
- State Govt. is focusing on providing irrigation facilities and adopting improved method of farming. Government has targeted for setting up of 1252 poly house during the current year 2015-16 .
- State Govt has taken special initiative to provide Soil Health Cards to the farmers to increase the productivity and Yield and in the Current Year, Agriculture Deptt has set a target to provide 100,000 Soil health Cards and so far 60000 cards are already issued to the farmers.
- The Chief Secretary impressed the banks on implementation of Crop Insurance Schemes whether it is Weather Based crop Insurance Scheme or the Normal One crop Insurance scheme to extend benefit of insurance to the farmers. He added that in the current year , five horticulture crops are covered for insurance coverage and 73 Development Blocks are covered under the Crop Insurance scheme. He further laid emphasis on putting much more efforts to make farmers aware of the benefits that accrue to them from the Crop Insurance Scheme.
- He appealed to the banking sectors to continue their efforts for socio economic development of the State. He remarked that banking sector is cooperative in all

development initiatives taken up the Govt and especially UCO Bank, the Convenor bank has been most cooperative in every respect.

- In the concluding remarks the respected Chairman expressed that all of us to continue our efforts to achieve the targets and help in Socio economic Development of the State.

On concluding of the address of the Chairman, the meeting ended with vote of thanks extended by Sh. A K Sinha , Deputy General Manager, UCO Bank . Sh. Sinha assured the house bank to implement all decisions taken in the meeting in a effective manner.

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ANNEXURE-I

138th STATE LEVEL BANKERS COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 18TH DECEMBER, 2015 AT REGENCY HALL, HOTEL HOLIDAY HOME SHIMLA.

List of Participants

- I. Chief Guest :** **Smt. P. Mitra, IAS**
Chief Secretary, Govt. of HP
- II. Managing Director & CEO** **Sh. R . K. Takkar**
UCO BANK (Convenor Bank) UCO BANK , Head Office, Kolkata
- III. DFS, MOF, GoI** **Sh. Ateesh Singh,**
Director, Financial Services,
Ministry of Finance, Govt of India,
- IV. CONVENOR SLBC:** **Sh. V.K.Shrivastava**
General Manager
UCO Bank

IV Government of Himachal Pradesh & Related Agencies:

SARVASHRI:

S. no	Name	Designation/ Deptt.
1	Sanjeev Gupta	Additional Chief Secretary. IT. Govt of HP
2	Akshay Sood	Special Secretary (Finance) Himachal Pradesh
3	Onkar Sharma	Rd & Pr +YSS
4	Rajender Bhatt	DLR-Cum-Dy Secy Law
6	Sanjeev Sood	CEO HPSRLM, Department of (RD)
7	Rajeev Sankhyan	Tehsildar, Directorate of land records
8	S.K.Rangta	Joint Registrar, Department of Cooperation
9	B.S.Thakur	Project Officer (UD), Directorate of UD
10	S.R. Kalia	Director, Agriculture Deptt.
11	S.S. Dhankar	Director, KVIC
12	Sanjeev Sharma	Dy. Director, Industries
13	Robin Georje	Jt. Director, SC/ObC/Min Affairs Department
14	R.S. Guleria	Dy. Director, Women & Child Department
15	Pardeep Kanwar	Jt. Director Inf.& Public Relations
16	Sudhir Kapur	SPM(FI) HPSRLM
17	Sanjeev Justa	Nodal Officer, KVIB
18	Prem Thakur	Dy. Director UIDAI, R. O. Chandigarh
19	R. K.Tomar	DCO KVIC
20	A.J. Dogra	Distt. Welfare Officer (SOMA)
21	S.M.Kathe	Dy. Director Horticulture

22	Ramesh Kumar Gupta	Dy. Secy. (SJE)
23	Susheel Kumar	Programmer Department OF (IT)
24	Naresh Kashyap	Manager MIS (UD)
25	Bragesh Bahadur	Manager FI (UD)
26	Jasvir Singh	Clerk, Directorate of Industries

V RESERVE BANK OF INDIA, NABARD

SARVASHRI:

1	I. S. Negi	Regional Director, RBI, Shimla
2	Dr. P. Radhakrishanan	CGM , NABARD
3	Ravi Rawal	Asst. General Manager, RBI, Shimla
4	G. Nagabhushnam	AGM, NABARD

VI): COMMERCIAL BANKS:

SARVASHRI

1	V.K. Shrivastava	DGM, PNB, CO, Shimla
2	A. K. Sinha	DGM, State Bank of Patiala
3	A. K. Sinha	DGM, UCO Bank, Zonal Office, Shimla
4	Dinesh Pruthi	DGM, SBI
5	S.P. Sharma	DGM Syndicate Bank
6	Harish Gupta	ZM Bank Of Maharashtra
7	Gurmeet Singh	DZM, NIZ, Panchkula, DENA Bank.
8	R.V.S Jasrotia	AGM, PNB,, Shimla
9	Umesh Bhalla	AGM, Circle Head , Canara Bank
10	Vivek Kaul	AGM, UCO Bank, Zonal Office, Shimla
11	Damandeep Singh	AGM , IDBI Bank Ltd.
12	S.K. Malhotra	AGM, OBC
13	U.K. Mheshwari	CM, CBI
14	Jagmal Singh	CM, SBI
15	H.S. Negi	CM. IOB
16	Ramesh Pandey	CM, Union Bank of India
17	Anil Kumar Nanda	CM, OBC
18	Sunil Kumar	CM, P & Sindh Bank
19	Surjit Singh	CM, Bank of Baroda
20	Vishal Sharma	Sr. Manager, Corp. Bank
21	Shiv Kumar Dhiman	Sr. Manger, OBC
22	Parul Sharma	Manager , Indian Bank
23	T.R. Verma	Senior Manger, Bank of India
24	Puneet Kapahtia	Manager Bank Of Maharashtra
25	Harish Chauhan	Assistant Manager Indian Bank
26	Vikas Kumar	United Bank Of India
27	Pankaj Thakur	Assistant Manager Andhra Bank
28	S.K. Sharma	Chief Manager, SLBC
29	O.P. Panta	Senior Manager, UCO Bank
30	M L Sharma	Manager, UCO Bank
31	Kulwant Rai	Senior Manager
32	R.S. Jaswal	Senior Manager

33	Dilawar Singh Chauhan	Officer, SLBC
34	Deepesh Negi	Officer, UCO Bank
35	Devender Kalsi	IT officer , UCO Bank

VII): LEAD DISTRICT MANAGERS:

SARVASHRI

1	K.S. Kanwar	LDM- Bilaspur
2	S. K. Gaur	LDM- Chamba
3	J. K. Sharma	LDM- Kangra
4	Mahesh Kapoor	LDM -Kullu
5	N. S. Negi	LDM- Kinnour
6	Kartar Singh	LDM- Shimla
7	A. S. Thakur	LDM-Mandi
8	Sanjeev Sharma	LDM-Hamirpur
9	R. K. Sharma	LDM- Una
10	Rakesh Verma	LDM- Sirmour
11	R.L. Bhardwaj	LDM- Solan

VIII): COOPERATIVE & REGIONAL RURAL BANKS:

SARVASHRI

1	J.S. Kalra	GM, HP State Coop. Bank Ltd.
2	Rakhil Kahlon	MD, KCCB Ltd.
3	Satish Kumar Chawla	President, HPGB
4	S.D. Negi	MD JCCB Solan
5	Ravinder N Sharma	MD,HPARDB Bank
6	Jyotika Khimta	AGM HPSCB
7	Raj Narayan Jamalta	AGM, HPARD Bank
8	Ram Paul	Sr. Manger, JCCB

IX): PRIVATE BANKS:

SARVASHRI

1	Ranvir Singh Yadav	Zonal Manager (SLBC), ICICI Bank
2	Anjali Khooni	Regional Service Manager, ICICI Bank
3	Abhimanyu Chauhan	Manager Axis Bank
4	Dhruv Bragta	Cluster Head, HDFC Bank Ltd.
5	Hari Prakash	Cluster Business Leader Yes Bank
6	Sunil Bhaia	Manager HDFC Bank
7	Rakesh Raman	Branch Head, J & K Bank
8	Parvin Kumar	Assistant Manager South Indian Bank

X): INSURANCE COMPANIES:

SARVASHRI

1	G. S. Parmar	SDM LIC Of India, DO, Shimla.
2	Prem Nath Bodh	Sr. Divisional Manger, The Oriental Ins. Co. Ltd.
3	S. R. Kashyap	Manager, LIC of India

4	Vikas Ranot	AO-Finance, The New India Ass. Co. Ltd.
5	Dr Ttarjeet Singh	Divisional Manager The New India Ass. Co. Ltd.
6	Jaspal.S.Khurana	Regional Manager Agriculture Insurance co.
7	Pawan Rana	Assistant manager AIC of India

XII) Absentees:

Sr.No.	Name of the Institution	Remarks
1	Allahabad Bank	Not attended
2	Bhartiya Mahila Bank	----do-----
3	State Bank of Hyd.	----do-----
4	ING Vaishya Bank	----do-----
5	Indusind Bank	----do-----
6	LDM Lahaul & Spiti	----do-----
7	BSNL	----do-----