



State Level Bankers' Committee
Himachal Pradesh
Convenor: UCO BANK

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No.GM/SLBC/2015-16/M-139	Date: 31.03.2016	

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

Dear Sir,

REG: PROCEEDINGS OF THE 139th SLBC MEETING OF HIMACHAL PRADESH HELD ON 22.03.2016 AT SHIMLA.

We enclose the proceedings of 139th SLBC meeting of Himachal Pradesh held on 22.03.2016 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 March,2016 on the prescribed Formats (revised) latest by 10th of April,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 Additional Chief Secretary, Urban Development, Govt. of HP, HP Secretariat, Shimla.
2. Sh. Ateesh Singh, IAS, Director, FI, MOF,DFS, New Delhi
3. The Additional Chief 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, UCO Bank, Head Office, ARBD, Kolkata
9. The General Manager, UCO Bank, Circle office, Chandigarh

MINUTES OF 139th SLBC MEETING OF STATE LEVEL BANKERS' COMMITTEE -HIMACHAL PRADESH HELD ON 22.03.2016 AT HOTEL PETERHOFF, SHIMLA (H.P.)

139th meeting of State Level Bankers Committee- Himachal Pradesh was held on 22nd, March, 2016 to review the performance of banking sector in the State. Smt. Manisha Nanda, IAS, Additional Chief Secretary (UD) to the Govt. of Himachal Pradesh chaired the meeting. Sh. Charan Singh, Executive Director, 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 Conference Hall of Hotel Peterhoff, Shimla. Sh. V. K. Shrivastava, General Manager & Convenor SLBC, UCO Bank 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 convener 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 to Smt. Manisha Nanda, IAS, Additional Chief Secretary (UD) to the Government of Himachal Pradesh. He expressed gratitude to Smt. Nanda for sparing the valuable time to chair the meeting.
- Sh. Srivastava, GM extended heartiest welcome to Sh. Charan Singh, Executive Director, UCO Bank and expressed gratitude for his gracious presence to preside over the Meeting.
- The G.M. extended warm welcome to distinguished dignitaries sitting on dais viz., Sh. I.S. Negi, Regional Director, Reserve Bank of India and Dr. P. Radhakrishanan, Chief General Manager, NABARD. The GM expressed gratitude to dignitaries present on the occasion for their continued support, guidance and proactive participation in the SLBC review meetings.
- In the welcome address, Sh. V. K. Shrivastava informed the participants on the various important initiatives included in the agenda like Financial inclusion , Credit inclusion, CDR etc and also highlighted the performance of banking sector during the last nine months and particularly the performance in the quarter ended December,2016 . He expressed hope for fruitful and conclusive deliberations.
- In his brief remarks over the performance under the Annual Credit Plan 2015-16, the GM appreciated the efforts of the Bankers and Government line Departments for achievement of 97% of the targets. In Agriculture Sector, the performance is 101% of the targets which is a matter of appreciation to all the stake holders and he extended sincere

thanks to Government Departments and Bankers for the level of achievements under the ACP.

- Sh. Shrivastava also expressed concern on low level of achievement i.e. 18% of the assigned target under ACP2015-16 in Education loan. He urged the banks to pay focused attention on this sector particularly the private sector banks who have recorded the nil achievement.
- On the availability of ATMs in the State, the GM, UCO Bank drawn attention of bankers to the important guidelines of GoI and RBI, for having one to one ration of Branch & ATM. In the State there are total 1963 Branches and 1663 ATMs as of December, 2015 and thereby having gap of 310 ATMs. He remarked that at present, the gap is mainly attributed to non availability of ATMs with Himachal Pradesh Gramin Bank (RRB) who is sharing the ATMs of sponsoring Bank i.e. PNB. The GM requested the representatives of PNB as well as Cooperative sector Banks for installation of more number of ATMs to cover up the gap.
- On the status of banking business in the State, the GM informed that overall Banking Business in the State has crossed Rs. 1.13 lac crores. The total deposits are more than Rs. 82 thousand crores and Advances have crossed Rs. 31 thousand crores in the end of December, 2015.
- On the various other National Parameters (NPs) of RBI for the Banking business the GM & Convenor, UCO bank told that Banks in the State have surpassed performance in four out of total six important National parameters i.e in Priority sector achievement is 72% (40% of NP), Agriculture Sector -22% (18% of NP), Advances to weaker Section 15.66% (10% of NP) and Advances to women- 6.75% (5% of NP). In two NPs the performance is marginally below the prescribed ratio. He expressed that low CD ratio is an area of concern for all of us and hope for conclusive and fruitful deliberations on the issue in the course of regular agenda.
- In the concluded remarks, General Manager and Convenor of SLBC, expressed hope full achievement of targets in the last quarter of the Financial Year 2015-16 and assured the house that banks will come out with better achievements in all sectors. In the end, Sh. V. K. Shrivastava, GM extended greetings to all the participants for the coming "HOLI" festival.

HIGHLIGHTS OF THE KEY NOTE ADDRESS BY SHRI CHARAN SINGH, EXECUTIVE DIRECTOR, UCO BANK.

- At the outset, Sh. Charan Singh, Executive Director UCO Bank extended heartiest welcome to Smt. Manisha Nanda, Additional Chief Secretary, Urban Dev. Government of Himachal Pradesh and extended gratitude for her gracious presence to chair the meeting.
- The ED extended warm welcome to Sh. I. S. Negi, Regional Director, Reserve Bank of India, Dr. Radhakrishnan, CGM NABARD and other Executives /

Senior Officers from State Government Departments, Insurance Companies & Banks.

- Sh. Charan Singh expressed that SLBC is one of the important forums which functions for development of the State in close coordination with the various stakeholders from State Government, Government of India, Banking and financial sectors.
- The ED , UCO bank told that bankers are performing the important role of financial intermediaries as a traditional banker but over a period of time, the role of Bankers have changed and presently banks are not only functioning as financial intermediaries but also have pivotal role in the growth and development of the Nation as Social bankers and Development bankers.
- The ED added that in the State, Banks have played significant role in implementation of new Financial Inclusion initiatives under Pradhan Mantri Jan Dhan Yojana (PMJDY) during the last 2 years and opened more than 10.22 lac new Bank accounts of excluded section of our society. He appreciated the Banks for doing wonderful job under the Pradhan Mantri Jan Dhan Yojana (PMJDY) scheme. Similarly in new Social Security Schemes under Micro Insurance and Pension sectors i.e PMSBY , PMJJBY & APY, banks have taken up the initiatives successfully and enrolled more than 10 lac persons under the Insurance Schemes since the launch of the scheme in May last year in the State.
- The Executive Director, UCO bank laid emphasis on opening of Bank accounts of the beneficiaries under the various Government Schemes for hassle-free transfer of benefits in their bank account by Government departments through the electronic modes. The ED informed the house that he is attending the VC meeting on weekly basis with Mission office, DFS, New Delhi for regular review of progress under Financial Inclusion initiatives for the state of Himachal Pradesh and Govt. of India is very keen to implement the DBT schemes with Aadhaar seeding Bank accounts in a mission mode to eliminate the pilferage of benefits.
- In his address, the ED expressed that there are two important factors, one i.e. Aadhaar seeding in Bank account and two i.e. seeding of Mobile Numbers in the Bank accounts of the customers which will enable the banks to have wide coverage of excluded sections, in to the banking fold in a time bound manner. He urged the bankers to pay focused attention on Aadhaar number seeding and Mobile number seeding in the bank account holders of PMJDY as well as other customers in a mission mode.
- The Executive Director of UCO Bank emphasized the role of Banks as Development Bankers, apart from the role of Social bankers. He expressed that State Government agencies are providing the infrastructural support and creating enabler environment for growth and Development in the State and banks have to play important role in providing credit to stimulate the growth process. He urged the Banks to take care of enhanced credit needs of various sectors in the process

of growth and development in the state which will have also an impact on improvement of CD ratio in the State.

- One more important aspect covered in the key note address of Executive Director of UCO bank was the formation of the Sub- Committees of SLBC in vital sector such as Horticulture Sector, Dairy sector wherein the deliberation by the stake holders should be focused for more innovative approached for credit expansion to stimulate growth and development process in these vital sectors of the State.
- Sh. Charan Singh, ED highlighted the achievement made by banking sector in all important sector during the quarter ended December, 2015. He expressed that Banks have to focus on credit expansion for have better CR ratio in the State which is persistently below the level of ratio prescribed by RBI.
- In the concluded remarks, Sh. Charan Singh laid emphasis on spreading financial literacy and the role & responsibility of RSETI in imparting the Financial Literacy. He emphasized the Banks for more effective utilization of these channels for spreading of financial literacy. Sh. Singh further informed the house that UCO Bank has taken up a innovative idea of providing the Soil Health Cards to Farmers in the selected five blocks of the District Shimla in the State, though a Soil Testing Centre, set up in UCO RSETI in Shimla. In this innovative idea for the cause of farmers in the State, the Agriculture Department of Government of Himachal Pradesh is providing proactive support and guidance including infrastrural support to make it successful. He expressed gratitude to the State Government authorities for their support and guidance in successful implementation of this new initiative by the Convenor Bank. He appealed to the other Banks to come forward for adopting such innovative ideas to the benefit of farmers and small entrepreneurs in the State.

In the end, Sh. Charan Singh, ED, UCO Bank extended the good wishes and greetings to all the participants on the occasion of coming "HOLI" festival and wished for the success of the meeting.

On conclusion of the address by Executive Director, UCO bank, 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 138TH MEETING HELD ON 18.12.2015

Since, no comments received from any quarter, the minutes of the 138th meeting of SLBC stands confirmed and adopted.

AGENDA ITEM NO.2

ACTION TAKEN REPORT (ATR) ON THE ACTION POINTS EMERGED DURING THE 138TH MEETING HELD ON 18.12.2015.

	Action Point Emerged	Deliberations/ Decisions emerged in 139th 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 deliberations on the issue, the G.M. & Convenor SLBC expressed concern on the persistently low level of CD ratio below the prescribed ratio under National Parameter in Himachal Pradesh, though there is slight improvement in Y-o-Y growth in CDR.</p> <p>He further expressed concern on having maintained low CD ratio persistently in seven districts of the State, namely Bilaspur, Chamba, Hamirpur, Kangra, L &S, Mandi and Una. The GM laid emphasis on holding of Sub - Committee meeting of DLCC, regularly to have threadbare deliberations for improvement in CDR.</p> <p>The Chairperson, Smt. Manisha Nanda, Addition Chief Secretary (ACS) to Govt. of HP expressed concern on non holding of the sub -committee meeting regularly at district level. She expressed that in those seven districts which are considered as districts with critically low CDR needs very close monitoring so as to bring out this district from the ICU stage to the normal position. The ACS directed that in SLBC Review meeting the date of Holding of Sub-committee meeting of DLCC should be placed before the House so that there should be a close monitoring of the efforts made by DLCC to improve the CDR. Further she added that grey area should be identified in those districts having critical position in CDR and immediate remedial steps and strategies should be adopted to bring improvement in CDR of these districts in a phased manner.</p> <p>Commenting on low CDR in certain districts in the State, the Executive Director of UCO bank expressed that growth in deposits leading to low CD ratio indicates that there is scope of growth in the area and there will certainly be a potential for credit growth in these districts. He impressed for close monitoring of the situation and banks have to explore the scope for credit expansion to</p>

	<p>improve CDR.</p> <p>The RD, Reserve Bank of India deliberating on the issue expressed that CD ratio in districts of Bilaspur, Chamba, Hamirpur, Kangra, Mandi, Lahaul & Spitti and Una was less than 40% during the quarter which is a serious concern. As per RBI guidelines, the special sub-committee of DCC should be held regularly and in effective manner to monitor the CD ratio and to draw up Monitorable Action Plan to increase the CD ratio in a phased manner.</p> <p>The RD further added that although banks are responsible for providing credit to various sectors of the economy depending on the available potential, the State government has to augment the credit absorption potentiality of various sectors of the economy by providing necessary support in the form of enabling environment, developing infrastructure and imparting skillset to entrepreneurs for improving the CD ratio. The contribution made by ITIs and RSETIs in building skill sets will enable credit linkage of budding entrepreneurs through various government schemes like MUDRA, PMEGP etc. and will contribute in improving the CD ratio.</p> <p>The CGM NABARD urged the Banks to take appropriate steps for credit expansion by formulating schemes based on the Area Development Scheme devised by NABARD and review the progress under these schemes in quarterly review meetings. He added that in Dairy and Horticulture sector are having vast potential for credit expansion. Banks should pay thrust for investment credit by way of term lending to buildup infrastructure in various sub sector under PS credit to achieve sustainable growth. He assured for all support from DDMS of NABARD in these drives to increase the credit flow in the districts.</p> <p>The GM & Convenor, UCO bank have drawn attention of the house on very low CD ratio of few member Banks in Public and Private Sector Banks in the State i.e. Andhra Bank (3.32%); Bank of Maharashtra (12.02%); Bhatia Mahila Bank</p>
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		<p>(8.45%); IDBI Bank (9.43%); Indian Bank (14.48%); United Bank (12.57%) Axis bank (17.92%); Indusind Bank (14.04%); South Indian Bank (4.54%) & Yes Bank (6.78%).</p> <p>The GM urged the controlling heads of these Banks having low CDR to have proper monitoring of the position and take immediate steps to credit expansion.</p> <p>The House directed all the LDMs to hold Sub-Committee meeting regularly to deliberate on strategies and action points for phased growth in CDR. LDMs to please note that information on date of holding of last meeting of Sub - committee and the action points of the latest meeting should be reported to SLBC convener well before the next SLBC review meeting so that district-wise position can be presented before the House .</p>
2.2	<p>On-line access of Land Records to Banks - Adoption of "Bhoomi Bank Integrated Project" for online creation of charge on land.</p>	<p>This issue is a standing agenda item of SLBC review meetings. The Additional Director, Land Records informed the house that on 04.03.2016, a meeting is held with officials of Land Record Deptt, Banks, NABARD and NIC to discuss the issue in the light of the observations of study team on the Bhoomi Bank integrated projects being implemented in Karnataka.</p> <p>The representative, LR further added that in Karnataka for the time being, small loans up to Rs.1.00lacs are covered under Bhumi Bank Integrated Project and there are different pattern of maintaining of land record and mutation of title deed in Karnataka.</p> <p>The Additional Director, Land Record informed the house that matter was discussed in the meeting held on 4.3.2016 with Banks and NIC and it is proposed to cover the following category of Loans for online creation of Charge on land record;</p> <ol style="list-style-type: none"> a) Loans secured by deposit of Title deeds. b) The small loans that are being advanced under the provisions of Himachal Pradesh Agriculture credit operation and Miscellaneous provision (Bank) act 1972. <p>In the above category of loans, the registration of</p>

		<p>mortgaged deed is exempted and at present lien of Financial institutions will be noted in Land Records by the revenue department in the State of Himachal Pradesh.</p> <p>The representative of LR further informed that minutes of the meeting held on 4.3.2016 are circulated to all the participants. The Department has invited the comments / suggestions of the Banks on the issue and response awaited.</p> <p>The Chair person Smt. Manisha Nanda directed the Land Record Department to take some concrete action for implementation in a time frame with focus on the type of loans to be covered for on line creation of Charge on Land record and the type of Software to be developed in the state for the purpose.</p> <p>The represented from Land Record Department informed the house that in this regard the comments of SLBC convener and Banks are invited and on receipt of the proposal from SLBC convener, the proposal for preparation of Software will be submitted to Government for necessary approval. The progress in this regard will be placed before the house in the next SLBC review meeting.</p>
2.3	Construction of RSETI buildings	<p>The latest status of construction of RSETIs buildings by RSETIs set up in the State reviewed in the house.</p> <p>In RSETIs at Kangra, Hamirpur & Kullu, the construction work is under progress. The representative from PNB was requested to expedite the construction work in all the PNB sponsored RSETIs in five districts of the State.</p> <p>In UCO bank sponsored RSETI at SHIMLA, the construction plan is finalized and soon the construction work will commence. In UCO RSETI in Sirmour District, construction plan is finalized and under active consideration of Higher Authorities. The Zonal Manager UCO bank, Solan directed by worthy ED to finalize the matter with vigorous follow-up with Head office in a time bound manner. In UCO RSETI at Solan</p>

district , the lease deed execution for the new plot allotted for construction of RSETI building is completed and Zonal Manager, UCO bank, Solan will take immediate steps to finalize the Construction plan. In the UCO RSETI at district Bilaspur, the construction plan is being finalized with Architect shortly. The GM Convenor Bank advised the Zonal Manager Dharamshala to take immediate steps on this issue and inform the higher authorities the time frame for completion of construction of RSETI building.

In the course of deliberations on the issue, the CEO, NRLM , Rural Development Department informed that State Government authorities have directed all the Deputy Commissioners (DCs) in the State to monitor the establishment of RSETIs in their District and they are directed to ensure that allotment of Land to RSETI should be completed immediately. The CEO, NRLM further informed that allotment of land is already completed in all RSETIs except in Chamba but construction work of RSETI Building is not yet commenced in most of RSETIs. The house directed, LDM Chamba to immediately follow up at district level authorities of Rural Developments Department for finalizing allotment of Land to RSETI at Chamba.

On the issue of responsibility of completion of construction work in all the RSETIs, the Chair person, Smt. Manisha Nanda, Additional Chief Secretary directed that State Government authorities will ensure that the allotment of land is made to RSETIs where it is pending expeditiously and timely completion of construction of RSETI building will be the responsibility of concerned sponsored Banks. Sh. further told that due to delay in construction of RSETI building, the cost escalation effect will be there and whatever be the cost escalation due to delay in completion of RSETI will be borne by the concerned sponsored Bank. She further added that Bank should decide the time line for completion of establishment of RSETIs including construction of RSETI building to avoid any complication in the future.

		<p>The ED, UCO bank directed all the RSETI sponsoring banks to set a time frame for completion of construction of RSETI buildings.</p> <p>The CEO HPSRLM deliberating on the role of RSETIs, emphasized for training the Rural youths in the areas beyond the district and block level by expanding the outreach to village level so that rural youth are benefitted to large extent by skill up-gradation. He requested the RSETI Sponsoring Banks to expand the outreach of RSETI to remote areas of Rural areas in the State.</p> <p>The progress on the issue will be reviewed by the house in the next SLBC review meeting.</p>
2.4	Appointment of Tehsildar as Collectors under H P Public Money Recovery Act, 2000.	<p>The issue is a standing agenda in the SLBC meeting.</p> <p>On this issue, the Chairperson Smt. Manisha Nanda, Addl. Chief Secretary directed that appointment of Tehsildar as recovery collector is not feasible in each Tehsil, at present and only in those districts where there is high number of pending certificate cases, the Government authorities may consider the appointment of Tehsildar as Recovery Collector under the State Recovery Act. The House directed that Land Record Department will submit the information in respect of those districts having large number of pending cases to the higher authorities for kind consideration of appoint of Tehsildar as Recovery collector as a special cases. Further the Land Record Department will follow-up the matter with the Government Authorities for further progress in the matter.</p> <p>The GM & Convenor, UCO bank proposed to drop the issue from the agenda. The house decided to drop the issue from the standing agenda of the SLBC review meeting.</p>

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 important points emerged in the deliberations on the issue mentioned as below;

- The General Manager & Convenor, UCO Bank expressed satisfaction that in the State so far more than 10.22 lac accounts are opened under the PMJDY scheme. He urged banks to issue and activate the RuPay Debit Cards in all PMJDY Accounts and ensure for 100% coverage of PMJDY account holders so that they may not be deprived of the benefit of accidental insurance coverage of Rs.1.00 lac.

In the welcome address to the House, the General Manager, UCO bank informed that as per direction of Government of India and RBI, there should be a ratio of 1:1 between bank Branches and ATMs installed by Banks. However there is a gap in ratio of Branches to ATMs in the State and He requested the banks for maintain the ratio by installing more number of ATMs.

- Deliberation on the issue of ATM set up in the State, the Regional Director Reserve Bank of India, expressed that recently a study is being conducted by their officers on ATMs operation in the State and finding in this regard are as follows;

- 97% of the ATMs surveyed were found to be functional. Out of them 69% were properly functioning, whereas in 31% ATMs, some functional problems were found, related to networking issues, technical issues and non-replenishment of cash by banks.
- Only 3% of the total ATMs surveyed was found to be having "Braille Keyboard" and only 4 percent of the ATMs were having audio feature.
- Although guidelines had been issued regarding disabling of Note Retraction Facility mode by RBI, but 17% of the ATMs surveyed were flouting the guidelines.
- As per RBI guidelines, banks had to display ATM ID, contact details of nodal officer designated for the complaint redressal and provide complaint forms at the ATM premises. Only 40% of the ATMs surveyed were displaying these guidelines and only 3% ATMs were having complaint forms.

In the above backdrop, all banks are advised to monitor the situation with respect to their banks and take necessary action wherever required.

The GM & Convenor UCO bank assured that the guidelines will be circulated to member Banks for effective implementation of guidelines for ATM operation in the State. Further GM has drawn attention of House on the growing number of incidence of theft of ATMs in the State. He urged the Banks to take due precautions to safe guard the ATMs.

- ◆ The Executive Director, UCO bank emphasized for seeding of Aadhaar number and Mobile Number in the Bank account of Customers as it will enable the implementation of DBT payments and expansion of banking services to maximum people linked to banking system in a effective way. He urged the

Controlling Head of member Banks to pay special attention in the matter as more and more Government schemes will now come under the ambit of Direct Benefit Transfer for transfer of benefit electronically in the bank account on real time basis.

- ◆ The GM invited the feedback of participating Banks on the Insurance Claim settlements under the micro insurance schemes under PMSBY and PMJJBY. The representative from HP state Coop bank informed about the pendency of cases under life Insurance claims under PMJJBY lodged with LIC, Shimla. The Representative from LIC informed that LIC is devising the standardized format for submission of claim under PMJJBY for use in PAN India and it will expedite the claim settlement with 24 hrs. The HP State Coop Bank is requested to follow up the matter with LIC.
- ◆ The representative from H.P. Gramin Bank informed the House that Claim settlement under PMSBY pending with Oriental Insurance Company. The representative from Oriental Insurance Company was not present. The House directed the SLBC convener to write to their corporate office of Oriental Insurance Companies for the absence of representative of the Company in the SLBC review meeting held on 22.3.2016. The HP Gramin Bank should take up the matter with higher authorities of Oriental Insurance Company immediately for early redressal of the issue.
- ◆ The General Manager, UCO bank drawn the attention of the House on reports of fake calls made to the PMJDY account holders assuring some incentives under the scheme and tempting the account holders for deposit of cash with these unscrupulous elements. The GM urged the Banks to take notice of such fake calls immediately with wide spread propaganda and literacy among their customers as well as reporting the matter to Police authorities.
- ◆ On Atal Pension Yojana (APY), the GM, UCO bank expressed that there is significant improvement in enrollments under the scheme in December Quarter and he urged the Banks to continue the efforts with close coordination and support of Government line Departments.
- ◆ On review of performance under Pradhan Mantri Mudra Yojana (PMMY), the G. M. & Convenor expressed that banks have disbursed Rs 8.3 crores so far under PMMY and having achieved 64% of the annual targets. He emphasized the Banks to pay more thrust on the credit expansion under PMMY and to achieve the targets. He further added that Start-up India campaign of Government of India will be initiated soon in a mission mode where in each bank Banks will extend advance to SC/ST and women entrepreneurs with minimum amount of loan between Rs.10 lac to Rs.1.00 crore per entrepreneur. This will boost the credit dispensation in priority sector as well as improve the CDR in the State.
- ◆ Regarding the formation of State Level Financial Inclusion Committee (SLFIC) in the State under the chairmanship of Chief Secretary to Government of Himachal Pradesh, as per the directions of Department of Financial Services (DFS) ,

Ministry of Finance , Govt of India , the chairperson Smt . Manisha Nanda informed that the formation of State Level FI committee will be notified soon and information in this regard will be sent by the Finance Department, Government of Himachal Pradesh, very shortly.

(Action: Member banks/ LIC of India/ Oriental Insurance Company)

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 achieved under the RBI Roadmap 2013-16 up to the end of December, 2015 reviewed by the House. Banks in the state have covered total 15139 villages out of total 20060 villages under the RBI roadmap for providing banking services through the existing Bank branches as well as through the BCAs. 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 issue, addressed the house as detailed below:

As on December 31, 2015, total 15139 unbanked villages were covered by opening brick and mortar branches and through BCs (Bank Mitra) by banks. Out of these 15139 villages, 114 villages were covered by opening brick and mortar branches and remaining 15025 villages through BC model. Out of the total target of opening 800 brick and mortar branches up to March 31, 2016, banks had opened 114 branches, which is 14.25% of the target. The target for coverage through BCs was 15840 villages out of which 15025 villages had been covered by BCs till date, the achievement being 94.85% of the target.

Though, many banks had opened branches in unbanked villages, there are still large number of villages in interiors and remote areas of the state which are yet to be covered. Lately, the functioning of BCs had picked up but majority of them are only providing deposit and withdrawal facilities to the customers whereas, as per our guidelines, banks have to provide entire bouquet of services through BCs in the form of withdrawal, deposit, remittance, term deposits, insurance etc. for effective financial inclusion. Thus, all banks should make concerted efforts to stabilize functioning of BCs and to put in place a robust system of oversight by base branch. Banks also need to step up the process of opening of branches in the unbanked rural centre which will further reduce the distance between base branch and villages and in a way branches will have better oversight / monitoring over BCs as well.

The RD appreciated the efforts of H P Gramin Bank (HPGB) in opening of Bank Branches in Rural areas and further informed that RBI has given 26 new licenses to HPGB. The representative of HPGB also informed the House that 71 MICRO ATMs are made functional by the HPGB to intensify outreach in rural areas.

Review of Progress under RBI roadmap for opening of Brick and Mortar Branches in villages having population of above 5000 in the State.

The Regional Director, RBI, reviewed the progress under Roadmap for unbanked Villages with Population above 5000 and there are total three villages with population above 5000 out of which 2(two) Villages are already covered with Brick & Mortar Branches. Only one village left in UNA districted which is mapped to PNB. The RD directed the PNB to open the Branch in the allotted villages within next quarter.

All the member banks are requested to take note of the above points mentioned in the addressed of RD RBI to the House and ensure compliance.

(Action: All Member Banks)

AGENDA ITEM NO.-5

REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN (ACP) 2015-16 UP TO THE PERIOD ENDED DECEMBER, 2015.

The progress under Annual Credit Plan 2015-16 up to the three quarter ended December 2015 reviewed by the House. The GM & Convenor highlighted the achievement for the period under review as under;

- Banks have disbursed fresh credit disbursements of Rs. 11087.24 crore up to the period ended December 2015, and achieved the overall achievement of 97%.
- Banks have disbursed fresh credit to the tune of Rs.8560.33 Crores under Priority Sector lending and having achieved the 86% of the targets.
- Fresh credit disbursements under Agriculture Sector recorded at Rs.4355.34crore, and Banks have surpassed the targets with achievement of nearly 101%.
- The fresh credit of Rs.3003.97 crores disbursed to Micro & Small enterprises (MSE) sector and thereby having recorded achievement of 93%.

The house expressed satisfaction on the achievement in various sectors and sub-sectors under the ACP 2015-16.

The achievement under the Education loan is as low as 18%. The Private Sector Banks have shown the nil progress. The Chairperson Smt. Manisha Nanda expressed that there is scope for Education loan in the State and urged the Banks to focus on this sector for credit expansion. . She added that State Government in the budget announcement announced a scheme "Mukhya Mantri Gyandeeep Yojna." wherein deserving and meritorious Himachali students pursuing professional/technical and higher education courses in recognized institution in the Country will get interest subvention of 4 percent in educational loan from banks up to Rs.10 lakh.

The House is also informed that NABARD has launched State Focus Paper 2016-17 and have projected the potential growth rate of 21.60% over the previous year projections in the Potential linked plan (PLP) finalized for the State. the House directed the LDMs to finalized ACP for 2016-17 for the district considering PLP projections and submit the

District level Credit plan to SLBC convener for preparation of State Credit Plan 2016-17.
Immediately

– (ACTION; BANKS/ LDMS)

AGENDA ITEM NO -6

REVIEW OF STATISTICAL BANKING DATA AS OF DECEMBER, 2015

The General Manager & Convenor, UCO Bank highlighted the banking sector performance in his Welcome address to the house. The House reviewed the performance in banking business parameters for the period ended December, 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 (22%) lending to Weaker Section (15.66%) and advances to Women (6.75%) . The CD ratio is nearly 57% 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.
- The Y-o-Y growth in Deposit is 13% and Y-o-Y growth in Advances is just 12%. The house observed that Banks have maintained good growth in deposits mobilisation and Credit expansion in the State. Yet the CD ratio is the area of concern for all the stake holders and there is need to have regular review of position at District and State level to bring improvement in CDR.
- 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 to have more branch expansion in unbanked areas.

(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 with the current FY.

- ◆ The CEO HPSRLM, deliberating on the issue expressed that there is gap in reporting of pending cases with the Banks. As per the record of HPSRLM, there are total 588 cases sponsored under NRLM, pending with Banks in the State. In the Bank-wise position, the major pendency is with HPSCB-133, UCO bank 84, PNB-71, SBOP-38, HPGB-98 , KCCB-46. All these Banks are requested to clear the pendency with in this financial year. Further representative from NRLM informed that State has a target of disbursement of Rs.30 Crore and Banks have so far disbursed Rs.24 crore under the Scheme. He requested the Banks to cover up the gap of Rs6.00 crores with in March, 2016.
- ◆ The House expressed that position of pending cases in all sponsored programmes should be reconciled by the sponsoring Government Agencies with the Banks and SLBC convener bank so that the House may be apprised of the correct position of pending cases .
- ◆ The representative from State Urban Livelihood Mission,(NULM) Urban Development Department informed that 96 cases sponsored under NULM scheme are pending with Banks. The House observed that the majority of cases are sponsored in the month of December, 2015 and thereby leading the huge pendency. The House directed the Banks to dispose of the sponsored cases under NULM expeditiously.
- ◆ In the course of deliberation, the representative from NULM informed that H P State Coop Bank Ltd (HPSCB) are not entertaining the sponsored cases under NULM scheme and there is large number of cases pending with HPSCB in Chamba, & Bilaspur . The representative from HP State Coop Bank informed that matter of participation in the NULM scheme by the H P state Coop Bank is submitted to NABARD and RBI for necessary clarification and response awaited. Moreover, CGTMSE cover is not available to the Bank at present and therefore it is not feasible to participate in financing the cases sponsored under NULM scheme.
- ◆ The House has however observed that HP State Coop Bank should review the position and all cases sanctioned by NULM should be considered under the Pradhan Mantri MUDRA Yojana (PMMY).
- ◆ Under the PMEGP programme, the representative from KVIC informed that Margin Money (subsidy) claims are not lodged to PMEGP implementing agencies by the concerned banks who have sanctioned the cases under PMEGP. He further requested to expedite the submission of subsidy claim through their Controlling offices immediately. The LDM Mandi pointed out that in district Mandi, the subsidy claims are pending in KVIB cases. The representative from KBIB however informed that all pending claims are settled and in case of any further claim pending, then such claim should be lodged by the concerned Bank immediately He assured to settle the subsidy claim with 24 hrs.

- ◆ 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.

(ACTION: ALL BANKS /HPSCB/NRLM/HPSCB/ NULM /KVIC / KVIB)

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 MSME have large proportion of NPAs, but overall the repayment culture is good in the State.

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, GCCs, Self Help Groups (SHGs), and Joint Liability Groups (JLGs) in the State .

The house impressed for issuance of the KCC cards to all the KCC limits holders. The ED, UCO bank told that it is found in many banks that KCC limit are setup but the KCC Cards are not issued to all the KCC holders . He urged the Bank to issue Rupay Debit Cards to all KCC holders to have hassle free credit dispensation.

The CGM NABARD informed the House that NABARD has requested the banks to organize the Village level Programme for Bank linkages of Self Help groups with in March 2016 and nearly 4500 such camps will be organized by bank branches in their areas within end of March, 2016. He added that controlling office of Banks to monitor the progress of these Camps and to ensure credit linkages of SHGs.

On reviewing the position of issuance of Weaver Credit Cards, the House impressed that the target of 1500 WCCs assigned to banks in some the identified districts have to be achieved. The LDMs to review the progress in WCC in the respective districts in terms of the targets assigned in the DLCC.

Monitoring of Progrees of RSETIs in Himachal Pradesh.

The Executive Director, UCO bank directed that there should be a sub-committee of SLBC to monitor the progress of RSETIs in the State. He added that sub - committee should focus on various issues related to the performance of RSETIs in the State. The sub- -committee shall be constitutes with Principal Secretary , Rural Development as Chairman and General Manager, UCO Bank & Convenor as Co-Chairman, The other members will be State Mission Director of NRLM , State Director of RSETI and Zonal Head of RSETI Sponsoring Banks (i.e PNB/SBI/UCO BANK. The meeting of Sub - committee will be convened by Convenor Bank. The House has decided to constitute the subcommittee of SLBC for RSETI and the notification will be made the all concerned by SLBC Convenor.

(Action: ALL BANKS/ LDMs/ SLBC Convenor)

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. -Relaxation under the provision of Himachal Pradesh Transfer of Land (Regulation) Act 1968.

The above issue deliberated in the meeting and observations mentioned as below;

- ◆ The representative from Tribal Development Department deliberating on the issue informed that Deputy Commissioner of the concerned District is not authorized to allow permission under the provision of the Act and the permission is allowed to the applicants from the State Government.
- ◆ The representative from Tribal dev Deptt further added that State Government has two prong strategies to resolve the issue. One is the amendment in the provision of the Act and second is expeditious clearance of all requests received from the tribal people.
- ◆ He further added that amendment in the Himachal Pradesh Transfer of Land (Regulation) Act 1968 is long drawn process. The proposal for amendment in the Act will first go for approval of State Cabinet and then case will be submitted to

Central Government and then it will go to the approval of President of India since the amendment has repercussions on Transfer of Property Act. More over there are many institutions involved in amendment in the act like Ministry of Tribal Development, National Commission on Scheduled Tribes etc. In view of the complex position, the tribal development Department will ensure there is expeditious disposal of all clearance in a time bound manner. In this regard the Deputy Commissioner has been directed to ensure time bound clearance of all request received from the tribal people.

The Chair person Smt. Manisha Nanda expressed that there should be a time line for disposal of all cases received by Deputy Commissioner. She further directed that there should have a check list for submission of proposal to competent authority for clearance at the Banks level and as well as with Government Departments to complete all formalities in one go so as to avoid delay due to frequent queries which delays the process of granting clearance.

The Executive Director UCO bank expressed that since the matter cannot be sorted out in short span of time, therefore, the existing arrangement for expeditions clearance of all requests received from tribal in a definite time frame should continue. He further suggested to the State Government authorities that there should be digitized process for providing online clearances in all deserving cases.

(Tribal Development Department, Govt. of HP)

10.2; DBT IMPLEMENTATION AND AADHAAR SEEDING IN BANK ACCOUNT OF BENEFICIERIES:

The house reviewed the implementation of DBT scheme in Scholarship and other Government schemes like MGNREGA, LPG, and DBT in Kerosene etc. The House appreciated that there is very good achievement in Aadhaar enrollment. The representative from UIDAI has informed that at present the Aadhaar enrollment have reached to almost 95 % of the population in the State but there is slow progress in seeding of Aadhaar numbers with the banks. The Executive Director, UCO bank impressed the Banks to pay focused attention for Aadhaar seeding and Mobile number seeding in the bank account of the Customers.

(Action: All Member Banks)

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 RD RBI deliberating on the issue expressed that Pradhan Mantri Fasal Bima Yojana (PMFBY) is being launched and would replace the existing schemes of National Agricultural Insurance Scheme (NAIS) & Modified National Agricultural Insurance Scheme (MNAIS) from Kharif 2016. RBI had already issued circular to all banks vide circular dated March 17, 2016. All Banks are advised to ensure strict compliance of the provisions of the schemes/guidelines and ensure coverage of 100% loanee farmers along with good number of non-loanee farmers with effect from April 1, 2016 to achieve the defined objectives and targets fixed under the scheme.

The representative from Agriculture Insurance Company (AICL) raised the issue of non coverage of loanee farmers by HDFC bank under Crop Insurance Scheme. The House directed that crop insurance for loanee farmers is compulsory under the Scheme and any issue in this regard should be sorted out by the HDFC bank with the Insurance Company at the earliest to extend benefit the crop insurance to the Farmers.

The Regional Director, RBI further informed that the team of officers from their office has conducted a study on Farmers Funding Requirements and the findings are placed before the house;

- The progress in the digitalization of the land records was exemplary as all the land records have been digitalized. However, the online creation of charge and verification is still not possible at the branch level.
- Banks were found to be asking for no due certificates from the farmer which is against RBI guidelines.
- The branch officials were not advising the farmers about the available insurance products. 75% of these farmers were not aware of compulsory coverage of crops under the crop insurance while availing KCC.
- The post disbursement supervision / monitoring end use of funds was also found to be inadequate.

The RD directed the Banks to monitor the situation with respect to their banks and take necessary action wherever required.

(Action: All Member banks/ AICL/ HDFC bank)

THE AGENDA FOR THE MEETING CONCLUDED WITH PERMISSION OF CHAIR.

The General Manager & Convenor SLBC, UCO Bank requested the Chair person Smt. Manisha Nanda, Additional Chief Secretary, Urban Development, Govt. of Himachal Pradesh to deliver the concluding address to the participants.

CONCLUDING ADDRESS OF SMT. MANISHA NANDA, IAS, ADDITIONAL CHIEF SECRETARY, URBAN DEV. TO THE GOVERNMENT OF HIMACHAL PRADESH AND CHAIR PERSON OF THE MEETING.

Respected Smt. Manisha Nanda, IAS, Additional Chief Secretary to the Government of Himachal Pradesh in the concluding address welcomed Sh. Charan Singh, Executive Director, UCO bank and extended the best wishes to dignitaries and other participants present in the meeting. She expressed that discussions were very fruitful on all issues deliberated in the meeting.

The important points of the Concluding Address of Chair person mentioned as below;

- At the outset Madam, Nanda expressed that in the Budget announcement of Hon'ble Chief Minister, several new initiatives for the welfare of the State are

announced especially for the development and growth of Agriculture and Industrial sector.

- The respected Madam expressed that Horticulture Sector has very significant role in the State economy. The State Government is going to implement a World Bank funded project - 'Himachal Pradesh- Horticulture Development Project' with a total project cost of Rs.1,115 crore, during next seven years in the State. Under this project, the Horticulture Sector will be modernized by application of new technologies to strengthen productive capacities of the producers.
- State Government has started “Dr. Y.S. Parmar Kissan Swarojgar Yojna” in all the districts with an outlay of Rs. 111 Crore for the construction of Poly houses to cover more area under the protective farming in poly houses. These measures will improve the productivity and production of farm sector.
- Farmers suffer potent risk of damage to crops by stray and wild animals. Monkey and wild life menace causes huge loss to crops of farmers. In the Budget announcement, a new scheme is introduced i.e. 'Mukhya Mantri Khet Sanrakshan Yojna' to provide the crop protection to the farmers. Under this scheme farmers will be provided 60 percent assistance for fencing the farm.
- The Chairperson expressed that schemes announced in the budget for 2016-17 will have approval of State legislative Assembly and in the beginning of next financial year, the modalities will be finalized by the concerned departments, for its effective implementation.
- The respected Madam expressed happiness on the award -“Krishi Karman Award” conferred to Himachal Pradesh Government in January 2016, in recognition efforts of Government for the cause of the farmers.
- The state Government has taken various initiative for growth in Industrial sector. In this direction the State Government has announced a new Start Up scheme “Chief Minister Start Up/ New Industries Scheme” to encourage Start Ups and new enterprises in the State. The new Start Ups in Micro Sector with investment up to Rs. 25 lakh will be provided interest subvention at the rate of 4 percent up to a loan of Rs.10 lakh for three years.
- Smt. Manisha Nanda expressed that the achievement under education loan is far below the expectation with achievement of merely 18%. She added that there is lot of scope for education loans in the State as our State has very high Literacy rate as compared to other States and banks have to lay emphasis for credit linkages of Students . She further informed that State Government has announced a scheme -"Mukhya Mantri Gyandeeep Yojna." to encourage deserving and meritorious students pursuing professional/technical and higher education courses in recognized institution in the Country. Under this scheme, interest subvention of 4 percent would be given to all Himachali students availing educational loan from banks up to Rs.10 lakh irrespective of income level.
- On implementation of Atal Pension Yojana (APY) , the Additional Chief Secretary expressed that there is an improvement in enrollments under the APY scheme in

the last quarter. She added that banks have to focus for coverage of casual workers in horticulture , farm Labourers etc. with aggressive campaign. She informed that State Government, in the last budget had announced a Co-Contribution of ₹ 1,000 per annum to all 'Atal Pension Yojana' Subscribers and State Government Co-Contribution for the Yojana will continue for next two years and ₹ 10 Crore is proposed for this purpose in 2016-17 in the budget.

- The Chairperson informed that in Himachal Pradesh, lot of emphasis is laid in IT sector and State is far ahead of other States in the country in IT initiatives. She expressed happiness on the awarded conferred to the state "CSI Nihilent e-Governance Awards 2014-15" for "Integrated land Record Computerization Project Award" - "HIMBHOO MI". . She added that State IT Department in collaboration with NIC and various departments in the State is providing 51 online applications and citizen centric services.
- The Additional Chief Secretary emphasized for skill development of the young entrepreneurs in the State. She appealed to all the stakeholders to put concerted efforts for initiate training programmes for skill development to young entrepreneurs in the State. Respected Madam urged the banks to impart financial literacy in various skill centers for capacity building of Entrepreneurs. She added that imparting of skill development training and their Bank linkages for the credit needs is very critical input for improving CDR and employment generation in the State.
- In the concluding remarks the respected Chairperson expressed appreciation to the Convenor Bank – UCO bank and urged all the participants to continue their efforts to achieve the targets and contribute in Socio economic Development of the State. She extended greeting to the entire participant on the coming HOLI festival.

On concluding of the address of the Chairman, the meeting ended with vote of thanks

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ANNEXURE-I

139th STATE LEVEL BANKERS COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 22nd MARCH, 2016 AT CONFERENCE HALL, HOTEL PETERHOFF SHIMLA.

List of Participants

- I. Chief Guest : **SMT. MANISHA NANDA, IAS**
Additional Chief Secretary,
Urban Development,
Govt. of Himachal Pradesh
- II. ED : **SH. CHARAN SINGH**
EXECUTIVE DIRECTOR, UCO BANK
- III. Convenor SLBC : **SH. V.K. SHRIVASTAVA**
General Manager
UCO Bank

IV Government of Himachal Pradesh & Related Agencies:

SARVASHRI:

1	Sanjeev Sood	Chief Executive Officer HPSRLM
2	Nalin Mahajan	OSD (Finance) HP Govt.
3	S K Rangra	Joint Registrar, Cooperative
4	Sanjay Sharma	Dy. Director, Industries
5	Ramesh Chand	Joint Director of Agriculture
6	Barges Bahadur	State Mission Manager, FI & ME
7	Chetna	Joint Director, UD
8	Shashi Thakur	Add. Dir. Land Records
9	Rajeev Kumar	Tehsildar, Directorate of Land Records
10	Rakesh Sharma	Add. Comm. Sp Sr (TD)
11	Sanjeev Kaul	Superintending Engg. HP IPH
12	PHS Nalini	Deputy Director I & PR Dept.
13	P D Sharma	Nodal Officer, KVIC
14	Sanjeev Justa (ADO)	HP KVIB Shimla
15	R. S. Tomar	DLR cum Dy. Secy. (Law)
16	Prem Thakur	Dy. Director UIDAI
17	Pawan Rana	RM, Agriculture Insurance co.
18	Sandeep Sharma	Sr. Consultant Department OF IT
19	Naresh Kashyap	Manager MIS (UD)
20	Jasvir Singh	Clerk, Directorate of Industries
21	Sudhir Kapur	SDM HPSRLM

V RESERVE BANK OF INDIA, NABARD, NHB, SIDBI

SARVASHRI:

1	I. S. Negi	Regional Director, RBI, Shimla
2	P. Radhakrishanan	Chief General Manger , NABARD
3	Ravi Rawal	Asst. General Manager, RBI, Shimla

VI): COMMERCIAL BANKS:

SARVASHRI

1	G. S. Ghandoke	FGM,PNB
2	A.K. Sinha	DGM, UCO Bank, Zonal Office, Shimla
3	Prabhat Kumar Mishra	DGM,SBI
4	Vivek Kaul	DGM, UCO Bank, Zonal Office, Solan
5	R. K. Sharma	DGM, PNB Shimla
6	Mahendra	DGM, United Bank Of India
7	Harish Gupta	DGM, Bank Of Maharashtra
8	Krishna Kant	AGM, Canara Bank
9	D C Chauhan	AGM, State Bank of Patiala
10	Damandeep Singh	AGM ,IDBI Bank Ltd.
11	U.K.Mheshwari	CM, CBI
12	C. S. Patial	CM,SBI
13	H.S.Negi	CM, IOB
14	Ramesh Pandey	CM, Union Bank of India
15	Anil Kumar Nanda	CM, OBC
16	Dipin Gupta	CM, P & Sindh Bank
17	Hari Krishan	Senior Manager, Bank of Baroda
18	Ajay Kumar	Dy. BM, Corp. Bank
19	Narendra Kumar Tahiliari	Br. Manager, State Bank of Hyderabad
20	Sunil Kumar	Sr. Manager, Bhartiya Mahila Bank
21	Subhash Chand	Chief Manager, Allahbad Bank
22	P. N. Swamp	Chief Manager ,Indian Bank
23	T.R. Verma	Senior Manger, Bank of India
24	Vijay Kumar	BM Syndicate Bank
25	Vikas Kumar	Manager, United Bank Of India
26	Pankaj Thakur	Branch Manager Andhra Bank
27	Ravi Katiyar	Manager, Dena 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	Mayur Mehta	Officer, SLBC
33	Deepesh Negtu	Officer, UCO Bank
34	Devender Kalsi	IT officer , UCO Bank

VII): LEAD DISTRICT MANAGERS:

SARVASHRI

1	K.S. Kanwar	LDM- Bilaspur
2	Sudhir 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	Satish Kumar Chawla	CHAIRMAN, HPGB
2	Ravinder N Sharma	MD,HPARDB Bank
3	B. S. Pathania	GM, JCCB Solan
4	Amit Gupta	DGM, KCCB Ltd.
5	Saroj Kumar	AGM, KCCB Ltd.
6	Jyotika Khimta	AGM HPSCB
7	Raj Narayan Jamalta	AGM, HPARD Bank
8	Ram Paul	Sr. Manger, JCCB

IX): PRIVATE BANKS:

SARVASHRI

1	Anjali Khoond	Regional Head, ICICI Bank
2	Pankaj Kumar	BM, ICICI Bank
3	Dhruv Bragta	Dy. Vice President, HDFC Bank Ltd.
4	Varun Sharma	Br. Manager, HDFC Bank Ltd.
5	Mohan Bhagat	Credit Manager, J & K Bank
6	Ashish Parmar	BM (AVP), Yes Bank
7	Sanjay Chauhan	Manager, Yes Bank
8	Rahul Sharma	AUP, Axis Bank
9	Nikhil Kumar Handa	Asst. Manager, South Indian Bank

X): INSURANCE COMPANIES:

SARVASHRI

1	G.S.Parmar	Sr. Divisional Manager, LIC of India
2	S. R. Kashyap	Branch Manager, LIC of India

XII) Absentees:

Sr.No.	Name of the Institution	Remarks
1	ING Vaishya Bank	Not attended
2	Indusind Bank	----do-----
3	LDM Lahaul & Spiti	----do-----
4	BSNL	----do-----