



State Level Bankers' Committee
Himachal Pradesh
Convenor: UCO BANK

Secretariat, GENERAL MANAGER & CONVENOR, SLBC-HP UCO Bank, Himland Hotel Annexe, Shimla 171001	Teleph Fax E-Mail Web:	0177-2623093, 0177-2625061 contact@slbchp.com www.slbchp.com
No.GM/SLBC/2017-18/M-144		Date: 24.07.2017

All the Participants of
State Level Bankers Committee
Himachal Pradesh

Dear Sir,

REG: PROCEEDINGS OF THE 144th MEETING OF STATE LEVEL BANKERS COMMITTEE
(SLBC) HIMACHAL PRADESH HELD ON 23.06.2017 AT SHIMLA.

We enclose the proceedings of 144th SLBC meeting of Himachal Pradesh held on 23.06.2017 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.

With regards,

Yours faithfully,

(Vivek Kaul)
Deputy General Manager

Encl: As above

Copy to:

1. The Chief Secretary, Govt. of HP, H P Secretariat, Shimla.
2. The Additional Chief Secretary (Agriculture) Govt. of HP, HP Secretariat, Shimla
3. The Additional Chief Secretary(Finance) Govt. of HP, H P Secretariat, Shimla
4. The Addl. Secretary (FI), Deptt of Financial Services, MOF, New Delhi
5. The Regional Director, Reserve Bank of India, Block-40, SDA Complex Shimla.
6. The Chief General Manager, NABARD, Regional Office Shimla-171009.
7. The CMD's Secretariat, UCO Bank, Head Office, Kolkata-700001
8. The ED's Secretariat-1, UCO Bank, Head Office, Kolkata-700001
9. The ED's Secretariat-II, UCO Bank, Head Office, Kolkata-700001
10. The General Manager, UCO Bank, Head Office, ARBD, Kolkata-700001
11. The General Manager, UCO Bank, Circle Office, Chandigarh 160017

MINUTES OF 144TH SLBC MEETING OF STATE LEVEL BANKERS' COMMITTEE- HIMACHAL PRADESH HELD ON 23.06.2017 IN REGENCY HALL , HOTEL HOLIDAY HOME, SHIMLA (H.P.)

144th Meeting of State Level Bankers Committee- Himachal Pradesh held on 23rd June, 2017 to review the performance of banking sector for the period ended March, 2017. Sh. Arvind Mehta, IAS, Additional Chief Secretary (Agriculture) to the Govt. of Himachal Pradesh chaired the meeting and Sh. R. K. Takkar , Managing Director & CEO UCO Bank presided over the meeting. The list of participants herewith annexed (Annexure-I).

The meeting started with the permission of the Chair at 02.15 PM at the Regency Hall of Hotel Holiday Home, Shimla. At the outset Sh. U. C. Sharma, General Manager & Convenor, SLBC UCO Bank extended warm welcome to distinguished dignitaries sitting on the dais and Senior Bureaucrats/Executives from State Government Departments, Boards, Corporations, Senior Executives /Officers from Banks, Insurance Companies, Media persons present in the meeting.

HIGHLIGHTS OF THE WELCOME ADDRESS DELIVERED BY SHRI U. C. SHARMA, GENERAL MANAGER & CONVENOR SLBC, HP.

At the outset the General Manager and Convener greeted all the participants from State/ Central Government, Banks, Insurance Companies and Media persons.

Sh. U. C. Sharma welcomed the dignitaries sitting on the dais viz.

- **Sh. Arvind Mehta**, Addl. Chief Secretary (Agriculture) to the Government of Himachal Pradesh. The GM extended warm welcome to Sh. Mehta on his gracious presence to chair the Meeting.
- **Sh. R. K. Takkar** Managing Director & CEO, UCO Bank. The GM expressed gratitude to MD & CEO UCO Bank for his gracious presence to preside over the meeting.
- **Sh. Hans Raj Chauhan**, Special Secretary (Finance), Govt. of Himachal Pradesh. The GM expressed gratitude for his maiden participation in the meeting.
- **Sh. Amar Nath**, Regional Director, Reserve Bank of India. The GM expressed gratitude for his gracious presence in the meeting.
- **Sh. Kishan Singh**, Chief General Manager, NABARD .The GM expressed gratitude for his maiden participation in the meeting.

The SLBC Convener highlighted the various initiatives on financial inclusion and cash-less transactions through the Banking channels in the State. Mr. Sharma told that the Banks in the state have taken special drive to encourage the digital payments to promote cash-less transaction and taken special drive to encourage the digital payments to promote cashless transactions. Banks are promoting digital payments through the various modes like PoS devices, Micro ATMs, E-wallets Mobile Banking, Internet Banking, Debit/ Prepaid Cards

etc. Mr. Sharma requested all the Stake holders to launch massive awareness campaign for promoting less cash economy in the State.

The General Manager & Convener also impressed upon the Banks to pay priority attention for seeding of Aadhaar Number and Mobile Number in Bank accounts in a campaign mode to achieve the target set by DFS for completion of Aadhaar seeding with in 31st December,2017.

The Convenor expressed that there are few important issues such as low CD ratio, growing NPAs and coverage of farmers under Pradhan Mantri Fasal Bima Yojana and Weather Based Crop Insurance Scheme which are in the standing agenda of the SLBC review meeting and will be deliberated in normal agenda.

Besides the above issues, GM has highlighted important performance indicators in banking sector in the State as mentioned below;

- a) **Banking outreach:** Banking outreach is quite good in the State with per branch population coverage of nearly 3254. In addition Banks have expanded banking services through the alternate modes like Bank Mitras with present strengthen of total 1546 BMs and 2027 ATMs.
- b) **Total banking business has crossed** 1.34 lac crore at the end of March, 2017 with Y-o-Y growth of 14%.
- c) **The overall achievement under ACP 2016-17** recorded at 90% of the targets which can be termed as satisfactory. Convenor impressed upon the banks to give more thrust to the Priority Sector Advances to achieve the targets under ACP 2017-18.
- d) **The CD ratio (CDR)** in the state has further declined to 45.12% as per assessment under thorat committee recommendations and domestic level CDR is just 35%. General Manager requested for intensive deliberations in the House on the issue to arrest the slippage and ways and strategies for improvement in overall CDR as well as the domestic level CDR in the state.

The General Manager and Convenor, SLBC concluded the address expressing gratitude to all the participants for their proactive participation and he hoped for very conclusive and fruitful deliberations on all issues placed in the agenda.

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

Sh. R. K. Takkar, MD & CEO of Convenor bank presided over the meeting and delivered his Key Note address to the House. The highlights of the key Note address mentioned below;

- Sh. Takkar told about the important campaign launched by Govt. of India i.e. transit the Indian Economy from a cash centric to cashless economy to reduce dependency of Indian economy on cash. Sh. Takkar added that the demonetization move has turned out to be a push towards cashless India that is bound to pave the way for a cashless economy, marked by greater transparency, ease and convenience in monetary. He further added that The Government of India has provided a slew of incentives to encourage the digital mode of payments.

- The MD informed the House that Digi-Dhan campaign was launched to promote digital transactions throughout country. In the Digi Dhan Mela which was organized at Nagpur on 14th April, 2017, Prime Minister Narendra Modi presented the awards to the mega draw winners of Lucky Grahak Yojna and Digi Dhan Vyapar Yojna and launched the BHIM-Aadhaar digital payments platform to boost the digital payments revolution in the country. He told that BHIM-Aadhaar, the merchant interface of the BHIM app will pave the way for digital payments by using the Aadhaar platform enabling each Indian to pay digitally using their biometric data on a merchant's biometric enabled device like a smartphone with a biometric reader.

Sh. Takkar highlighted the performance indicators under Financial Inclusion initiatives mentioned in brief as below;

- Banks have total 10.54 lakh PMJDY accounts;
- Total 10.26 lakh account holders are enrolled by Banks under "Pradhan Mantri Surksha Bima Yojana" (PMSBY);
- Total 2.80 lakh enrolments are done by Banks under "Pradhan Mantri Jivan Jayoti Bima Yojana" (PMJJBY);
- Total 8.78 lakh PMJDY accounts are seeded with Aadhaar number and thus having coverage of 83%. The MD urged the banks to put their best efforts to attain the 100 percent coverage with in 30th June, 2017 as directed by DFS.
- Banks have issued total 8.11 lakh RuPay debit Cards under PMJDY and having so far coverage of 77%. Sh. Takkar urged upon the Banks to distribute and activate Rupay Debit Cards at least to all the PMJDY account holders in a time bound manner.
- The MD expressed that there is one of the important areas that deserves priority attention of banks i.e. accelerating enrolments under universal flagship Pension Scheme of Gol i.e. Atal Pension Yojana (APY) where the performance is far below the expected level. Banks have enrolled more than 36000 account holders under the scheme so far and Sh. Takkar requested for coordinated approach from the stakeholders to have encouraging achievements under the scheme in the current quarter.

In the Key Note address of Managing Director & CEO, UCO Bank, banking business performance highlights mentioned as under;

- Total Banking business in the State has grown at Y-o-Y growth rate of 14% and total business has crossed Rs.1.34 lakh crore as of December, 2016.
- The Deposits have grown at Y-o-Y growth rate of around 17% and deposits have reached to Rs. 99872 crores.
- The Advances have grown at Y-o-Y growth rate of around 6% and crossed more than Rs. 34771 crores.
- The overall Credit Deposit (CD) ratio in the State stood at 45.12% as of March, 2017 and witnessed shortfall over the previous quarter due to negative

growth in credit expansion during the quarter under review. Mr. Takkar impressed on banks to pay thrust on credit expansion.

- Banks have achievement of nearly 90% of the targets under Annual Credit Plan 2016-17. The MD expressed satisfaction for the efforts put by the Stakeholders and urged the banks to accelerate the pace of credit expansion in priority Sector segments.
- The National Parameters (NP) set up by RBI for lending to Priority sector and Agriculture sector have been surpassed by the banks with achievement of 69% and 23% respectively. Advances to weaker section and women, the parameters have also been achieved by the banks with a percentage of 22% and 8% respectively.
- Banking Outreach is fairly good in the State with total bank branches of 2110 branches, with more than 79% branches in Rural Areas , 2027 ATMs and 1546 Business Correspondents (Bank Mitras). The MD expressed that sustainable operations of Bank Mitras model are paramount to have outreach to the excluded section of our society and Banks have to pay special attention for sustainable growth of BCAs.
- Growing NPAs of the Banks is one of the critical issue. In Himachal Pradesh the stressed assets (i.e. NPAs) of Banks have witnessed some improvement and come down to Rs. 1861.49 crores and NPA percentage in the State has reduced to 5.35% as on 31st March 2017. But still it is at the critical level and NPAs will have cascade effect in further credit expansion and therefore this situation must be dealt with very carefully and intelligently by reinforcing the recovery initiatives as well as the supportive approach through restructuring /rescheduling of viable cases with due promptness.

In the concluding remarks of key note address, Sh. Takkar , MD & CEO, UCO Bank assured whole hearted support and involvement of Banking fraternity in all the development Initiatives of the Government in the financial inclusion and inclusive growth of the State. Mr. Takkar expressed hope for conclusive deliberations on all issues placed in the agenda.

On conclusion of the address by Managing Director & CEO, UCO bank, Sh. U.C. Sharma, General Manager & Convenor started regular Agenda of the meeting with the kind permission of the Chair and proceedings noted as below;

AGENDA ITEM NO.-1

CONFIRMATION OF MINUTES OF THE LAST 143rd MEETING HELD ON 24.03.2017

Since, no comments received from any quarter, the minutes of the 143rd Meeting of SLBC stands confirmed and adopted.

AGENDA ITEM NO.-2

FINANCIAL INCLUSION CAMPAIGN IN HIMACHAL PRADESH- REVIEW-MARCH,2017

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

The progress made by the Banking Sector under PMJDY and other financial inclusion initiatives was placed before the House by the GM & Convenor UCO Bank. Banks have total 10.54 lakh PMJDY accounts as of March, 2017. Banks have issued RuPay Debit Cards in more than 8.11 Lakh accounts (nearly 77%) and 83% of PMJDY accounts are also seeded with Aadhaar number. GM, UCO Bank told the house that Aadhaar is mandatory in all new Saving Bank Accounts and in all existing accounts it must be seeded before 31st December, 2017.

The MD UCO Bank intervening on the issue, apprised the house regarding importance of activation and usage of RuPay debit cards as it is a major concern of Govt. of India to ensure 100% activation of RuPay debit cards for promotion of digital transactions and ensure the accidental insurance coverage of Rs. 1 lakh which is available to all RuPay card holders as there is a condition of usage of card at least once in 90 days.

The RD, RBI deliberating on the issue expressed that in PSBs Oriental Bank of Commerce has very low performance of 41% and Cooperative Sector banks have also very low performance of 21%. RD, therefore advised these banks to issue RuPay debit cards in all the Accounts.

Sh. Arvind Mehta, Addl. Chief Secretary (Agriculture) Govt. of Himachal Pradesh directed the Banks to achieve the targets of Aadhaar seeding by September, 2017.

(Action point: All Member Banks)

2.2) Performance in Universal Social Security Schemes under PMJDY:

The Convenor placed the Latest progress under **Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)**, the two schemes implemented under PMJDY through Banks for providing insurance coverage to the Saving Account holders. Banks have enrolled 10.26 lakh account holders under PMSBY and 2.80 lakh account holders under PMJJBY.

Pendency of Insurance Claims lodged under PMSBY and PMJJBY:

- The GM informed the house that total 237 claim cases have been lodged by PSBs and Private Sector Banks under PMSBY and 50 claim cases are pending with insurance Companies. The major pendency remained with National Insurance Company (NIC) and Oriental Insurance Company (OIC).
- The MD & CEO, UCO Bank intervening in the deliberation asked the representative of the Insurance Companies from OIC, for the reasons of large pendency and rejection of claim cases. The representative from OIC informed the House that at present there are only 9 cases pending and that is due to incomplete papers. No representative was available from National Insurance Co. to comment on the pendency of insurance claims with the Company.

The Convenor informed the House that claims pendency placed in the agenda is as per the information available at PMJDY portal and reported by Banks. As the wide gap appeared in reporting of pendency of claim cases with the respective Insurance Companies, the insurance companies were requested to update the position with PMJDY portal for review the position in next review meeting. The Chairman directed that OIC will also take up the matter with other insurance companies and present the status on the pending claim cases in the next meeting.

(Action Point: Oriental Insurance Company Ltd. / National Insurance Company)

- The GM informed the House that total 438 cases have been received by the Insurance companies from Public sector Banks (PSBs) under the PMJJBY and out of these, 47 cases is pending with LIC and all these cases are pending for more than 2 months. The representative from LIC have informed the house that as per latest position, there are total 11 cases pending with LIC out of which 5 cases of KCCB, 3 cases with HPSCB and 3 cases are pending with other cooperative banks. Sh. Mehta directed the LIC and Banks to reconcile the data again banks must submit the latest data to LIC and LIC must expedite the decisions.

(Action Point: Member Banks & LIC of India)

The House directed the following action points to the Insurance Companies ;

- a) To update the position on the claim cases lodged/ pending under PMSBY & PMJJBY with the position available at PMJDY portal. The PMJDY portal reflects the position in respect of claim cases lodged by Public Sector Banks (PSB) and Private Banks. In addition, the Insurance Co. to update the position of claim cases lodged by H P Gramin Bank and Co-op Sector Banks separately for the purpose of review in the House.
- b) As the rejections of cases under the PMSBY & PMJJBY are very high, the insurance companies are requested to specify the reasons for rejection of claim cases while submitting the quarterly information to SLBC.
- c) The insurance companies participating in the PMSBY & PMJJBY schemes under PMJDY will submit the Statement of claim cases received, sanctioned, rejected and pending for the period under review in respect of PSBs/ Pvt Banks/RRB/ Coop banks in the State to the SLBC convener bank within 30 days to place the consolidated position of insurance claims under PMSBY and PMJJBY for the State in the next SLBC meeting.

(Action Point: Life Insurance Corporation of India (LIC) / Oriental Insurance Company/ National Insurance Company/ New India Assurance Company/ United India Insurance Company.)

Atal Pension Yojana:

The House reviewed the progress under Atal Pension Yojana. The House observed that enrollment under the scheme is at a very slow pace and so far nearly 36000 account holders are enrolled by Banks. It is observed that despite no. of awareness campaigns & promotional activities carried out by Banks the pace of enrollment is far below the expected level.

Sh. Arvind Mehta, Addl. Chief Secretary (Agriculture), Govt. of HP deliberated on the issue and observed that the main reason for the less enrollments is due to lack of publicity of the scheme in the State. Sh. Mehta suggested the District Authorities of the State Govt. and the LDMs to impart publicity in the public about the scheme.

(Action Point: Lead District Managers & All member Banks)

2.3 Special Meeting to review the progress of Financial Inclusion Initiatives in HP:

Sh. U.C.Sharma, GM, UCO Bank informed the house that a Special Meeting was held under the chairmanship of Sh. Anil Kumar Khachi, Addl. Secretary (FI), Department of Financial Services on 26th May, 2017 at Hotel Holiday Shimla to review the progress of Financial Inclusion initiatives in Himachal Pradesh. The meeting was convened by Convenor SLBC UCO Bank. Controlling Heads of major banks operating in the state participated in the meeting. GM, UCO Bank discussed the highlights of the deliberations of special meeting as under:

Aadhaar seeding and Mobile seeding in the State in SB Accounts is 78% and 90% respectively and it is far better as compared to National average of 64% in Aadhaar seeding and 74% in Mobile seeding respectively.

Achievement under RuPay card issuance in the state is 84% out of which 79% RuPay cards are in active status. It was emphasized by the Addl. Secretary (FI), DFS to increase the usage of RuPay cards so that digital transactions can be further promoted.

A target was fixed for installation of 2 lakh POS terminals in tier 5-6 centers throughout the country. As advised by the Addl. Secretary, DFS advised to tie up with fair price shops of the Department of Civil Supplies GoHP to utilize their services as BCAs.

Smt. M. Sudha Devi, Director, Food & Civil Supplies intervened in the matter and informed the house that maximum fair price shops in the State have been provided PoS machines and it will be completed by next week. The Director further added that the machines with them are not having swiping facility so the Department has requested banks to provide them the Micro ATMs so that they may start digital transactions. Although in the beginning SBI was ready to execute a proposal but now SBI is not ready to execute the proposal as it is proven to be very costly for them.

Sh. Mishra, DGM SBI informed the house that the matter of providing PoS machines at fair price shops shall be explained by the bank and the issue shall be apprised in next SLBC meeting.

(Action Point: Deptt. of Food and civil Supplies/SLBC/SBI)

2.4) Financial Awareness and Literacy Campaigns in HP:

The Convener informed the House that there are 12 FLCs in the State and FLCs has conducted 124 Financial Literacy Camps in rural areas in the quarter under review. There are 1717 rural branches in the state but the progress of holding of camps

reported nearly 1299 camps. Mr. Sharma requested the member banks to ensure that all their rural branches organize camps at least once in a month for general public.

The RD, RBI informed that a financial literacy week was observed during the week June 5-9, 2017. The main objective was to promote financial literacy at the ground level on specified five topics viz. KYC, exercising credit discipline, going digital (UPI and USSD), and awareness of grievance redressal mechanisms through the financial intermediaries so that financial services provided by them improve in letter and spirit. RD, RBI directed the banks to comply with the instruction given by RBI regarding organizing of Financial Literacy Camps for general public.

(Action Point: All member Banks / LDMs)

2.5) Performance of Business Correspondents Agents (BCAs)-Bank Mitras in HP:

The Convenor informed the House that there are 1546 Bank Mitras are deployed by banks to provide banking services in all the SSAs allotted to different banks. Bank wise performance of Financial Transactions undertaken by the BMs of different banks has been discussed.

2.6) Pradhan Mantri MUDRA Yojana (PMMY):

The GM & Convenor, UCO Bank informed the House that Banks have sanctioned total credit of Rs. 781.58.crore to 45860 new units under the scheme up to period ended 31st March, 2017. Mr.Sharma further added that Banks have issued total 9265 Mudra Cards to the entrepreneurs as of 31st March 2017. Mr. Sharma urged the member Banks to issue MUDRA Cards to all the Entrepreneurs availed credit facility under the Scheme to facilitate hassle free credit availment.

(Action Point : All member Banks)

2.7) Stand UP India Scheme (SUIS) :

The convenor informed the House that banks have sanctioned total Rs.76.99crores to 454 new entrepreneurs as of 31st March, 2017. Total new 238 enterprises promoted by women entrepreneurs and 216 new enterprises promoted by SC /ST entrepreneurs are financed by banks.

The Representative from SIDBI deliberating on the issue urged the Banks to upload all the loan applications received / processed / sanctioned / rejected in the On-line portal to have an actual performance under the Scheme.

The Regional Director, Reserve Bank of India deliberating on the issue expressed that performance of the banks in the State is very dismal against the targets allotted to the Banks. Even, some of the banks like HDFC, AXIS, Allahabad bank, Bank of Maharashtra, Canara Bank, Indian Bank and United Bank of India didn't sanction a single loan in this scheme. RD advised all the banks to make sincere efforts for achieving the targets. At the same time, he also desired improvement in reporting standard. Banks are requested to ensure that each branch participate in credit

expansion under the Scheme and report the actual performance in their reporting to the SLBC convenor.

Sh. Arvind Mehta, Addl. Chief Secretary (Agriculture), Govt. of HP deliberating on the issue expressed that Himachal Pradesh is a tourism state and State Govt. is giving more thrust to Home Stay scheme that is a commercial activity and that can be covered under Stand-Up-India scheme as the State Govt. is very keen to give benefits to the many more entrepreneurship so that maximum people may come under Home Stay Scheme of the State. Sh. Mehta advised that the District Administration, Lead District Managers and Banks should come together for this and with the help of tourism department get some new ideas to develop this sector and give maximum benefits to desirous entrepreneurs under Stand-Up-India. Sh. Mehta directed the SLBC to take it a separate agenda for discussion in the next SLBC meetings. Sh. Mehta added that the scheme shall become more viable if it is linked with electronic platform. Sh. Mehta advised the SLBC to invite the AirBNB Company which is a traveling company for deliberations in the next SLBC meeting to the banks and Tourism Department of Himachal Pradesh for effective implementation of Home Stay scheme in the State.

(Action Point: SLBC/Lead District Managers/Member Banks)

AGENDA ITEM NO.-3

3.1): On-line access of Land Records to Banks – Adoption of “Bhoomi Bank Integrated Project” for online creation of charge on land.

The General Manager & Convenor informed the House that NIC, H.P. has developed a **Software application** for Online creation of Charge on land record and a demo was given by NIC on 1.3.2017 in presence of representatives of Land Record Department, HP and Convenor Bank. Further GM informed about the suggestion/ certain queries made by SLBC Convenor in the course of meeting held on 01.03.2017 which have been taken up in the software.

As per latest information the Director of Land Records, Govt. of Himachal Pradesh vide their letter no. Rev. (IGR) A-5(2)/2014-SLBC dated 12.5.2017 has requested Sr. Technical Director & State Informatics Officer HP, State NIC, HP for updating the prospective software mentioning mandatory required qualifying documents for charge creation.

The DGM UCO bank deliberating on the matter expressed that in the software application, type of mandatory documents required for online creation of charge are not viewed and therefore it is requested to the land Record Department that matter may please be suitably raised with NIC. The representative, land Records has assured the house to do the needful.

Deliberating on the issue, representative from Land Record Department of Govt of Himachal Pradesh expressed that NIC will be performing the security audit of the software from National Informatics Centre Services Inc. (NICSI) before being put to implementation and as required Rs. 1,61,383.00 has been deposited by Land Record Department and it is expected that whole process will be completed within one month. He informed that after completion of the process the department will proceed for training programmes for bankers.

The General Manager & Convenor has expressed thanks to State Government authority on behalf of the banking fraternity for considering the demand for On-line creation of charge on land Record by Banks & FIs and further expressed hope that the software application will be implementation very soon in the State.

(Action: Land Record Department/ NIC, HP)

3.2): Implementation of Aadhaar number seeding for Payments through Aadhaar Payment Bridge System (APBS) under Direct Benefit Transfer (DBT)

- The Convenor informed the House that Himachal Pradesh has already achieved 100% Aadhaar saturation and the state is at 3rd position across pan India in terms of percentage of Aadhaar generation. The State Govt. has started making payments under DBT in various schemes viz. Scholarship schemes, JSY, IGMSY, IGNWPS, IGNDPS, NOAPS, MGNREGA, National Child Labour Policy and total Rs. 538.31 crores have been paid through the DBT transfers upto 31st March 2017 in the State.
- Sh. Arvind Mehta Addl. Chief Secretary (Agriculture) discussed about meeting with cabinet secretary in which regarding DBT transfers were discussed. Sh. Mehta shared that according to some states for DBT transfers banks requires consent letters and in some states there were confusion that if beneficiary have joint account, they were asked for the name of the other person to be deleted before he will be allowed for DBT transfers. GM, UCO Bank assured the chairman that there is no such confusion in the state and as long as the beneficiaries submit his consent form in the bank he becomes eligible for DBT.
- **The Aadhaar linkage in bank account of MGNREGA beneficiary** deliberated in the House. The General Manager & Convenor informed the House that there is a substantial gap of nearly 25% between Aadhaar seeding by Rural Dev. Deptt. GoHP and seeding by banks and Aadhaar seeding is pending in nearly 1.30 lakh MGNREGA beneficiaries' bank accounts. In this regard a meeting was held on 5th April 2017 in the Directorate of Rural Development Department regarding Standard Operating Procedure for expediting Aadhaar seeding in bank accounts of MGNREGA workers. In this meeting it was decided that Rural Development Department Field Functionaries will provide the consent forms to LDMs on 1st and 16th on every month and LDMs shall distribute these consent forms to respective bank branches and monitor the progress of seeding. But as per information with SLBC most of the LDMs didn't receive consent forms from the department and who have received the consent forms that is not in that nos which is reported by the Department.
- The Director, Rural Development Department explained that 99% of MGNREGA workers are having Aadhaar nos. but AEPS is only 60% or 70% in these accounts and it is stagnant for last 3 years. The Director informed that field agencies of the department has already submitted the consent forms and as of now there is 2,19,000 consent forms are pending with banks at district level and it must be seeded in MGNREGA beneficiaries accounts to enable them for AEPS.
- The MD, UCO Bank deliberated on the matter and told that at present it is mandatory to seed Aadhaar no. in all the new saving bank Accounts so percentage of Aadhaar seeding in MGNREGA accounts should be improved. He asked the banks why the percentage of Aadhaar seeding is not improving and it is

still same in spite of seeding of Aadhaar no is mandatory in all new Saving bank accounts.

- Sh. Arvind Mehta, Addl. Chief Secretary (Agriculture), Govt. of Himachal Pradesh, deliberating on the issue expressed that there seems some communication gap between the Department of Rural Development and the Banks. Sh. Mehta directed the Rural Development Department to reconcile the data and provide the bank wise and district wise list of consent forms to lead bank and lead bank further take it up with the concerned banks and ensure the seeding is to be done in all the MGNREGA beneficiary accounts.

Sh. Mehta informed the house that there was VC meeting with Cabinet Secretary office of Govt. of India in which it is informed that a drive for Aadhaar seeding in all the Saving bank accounts is going on. As banking system is already working on this mechanism of using the Mobile & Aadhaar card numbers to seed all the accounts and complete the task by December 31st, 2017. He requested the bankers that as it has become national mandate even in non MGNREGA accounts necessary actions should be taken by the banks and LDMs. As the mobile nos of most of the customers are available with the banks so banks should be in touch with them and they should be aware of the drive.

(Action Point: Rural Dev. Department, HP / Member Banks / LDMs)

3.3): Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) during KHARIF Season – 2017:

- The Convenor informed the House that Govt. of Himachal Pradesh, Directorate of Agriculture has issued notification vide its letter no. Agr. H (8-P)F(10)-20/2017 dated 4th May 2017 on Pradhan Mantri Fasal Bima Yojna and Weather Based crop insurance scheme in Himachal Pradesh. Sh. Sharma requested the member banks to ensure that all loanee farmers are covered by bank branches compulsorily as per the provisions of the Notification and must provide the Acknowledgment receipt and Folio to all the insured farmers as directed by Ministry of Agriculture & Farmer Welfare, Department of Agriculture, Cooperation & Farmer Welfare, New Delhi.
- It is pointed out by Sh. Arvind Mehta that there is discrepancy in nos of insured farmers. If it is mandatory to cover all the loanee farmers then there should not be any gap between loanee farmers and farmers who have insured their crops. Further Sh. Mehta asked the convenor whether there any mechanism by which we can put the web enabled list of the insured farmers. DGM UCO Bank clarified that banks provide the list of insured farmers to Insurance company and insurance company putting the entire list on their website. Sh. Arvind Mehta advised the banks to provide the no. of KCC cards issued by them and out of the total no. how many they have notified to Insurance Co. He directed the Deptt of Agriculture Himachal Pradesh to discuss the matter at district level and try to match the figure at district level and state level to resolve the discrepancy in the data.

(Action Point: Member Banks)

3.4: Permission for Mortgage of land and property situated in tribal areas in the state for availing credit assistance from banks and Fls.

The Convenor urged the Revenue department to issue the notification regarding permission of Mortgage of land and property situated in tribal areas in the state for availing credit assistance from banks and Fls.

Sh. Arvind Mehta, Addl. Chief Secretary (Agriculture) Govt. of HP directed the SLBC to write a letter to Secretary, Revenue Department, Govt. of HP for further actions.

(Action: SLBC)

3.5: Enhancement of CGTMSE coverage for Loans and Advances from Rs.1.00 Cr. to 2.00 Crs

The Convenor informed the House that Credit Guarantee Fund Trust for Micro and Small Enterprises has enhanced the threshold coverage from Rs. 1.00 cr to 2.00 cr recently. Sh. Sharma requested the member banks to implement the revised guidelines in letter and spirit for extending benefits to the eligible entrepreneurs for availing hassle free collateral free loans.

(Action: Member Banks)

AGENDA ITEM NO.-4

4.1 REVIEW OF PROGRESS UNDER RBI ROADMAP 2013-16 – EXTENSION OF BANKING SERVICES IN ALL UNBANKED VILLAGES WITH POPULATION BELOW 2000 IN HIMACHAL PRADESH:

The progress under the RBI Roadmap 2013-16 reviewed by the House. Banks in the State have covered nearly 19701 villages out of total 20060 villages and 359 villages remained uncovered till the end of March, 2017.

The Regional Director, Reserve Bank of India deliberating on the progress reported by banks under the RBI roadmap expressed that the Convenor bank has shown 2808 villages as uninhabited and 17882 villages as inhabited whereas, as per the progress report of RBI roadmap 2013-16 as on March 31, 2017, total 19701 unbanked villages were covered by opening brick and mortar branches and through BCs (Bank Mitr) by the banks. The villages yet to be covered were 359 in numbers. It seems that the banks are trying to cover villages which are not inhabited and if numbers of covered villages are factually correct, then we are reporting uninhabited villages as covered by banking services which appears unjustifiable. The Convenor bank may ascertain as to how uninhabited villages have been allocated to banks under roadmap in the first place and secondly, Convenor bank has to reconcile the data pertaining to roadmap and furnish the correct data about number of villages as well as coverage under roadmap.

(Action Point: SLBC Convenor Bank)

4.2 RBI Roadmap for opening of Brick & Mortar Branch in villages having population above 5000 in Himachal Pradesh.

The Convenor informed the house about Brick & Mortar Branches in the villages with population 5000 in HP that now all villages with population above 5000 in HP are having Brick & Mortar Branch.

AGENDA ITEM NO.-5

5.1): PROGRESS UNDER ANNUAL CREDIT PLAN 2016-17 UP TO THE PERIOD ENDED MARCH, 2017.

- The General Manager & Convener UCO Bank informed the House that banks have recorded achievement of 90% of the targets under ACP2016-17 till the end of March 2017. The Priority Sector achievement is nearly 81% and in non-Priority segments Banks have achievement of 147% of the targets. The GM urged the member Banks to pay more attention for achievement of targets under Priority Sector activities. He expressed that overall performance maintained by Banks in ACP is just satisfactory.
- The CGM NABARD deliberating on the agenda issues expressed that in agriculture sector the progress in term lending is very low. The progress of commercial banks in term lending is only 28%. He emphasized that for capital formation Govt. of India is also insisting on term lending and we must ensure that it should be at least 30% of total agricultural lending. But in the State it is less than 30% and it is matter of concern. Sh. Singh suggested that there should be some sector wise plan to improve the term lending like animal husbandry, poultry and plantation. We must organize working groups to promote term lending for agriculture.

(Action Point: All Member Banks)

- The House directed that certain member banks viz. Allahabad Bank, Bank of Baroda, Bank of Maharashtra, Indian Overseas Bank and Union Bank of India, has recorded very poor performance i.e. achievement below 20% of targets under ACP 2016 and these Banks must monitor the progress of their branches seriously.

(Action Point: Allahabad Bank/ Bank of Baroda/ Bank of Maharashtra/Indian Overseas Bank/Union Bank of India)

- **Finalization of targets for Annual Credit Plan- 2017-18 in Himachal Pradesh-**

The Convenor informed the House that Annual Credit Plan 2017-18 for each district has been finalized by the respective Lead District Manager and ACP duly launched in all the twelve districts in the state and the Annual Credit Plan for the state is finalized by the Convenor Bank taking into account the Annual Credit Plan launched in all the districts. He informed the house The Annual Credit Plan for FY 2017-18 envisages the total credit outlay of Rs. 22083.00 crores to 791916 fresh units and it projected annual growth rate of 21.25% for FY 2017-18.

The very theme of the State Focus Paper for 2017-18 has been “**Doubling of Farmers’ Income by 2022**” The State Focus Paper has documented the projection for credit deployment along with critical infrastructure requirement of the State. The total credit for 2017-18 for priority sector has been estimated at Rs.20332.53 crores showing an increase of 26.10% over the previous year Credit Plan outlay of Rs. 16124.61 crores

AGENDA ITEM NO -6

6: Banking Sector business performance in Himachal Pradesh as of March 2017

The Convener highlighted the Banking Sector performance in the State as of March 2017. He added that Managing Director & CEO, UCO Bank has already highlighted various performance indicators of banking sector in the State in the key Note Address.

The important banking business parameters placed before the House;

- **Total Banking business** have grown at Y-o-Y growth rate of more than 14% and total banking business have crossed Rs.1.34 lakh crores as of March 2017.
- **Deposits** have grown on Y-o-Y rate of 17% and **Loans & Advances** have grown at 6% and reached at Rs.99872 crores and Rs.34771 crores respectively.
- Banks have performed well in important **Business Parameters** set by RBI i.e. lending to Priority Sector(68.79%), Agriculture Sector(22.74%), Weaker Section (21.56%), Women (8.05) etc. and bench marks have been surpassed in these segments.
- **Credit Deposit Ratio (CDR):** The overall Credit Deposit Ratio (based on Thorat Committee Recommendations), in the State stood at 45.12 % as of March, 2017. The CD ratio has slipped down to 45.12% in the quarter March, 2017 as compared to CDR in December, 2016 i.e. 50.12%. The major decline observed due to major decline in the loan/investment portfolio of Banks in Govt. loans and securities especially in HPSEB which has been fully repaid by HPSEB due to implementation of UDAY Yojna. On the other hand deposit has grown at 17.22% on Y-o-Y basis due to distribution of compensation for land acquisition by NHA and the advances have negative growth due to low off take of credit as well as recovery and repayments in large sized loan accounts.

- **The 'Domestic level' Credit Deposit Ratio (CDR)** (i.e. excluding the credit flow from outside the State): Based on the information from member banks, the domestic Credit Deposit Ratio (CDR) is recorded nearly 34.82 % for the quarter ended March, 2017. The domestic CDR has also recorded declining trend due to stagnant advances growth in the State and correspondingly substantial growth in Deposits attributed to demonetization move.
- Few of the member Banks viz. Andhra Bank, Bank of Maharashtra, Bhartiya Mahila Bank ,IDBI Bank, Inusind bank, South Indian Bank, Yes Bank in the State have very poor CDR (below 20%) in March 2017. The controlling Head of above Banks are requested to monitor the position closely and take proactive steps for improving the CDR.

(Action Point: Andhra Bank, Bank of Maharashtra, IDBI Bank,, INDUSIND bank, South Indian Bank , Yes Bank)

- The District wise performance in CDR reveals that in Seven (7) districts namely Chamba, Hamirpur, Kangra, Lahaul & Spiti, Mandi, Shimla and Una, CDR has persistently very low i.e. below 40%. The lowest CDR (i.e. 21.91%) recorded in Hamirpur district. **The House directed Lead District Managers (LDMs) to regularly convene the meeting of sub- committee of DLCC and formulated the Monitorable Action Plan for phased growth in CDR in their district.**

(Action Point: LDMs)

AGENDA ITEM NO -7

Review of Performance under Major Centrally Sponsored Scheme for the period ended March, 2017

The House reviewed the progress under various centrally sponsored Government schemes like NRLM, NULM, and PMEGP etc. The representative from these implementing Agencies/ Govt Departments informed that Banks have large pendency in sponsored cases. The Scheme wise review made in the house and important observations noted as below;

1) National Rural Livelihood Mission (NRLM) Scheme— The representatives from HPSRLM expressed that the data which is provided by the banks is seems to be incorrect because the data which is available on the portal of the NRLM where the data is captured from the CBS platform of the banks shows the achievement of Rs. more than 35 crores whereas the data provided by banks to SLbC is only 31.50 crores. As regards of pending cases on the portal it shows the pendency of 300 cases but this data shows that there are pendency of only 6 cases. He requested the Convenor to reconcile the data again to know the actual present position.

Convenor, expressed that there is a large difference between the data and data needs to be reconciled. Mr.Sharma urged the HPSRLM to provide the bank wise list of pending cases so that it can be reconciled .

(Action: All member Banks)

II) PRADHAN MANTRI EMPLOYMENT GENERATION PROGRAMME: (PMEGP).

The House reviewed the progress under PMEGP. The Director, KVIC informed the latest position of cases sanctioned by banks. Total 931 cases are sanctioned under PMEGP as against a target of 1219 cases for the FY2016-17. He further informed the house that they not only achieve the targets but they have surpassed the targets for FY 2016-17 and percentage of achievement is 111%. He urged the banks to process all the pending cases of the last year as well as of the current year also. He informed that as on date 400 cases are lying pending with Banks.

Sh Arvind Mehta, Addl. Chief Secretary (Agriculture) Govt. of HP advised the house to explore the possibility of coverage of individual entrepreneurs who are desirous to undertake tracking services and any other adventures sports under PMEGP for employment generation.

Convenor urged the Department to provide the bank wise list of pending cases to ensure the minimize the pendency.

(Action Point: Member Banks/ KVIC/KVIB/DIC)

III) National Urban Livelihood Mission (NULM):

The latest progress under the NULM scheme reviewed by the House. The representatives from NULM informed the house that pendency of sponsored cases with the Bank branches are 108 cases. He added that the maximum pendency of cases with four banks i.e. SBI-29, PNB-23, UCO Bank-13 and Canara Bank-10. He requested these Banks for disposal of cases in a time bound manner.

The representative NULM further informed that Punjab & Sindh Bank Nagrota branch is asking the beneficiaries to open a fixed deposit a/c of Rs. 50000 to get the loan of Rs. 2 lakh. Convenor requested the LDM Kangra to take up the matter with the concerned bank branch and ensure that this type of instances should not happen in the future.

Sh Arvind Mehta, Addl. Chief Secretary(Agriculture), Govt. of HP directed the department to popularize these schemes among the masses so that maximum people can get benefit of these schemes. He also take note of the incidence explained by the Representative from NULM regarding demand of fixed deposit by the bank and expected that no such case will appear in the future.

MD UCO Bank in his deliberation expressed that in every meeting there is an issue of reconciliation of the data. He advised that before finalizing the SLBC Data, SLBC must talk with the concerned agency to sort out the differences in the data and may be able to present the actual data in the meeting.

(Action: All Member Banks/ UD Deptt/ P&SB/SLBC)

AGENDA ITEM NO.8

8:) Review of Recovery Performance of Banks in Himachal Pradesh.

The GM & Convener SLBC placed the position of overdues in loans & Advances extended by Banks as of March, 2017. Out of total outstanding advances of Rs.34771.95 crore, a sum of Rs.1861.50 crore (5.35%) is classified as NPA. Although, Non Performing Assets (NPAs) of Banks in the State has declined over the previous quarter but still it is at critical position .

The highlights of review of recovery position mentioned as below;

- In **sector-wise NPA** ratio, MSME Sector has the highest NPA ratio of 9.94% followed by Agriculture sector (4.20%) and Banks have to adopt aggressive approach in follow up action for recovery of Banks dues in these sectors to maintain a positive recovery environment in the State.
- In **agency-wise NPA** position, Co-operative sector banks have the highest NPA percentage of 10.24% and it has registered increasing trend for the last few quarters. The Coop Sector banks have to tackle the problem of growing NPAs with due seriousness.
- The **pendency in Certificate Cases** under HP Public Money Recovery Act 2000 have grown significantly and at present there are total 7179 certificate cases involving amount of nearly Rs.217 crores. The state Govt authorities are requested to further strengthening the office of Recovery collector under the Act to maintain its effectiveness.

The house expressed concern on growing NPAs as it may hamper the overall credit growth in the State. The house urged the member banks to strengthen their recovery drives.

AGENDA ITEM NO.9

REVIEW OF PROGRESS UNDER NON-SPONSORED PROGRAMMES FOR THE PERIOD ENDED MARCH, 2017

9.1) FINANCING UNDER KISAN CREDIT CARD (KCC) SCHEME:

- The House reviewed the position on issuance of KCCs. Banks have disbursed fresh credit of Rs.1928.42 crore to 130324 Agriculturists till the end of March 2017 in FY 2016-17 under the KCC scheme. Banks have expanded 63% of total agriculture credit under the KCC Schemes to meet the short term credit need of farmers .
- In the cumulative position under KCC scheme, Banks have covered nearly 8.07 lakh farmers under the scheme with total credit of Rs.9859.74 crores since inception and average credit consumption per farmer is nearly Rs.1.22 lakh.

- Addl. Chief Secretary (Agriculture), Govt. of HP expressed that after reviewing the data it seems to be incorrect and it needs reconciliation at the level of District level during the DCC meetings. Sh. Mehta directed the Lead District Managers to collect the information of No. of Farmers in the district, how many KCC cards have been issued to the farmers and out of that how many KCC cards are being used by the farmers and in active status. Sh. Mehta emphasized that the agenda is very important so the LDMS to take utmost care while compiling the district wise data so that actual data can be made available.

(Action: All LDMS)

9.2) CREDIT LINKAGES OF SELF HELP GROUPS (SHGs):

The CGM NABARD expressed that Village Level Programmes (VLPs) are being conducted by the Banks to create awareness on bank Linkages of SHGs. NABARD has allocated 2300 VLPs and Banks are conducting camps to create financial awareness and literacy and credit linkages camps for SHGs.

CGM NABARD informed the house that the financial support of Rs. 1000/- per VLP conducted by the banks to meet the expenses incurred in conducting VLPs which is provided by NABARD has been increased to Rs. 2000 per VLP.

CGM NABARD explained about E-Shakti portal which has been implemented in District Mandi and another 5 districts will be identified for digitalized purpose. Sh. Singh informed that there are 4340 groups are there in the district under this project and all the groups are active and digitalized. As on date 1340 groups are credit linked. Sh. Singh urged the banks to increase the no. of credit linkage SHGs.

(Action Points: PNB, SBI, SBOP, UCO Bank, Canara Bank, CBI, HPGB, HPSCB, KCCB, JCCB)

- 9.3) “DOUBLING FARMERS INCOME BY 2022”:** The House deliberated on the points mentioned in the agenda notes on increase lending to Agriculture sector and necessary infrastructural support from the State Government.

Probable initiatives for doubling farmers’s income in H.P deliberated in the house

- Promotion of high value horticulture crops;
- Provision of irrigation to all possible farm holdings;
- Efficient market connectivity and linkages to National Agri- market portal;
- Promotion of supplementary income generation activities- Dairy, Bee keeping, NFS activities;
- Provision of crop insurance to all farmers;
- Rejuvenation of old plantation/ orchard. Promotion of agro forestry;
- Promotion of more Controlled atmosphere (CA) storage;

9.4) Review of performance of RSETIs (Rural Self Employment Training Institute) in Himachal Pradesh

The latest progress achieved by the RSETIs up to the period ended March 2017, reviewed by the house. The Convenor informed the house that;

- RSETIs in the State have trained 5765 Rural youths as against the target of 5560 candidates as of March 2017 and thereby targets have been surpassed in the state.

- Total 21845 candidates are settled and thereby the percentage of candidate settled as of March, 2017 (cumulative) is 63% which is almost near to the national average of 62%.
- The percentage of candidates settled with Bank finance is just 33% and it is far below the national average of 43%. The sponsoring Lead Banks requested to formulate the action points / strategies for improving the coverage of trained candidates through Bank credit.
- The Government agencies i.e. RD Department, KVIC are requested to reimburse the claims for EDP training expenses conducted through the RSETIs in a time bound manner.

(Action Points: PNB/SBI/ UCO Bank/ RD Deptt/ KVIC)

- **Status of infrastructure in RSETIs-** Construction of RSETI Building-
PNB sponsored RSETIs : In RSETIs' at four centers i.e. Hamirpur, Kullu, Dharamshala & Una , the construction work of RSETI building is in progress . In Mandi centre , the construction work of RSETI building is yet to be commenced.

SBI sponsored RSETIs: In RSETI centre at Chamba, construction work of building is yet to be commenced.

UCO Bank sponsored RSETIs ; In RSETI Centres at Bilaspur, Shimla, Solan & Nahan (Sirmour) , the tenders have been floated for the construction of RSETIs Building and construction work shall commence very soon.

(Action Point: RSETI sponsoring Banks viz PNB, UCO Bank and SBI)

THE AGENDA FOR THE MEETING CONCLUDED WITH PERMISSION OF CHAIR.

The General Manager & Convenor SLBC, UCO Bank requested Sh. Arvind Mehta, Addl. Chief Secretary (Agriculture) to the Government of Himachal Pradesh to deliver the valedictory Address to the House.

CONCLUDING ADDRESS OF SH. ARVIND MEHTA, ADDITIONAL CHIEF SECRETARY (AGRICULTURE) TO THE GOVERNMENT OF HIMACHAL PRADESH

Sh. Arvind Mehta, Additional Chief Secretary (Agriculture) to the Government of Himachal Pradesh has chaired the SLBC review meeting. At the outset, Sh. Mehta complimented the dignitaries on the dais. The concluding remarks in the valedictory Address of Sh. Mehta, mentioned as below;

- The State Government has taken several initiatives for encouraging the people for use of digital platform for making payments in the Bank accounts and thereby creating conducive environment for less-cash societies. The people are increasingly relying on digital mode of transactions due to relentless efforts of the banks for innovative products and services to promote digital payments and less dependency

on Cash transactions. Sh. Mehta urged upon the Banks to take up massive awareness campaign on the product and services rendered for promoting cash less payments. Sh. Mehta assured all support from State Government in promoting of Cashless and less Cash economy in the State.

ACS expressed that seeding of Aadhaar numbers and mobile number in the Bank accounts of the customers is the most important campaign of Govt. of India. As it is discussed in Agenda that in Himachal Pradesh Banks did well in Aadhaar seeding and Mobile seeding and position of the state is far better than the national average. For this Sh. Mehta congratulated the banks for their excellent performance and expect the same performance in the future. Now it has been made mandatory for bank account holders to link their accounts to Aadhaar numbers by 31st December 2017 so Sh. Mehta urged all the banks to encourage the customers to link their Account Numbers with Aadhaar Number. Banks must spread financial literacy with the help of Financial Literacy Centres and their branches to enable the people to be financially literate and be able to understand the value of various financial inclusion initiatives. On the other side Aadhaar is also used for secure banking transactions viz. AEPS/BHIM/UPI/AADHAAR PAY. It is also used for routing of DBT under various Government scheme. State Government has implemented the DBT in various scholarship schemes and disbursed Rs. 538.31 crores under various Government Scheme.

- The CD ratio is a key issue in the State. The productive investment must happen to have growth in the economy of the State. Government side is doing its best for productive investments in all sectors and private sector should come forward to increase flow of productive investments as partner in the growth of economy of the State. Sh. Mehta remarked that out of total investible funds of Rs.1.00 lac crore with banks in the State, just Rs.34 thousand crore are deployed at present as indicated from CDR which is a matter of concern for all of us and Banks must take proactive steps to increase the credit flow to the desired sector/ activities of State economy to maintain a healthy CDR in the State.
- Sh. Mehta urged the Bank for expansion of PoS Devices in a big way so that Rupay Debit Cards can be used by the public for promoting cashless payment system in the Banking sector. Sh. Mehta added that POS devices are very user friendly and it will be very helpful and effective for use by rural folk.
- The activation of Kissan Credit Cards (KCCs) is one of important areas which needs focused attention of Banks. Out of total 7.8 lac farmers covered under KCC scheme, only 2.04 lac farmers are covered under Pradhan Mantri Fasal Bima Yojana which needs to be revisited to have the benefit of risk coverage under PMFBY to maximum farmers. We need to put more thrust on activation of all KCCs so the farmer community can be benefitted from the scheme. He further emphasized for coverage of all eligible farmers under KCC scheme.

The chairman urged all the stakeholders to take immediate follow-up action on the action points emerged in the meeting.

The Chairman extended heartiest thanks to the House for their proactive participation and involvement for the Socio economic growth in the State.

The meeting concluded with vote of thanks extended by Sh. Vivek Kaul , Deputy General Manager, UCO bank expressing heartiest thanks to all the dignitaries and other participants for sparing their valuable time and for their proactive participation. He assured the house that all action points emerged in the meeting will be implemented in a time bound manner.

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144th STATE LEVEL BANKERS COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 23rd June, 2017 AT REGENCY HALL, HOTEL HOLIDAY HOME SHIMLA.

List of Participants

I. Chairman : SH. ARVIND MEHTA, IAS
Additional Chief Secretary (Agriculture),
Govt. of Himachal Pradesh

II. Co-Chairman : SH.R.K.TAKKAR
MANAGING DIRECTOR, UCO BANK

III. Convenor SLBC : SH. U.C. SHARMA
General Manager
UCO Bank

IV Government of Himachal Pradesh & Related Agencies:

SARVASHRI:

1	Sh. Hans Raj Chauhan	Special Secretary, Finance, Govt. of HP.
2	Smt. M. Sudhadevi	Director, Food & Civil Supplies , Govt. of HP
3	Sh. Vivek Bhatia	Director, Land Records
4	Dr. R. K. Koundal	Joint Director, Agriculture, Govt. of HP
5	Sh. Nishant Thakur	Joint Director, UD, Govt. of HP
6	Sh. L C Chauhan	Joint Director, SC,OBC & Min. Affairs
7	Sh. Rajendra Bhatt	JLR-cum- Jt. Secy. Law, Govt. of HP
8	Sh.Suresh Kumar Ranjta	Addl. RCS, Deptt. of cooperation
9	Sh. Sudhir C. Kapur	SPM. (FI) HPSRLM
10	Sh. Jitender Sanjta	CEO, HPKVIB
11	Sh. Manish Jawarkar	SRP (AADHAAR), DIT & UIDAI
12	Sh. Rapinder Tarlogta	Manager, Industries Dept. , Govt. of HP
13	Sh.S. K. Chandel	Nodal Officer, KVIC, Shimla
14	Sh. Bragesh Bahadur	State Mission Manager, UD Deptt
15	Dr. Ajay Raghuvanshi	Hort. Dev. Officer, Horticulture, Govt. of HP

V RESERVE BANK OF INDIA, NABARD, NHB, SIDBI

SARVASHRI:

1	Sh. Amar Nath	Regional Director, RBI, Shimla
2	Sh. Kishan Singh	Chief General Manger , NABARD
3	Sh. B.K.Mishra	Deputy General Manager, NABARD
4	Sh. Ravi Rawal	Asst. General Manager, RBI, Shimla
5	Sh. R.S.Prabhakar	Manager, SIDBI

VI): COMMERCIAL BANKS:

SARVASHRI

1	Sh. R.K.Sharma	DGM, PNB Zonal Office, Shimla
2	Sh. Vivek Kaul	DGM, UCO Bank, Zonal Office, Shimla
3	Sh. Prabhat K. Mishra	DGM, SBI, RO Shimla
4	Sh. K. K. Verma	AGM, PNB Zonal Office, Shimla
5	Sh. Sunil Kumar	AGM, PSB
6	Sh. C.S.Chugh	AGM, Central Bank of India
7	Sh. Satinder Kumar	AGM, Canara Bank
8	Sh. Mukesh Negi	CM,OBC
9	Sh. Subhash Chand	CM, Allahabad Bank
10	Sh. H. L. Chopra	CM, State Bank of India
11	Sh. Hira Singh Negi	CM, Indian Overseas Bank
12	Sh. Krishan Lal	Sr. Manager, Syndicate Bank
13	Sh. Jagriti Sharma	Asst. Manager, Dena Bank
14	Sh. Ravi Sharma	Director, RSETI, PNB, Hamirpur
15	Sh. R. K. Dogra	Director, RSETI, PNB, Una
16	Sh. Krishan Lal Kalra	Chief Manager, Bank of India
17	Sh. Vijay Sharma	Sr. Manager, Canara Bank
18	Sh. Pankaj Thakur	Manager, Andhra Bank
19	Sh. Rohit Gakhar	Manager, Corporation Bank
20	Sh. Damandeep Singh	Asstt. Gen. Manager, IDBI Bank
21	Sh. Rohit Sharma	Dy. Manager, United Bank of India
22	Sh. Rakesh Sharma	Asst.Manager, Bank of Maharashtra
23	Sh. Jawahar Kaul	Sr. Manager, UCO Bank
24	Sh. Amit Kumar Sharma	Manager, SLBC
25	Sh. Deepesh Negi	Officer, SLBC
26	Sh. N.S.Rana	Manager, Security UCO Bank
27	Sh. Lekh Raj Bhatia	Manager, UCO Bank
28	Sh. Devender Kalsi	Manager (IT) , UCO Bank
29	Sh. Naveen Sangwan	Manager (DCO) , Vijaya Bank
30	Sh. Swapnil Makani	Asst. Manager, Central Bank of India
31	Sh. Ajay Thakur	Assistant Manager, Union Bank of India

VII): LEAD DISTRICT MANAGERS:

SARVASHRI

1	Sh. B.Majumdar	LDM- Bilaspur
2	Sh. C. A. Patial	LDM- Chamba
3	Sh. Jitender Kumar Sharma	LDM- Kangra
4	Sh. S.L.Sharma	LDM-Kullu
5	Ms Ishani Sharma	Asst. Manager, LDM Office- Shimla
6	Sh. T.R.Ranta	LDM-Mandi
7	Sh. H.S. Verma	LDM- Sirmour
8	Sh. J.P.Negi	LDM- Solan
9	B. S. Negi	LDM- Kinnaur

10	Sh. Tashi Hozer	LDM- Lahaul Spiti
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VIII): COOPERATIVE & REGIONAL RURAL BANKS:

SARVASHRI

1	Sh. Satish Kumar Chawla	CHAIRMAN, HPGB
2	Sh. Gopal Sharma	MD, HPSCB
3	Sh. Jyotika	AGM, HPSCB
4	Sh. Ashok Puri	GM, KCCB
5	Sh. M. K. Bharti	Sr. Manager, HPARDB
6	Sh. Ram Paul	Sr. Manager, JCCB Ltd.

IX): PRIVATE BANKS:

SARVASHRI

1	Sh. Ranbir Yadav	Zonal Manager (SLBC), ICICI Bank
2	Sh. Vikas Kumar	Cluster Head, AXIS Bank
3	Sh. Rahul Sharma	Branch Head, AXIS Bank
4	Sh. Tavishi Verma	Assistant Vice President, YES Bank
5	Sh. Rakesh Raman	Manager, J & K Bank
6	Sh. Vinay Kumar Chauhan	Manager, SIB
7	Sh. Dhruv Bragta	Cluster Head, HDFC

X): INSURANCE COMPANIES:

SARVASHRI

1	Sh. Ravinder Goel	Dy. Manager The Oriental Insurance Co. Ltd.
2	Sh. S.S.Thakur	Divisional Manager, LIC of India
3	Sh. Atul Gupta	Branch Manager, LIC of India
4	Sh. Pawan Rana	AM, AIC of India, Shimla

XI) Absentees:

Sr.No.	Name of the Institution	Remarks
1	Bank of Baroda	Not attended
2	Oriental Bank of Commerce	----do-----
3	Indian Bank	----do-----
4	Punjab & Sind Bank	----do-----
5	ING Vaishya Bank	----do-----
6	Indusind Bank	----do-----
7	LDM Una	----do-----
8	LDM Hamirpur	----do-----
9	BSNL	----do-----