

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

संदर्भ संख्या: रा.स्त.बैं.स./2021-22/163

दिनांक: 04.04.2022

राज्य स्तरीय बैंकर्स समिति के सभी सदस्यों को जारी।
To All the Members of SLBC HP.

विषय: 163वीं राज्य स्तरीय बैंकर्स कमेटी बैठक के कार्यवृत्त।
Sub: Minutes of 163rd State Level Bankers' Committee Meeting.

इस पत्र के साथ हम राज्य स्तरीय बैंकर्स समिति की 163वीं बैठक के कार्यवृत्त, जो 28.03.2022 को होटल पीटर हॉफ, शिमला में आयोजित की गई थी, आपकी सूचनार्थ एवं कार्यवाही हेतु संलग्न कर रहे हैं।

We are appending below the Minutes of 163rd State Level Bankers' Committee Meeting of SLBC HP held on 28.03.2022, at Hotel Peter Hoff, Shimla, for your information and necessary action.

सादर/ Regards,
भवदीय/ Yours faithfully,



(पी.के.शर्मा /P.K.Sharma),
उप महा प्रबंधक एवं प्रभारी/ Deputy General Manager & In-charge,
राज्य स्तरीय बैंकर्स समिति, हिमाचल प्रदेश,
शिमला -171001.

संलग्न: यथोक्त
Encl: As above

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

MINUTES OF SLBC MEETING HELD ON 28.03.2022
AT HOTEL PETERHOFF, SHIMLA

The 163rd Meeting of State Level Bankers' Committee- Himachal Pradesh was held on 28th March, 2022 to review the performance of banking sector in the State for the quarter ended December, 2021. Mr. Ram Subhag Singh, IAS, Chief Secretary to the Govt. of Himachal Pradesh chaired the meeting. Mr. Soma Sankara Prasad, Managing Director & C.E.O., UCO Bank co-chaired the meeting. Mr. Prabodh Saxena, IAS, Additional Chief Secretary (Finance) to the Govt. of Himachal Pradesh was also present in the meeting. The list of participants is herewith annexed (Annexure-I).

The meeting started with the permission of the Chair at 11.00 AM at Darbar Hall, Hotel Peterhoff, Shimla. Meeting was attended personally by local Representatives of Major Banks, RBI, NABARD and State Government Officials. The meeting commenced with Welcome Address delivered by Sh. S.S. Negi, Deputy General Manager & Convenor, SLBC, UCO Bank. The Key Note Address was given by Sh. Soma Sankara Prasad, Managing Director & C.E.O., UCO Bank. The DGM & Convenor extended warm welcome to distinguished dignitaries sitting on the Dias and Senior Bureaucrats/Executives from State Government Departments, Boards, Corporations, Banks and Insurance Companies present in the meeting.

HIGHLIGHTS OF THE WELCOME ADDRESS DELIVERED BY SH. S.S. NEGI, DGM & CONVENER, SLBC, HP:

The Convener extended warm welcome to the dignitaries sitting on the dais viz.

- **Sh. Ram Subhag Singh**, IAS, Chief Secretary (Finance) to the Government of Himachal Pradesh. DGM & Convener, SLBC, UCO Bank extended heartiest welcome & expressed gratitude towards the Chief Secretary for sparing his valuable time to chair the Meeting.
- **Sh. Soma Sankara Prasad**, MD & CEO, UCO Bank. The DGM extended warm welcome to MD & CEO on his first SLBC meeting in Shimla after taking charge of UCO Bank as MD & CEO on 1st January 2022. He expressed gratitude towards Sh. Soma Sankara Prasad on co-chairing the meeting.
- **Sh. Prabodh Saxena**, IAS, Additional Chief Secretary, (Finance) to the Government of Himachal Pradesh. He expressed gratitude towards Sh. Prabodh Saxena for his presence in the Meeting.

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

- **Sh. Atish Anant**, Deputy General Manager, Reserve Bank of India, Shimla. The Convener, SLBC extended warm welcome to DGM, RBI on his participation in the meeting. He added that although Sh. R S Amar, Regional Director, RBI has assumed the charge after retirement of Sh. K C Anand, but due to his personal occupations, he could not participate in the meeting.
- **Dr. B. R. Premi**, General Manager, NABARD. The DGM, UCO Bank extended warm welcome to GM NABARD on his participation in the meeting and expressed gratitude for proactive support in rural credit and micro finance.

While welcoming the participants, DGM & Convenor SLBC, apprised the house about the core agenda of the meeting i.e. to review ACP achievement for the first three quarters of the financial year 2021-22 with a special focus on the progress made under post-COVID schemes, progress under Government Sponsored Schemes, viz. MMSY, Interest Subvention Scheme for Hospitality sector, PM-SVANidhi, etc.

In his concluding remarks, Mr. S. S. Negi, DGM & Convenor, SLBC requested the participants to proactively participate in the deliberations.

HIGHLIGHTS OF THE KEY NOTE ADDRESS DELIVERED BY SHRI SOMA SANKARA PRASAD, MD & CEO, UCO BANK:

The MD & CEO, UCO Bank in his Key Note Address to the House welcomed all the dignitaries and other participants to the meeting and expressed his pleasure for attending the SLBC meeting for the first time in the capacity of MD & CEO of UCO Bank. He, further, highlighted the achievements of banking sector in Himachal Pradesh during the period ended December, 2021. Important points are mentioned as below:

- After the COVID effect economy in the country is in cusp of major growth and we as bankers are fortunate to be a part of it. Amongst the major economies in the world, India is one of the fastest growing economies. He added that we as bankers need to work in coordination with the state Govt. and Centre Govt. for better performance and repayment in the Govt. Sponsored Programmes.
- The CD ratio in the state is low compared to the other states in the country. Banks have a major role to play in this, it is important for the banks to absorb the credit in the state and create necessary infrastructure.

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

- Budget 2022-23 was also announced during this quarter, the budget aims to strengthen the infrastructure with its focus on four priorities of i) PM Gatishakti, ii) Inclusive Development, iii) Productivity Enhancement and Investment, Sunrise opportunities, Energy transition, and climate action, iv) Financing of investments..
- In MSME & Agriculture Sector, industry specific budgetary provisions has been made by the Govt. In the country as many as 130 lakhs MSMEs have been provided additional credit under Emergency Credit Linked Guarantee Scheme and the also the scheme has been extended upto March, 2023, with a guarantee cover of 5 Lakh Crore.
- Himachal Pradesh Govt. has also taken major steps to boost the financial inclusion in the state, they are going to launch a campaign for SHG members in the state to achieve 100% enrolment under PMSBY & PMJJBY, and the State Govt. will be paying for the first premium. The maximum amount of contribution under Atal Pension Yojana has also been increased from Rs. 2000 to Rs. 3000.
- Mr. Soma Sankara Prasad, MD & CEO, UCO Bank concluded the Key Note Address urging the member banks to continue with their efforts and work in coordination with the state Govt. and Central Govt. for the growth of economy in the country. He requested all the member banks to clear the pending applications under various Govt sponsored schemes at the earliest. He extended best wishes for fruitful & conclusive deliberations on all agenda issues for the meeting.

Discussion on Agenda Items

Mr. P.K. Sharma, DGM & In-charge, SLBC informed the House that agenda papers have been placed before the participants and the point-wise agenda issues are being taken up for deliberations. The agenda for the 163rd SLBC meeting was discussed at length in the 13th Steering Committee held on 14.03.2022 wherein it was decided to bring forth the below points for discussion at the SLBC meeting. The proceedings of the meeting placed hereunder for record and further necessary action by stakeholders.

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

AGENDA ITEM NO.-1

CONFIRMATION OF MINUTES OF THE LAST SLBC MEETING HELD:

The Minutes of 162nd State Level Bankers' Committee Meeting held on 04.01.2022 were circulated by the Convenor Bank to all SLBC members vide its letter No. DGM/SLBC/2020-21/162 dated 18.01.2022.

Since no comments were received from any quarter, the minutes of the 162nd quarterly review meeting for quarter ended September, 2021 stand confirmed and adopted.

The House adopts and confirms the minutes of 162nd State Level Bankers' Committee Meeting.

AGENDA ITEM NO. 1: ACTION TAKEN REPORT ISSUES

Agenda Item No.1.1: Revamping of SLBC Website

Mr. P K Sharma, DGM & In charge SLBC apprised the house that now only 4 Urban Cooperative Banks, Kangra Central Cooperative Bank and Agriculture and Rural Development Banks are left to migrate to the new SLBC portal. Mr. Ravinder Kumar, AGM, KCCB informed the house that meeting was held with the Management and the MD of the bank has assured to implement the new SLBC portal within two months.

Chief Secretary requested the member banks to speed up the process as many times Govt. and other agencies require some information from SLBC on urgent basis and it will be helpful for SLBC if the data will be available on a single platform rather than collecting it manually from banks.

(Action Point: KCCB, ARDB, Bhagat UCB, Chamba UCB, Shimla UCB & Mandi UCB)

Agenda Item No. 1.2: Issue of Claim Settlement under PMFBY

DGM & In-charge, SLBC apprised the house the issue has already been discussed but still this issue is pending for very long now. Chief Secretary informed that no response has been received on this issue yet, we will discuss the issue later.

(Action Point: Agriculture Insurance Company)

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

Agenda Item No. 1.3: Opening of Banking Touch points in Unbanked Villages in H.P.

DGM & In-charge, SLBC shared that after DFS provided relaxation of 5km radius for the villages of Kinnaur and Lahaul Spiti, now there are only 4 unbanked villages in the state, three of which are in District Shimla and one in District Kangra. LDM Shimla and LDM Kangra have already conducted a survey in these villages and reported to SLBC that banking services are already being provided in these villages and opening of a branch or appointing a BC is not viable due to scattered population of these villages. LDM Shimla apprised the house that few areas in District Shimla are similar to Kinnaur and Lahaul Spiti, so relaxation for 5km radius can also be provided here.

Chief Secretary, Sh. Ram Subhag Singh, informed the house that a meeting of Zonal Council was held last year and discussion was held regarding opening of bank branches and the present BC model in the northern states. The Home minister advised to open brick & mortar branches in Shimla, so the relaxation provided in district Kinnaur and Lahaul Spiti is not acceptable to the Home Ministry and the zonal council. He advised that, this issue is yet to be discussed in detail by the council so we should defer this agenda for now.

Agenda Item No. 1.4: Permission to take possession of Secured Assets

Sh. Uday Chandra, Chairman, HP Gramin Bank raised the issue the District Magistrates are not cooperating, while taking possession of secured assets in NPA accounts. He mentioned a case of District Shimla where even after giving permission for possession the DM deferred the date many times on request of the borrower. Chief Secretary advised the Chairman, HP Gramin bank that if this kind of practice continues in future the matter to be forwarded to him.

Agenda Item No. 1.5: Loan Sanctioned and Disbursed by Primary Agriculture Credit Societies

Sh. P K Sharma, DGM & In-charge, SLBC apprised the house that it was decided to include the credit provided by PACS for the calculation of CD ratio. As NABARD is the controlling agency of PACS, SLBC has requested NABARD to issue directions to PACS to provide the data regarding loan sanctioned and disbursed to SLBC. GM, NABARD, Dr. B R Premi informed that it is difficult for NABARD to get the data, however, the data is already available with the Cooperative Departments and RCS. He added that the data is also available in the economic survey and we will provide a copy of that to SLBC.

(Action Point: NABARD)

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

Agenda Item No. 1.6: Deepening of Digital Payments

DGM & In charge, SLBC shared the progress under Deepening of Digital payments, he shared that there are few banks who failed to upload the data on the portal, due to which the actual progress cannot be assessed. Representatives from all the remaining banks assured to upload the data within a week period. Chief Secretary advised the SLBC to collect the data from all the banks and send the data to him within 15days and if still some banks fail to report the data same should be reported to him.

Chief Secretary, Sh. Ram Subhag Singh, apprised the house that the Honorable Finance Minister is likely to visit Shimla in the month of May 2022 and during her visit she will review the performance under various Govt. Sponsored Schemes, CD Ratio, Credit flow and Digital progress in the state. He advised the Govt. agencies, member banks and SLBC to be prepared with all the data.

(Action Point: Member Banks & SLBC)

After the detailed discussion on ATR, Chief Secretary, Sh. Ram Subhag Singh wished to review the DCs who have joined the meeting virtually and the Govt. Departments who were there in the meeting.

Sh. Rakesh Prajapati, Director, Industry Department, appreciated the member banks as against the annual target of 3000 accounts under Mukhya Mantri Swavlamban Yojana banks have sanctioned nearly 2900 accounts till now and he assured that the remaining 100 will be sanctioned during the next few days of this financial year. He apprised the house that MMSY is a flagship program of the State Govt. to provide employment in the state and the cases sponsored under the schemes are reviewed at District Level Committee before sending the cases to the bank, but still the rejection rate under the scheme is 45%, reason could be lack of due diligence and banks need to work on that.

He added that there are few issues reported to the department; first issue is that in few cases banks are keeping the subsidy amount in the form of FDR, instead of deducting the amount from principal. Second issue raised that in few cases the loan term is kept for 2-3 years whereas the scheme provides repayment up to 7 years. Another issue reported was that few banks are asking for collateral security for loans below 10lakhs, whereas the cases below up to 10 lakhs are covered under CGTMSE and no collateral is required. He requested the

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

member banks to scrutinize the cases with a positive approach as the scheme is for poor masses in the state and no NPA is reported since the launch of the scheme.

Chief Secretary advised the member banks that sponsored cases under the scheme should not be kept pending for too long, if the case does not seem viable it should be rejected at the initial stage and the applicant should not be called time and again. He added that CD ratio will only improve if we increase the credit flow. He directed the Industry Department to provide the list of cases where subsidy amount is kept in the form of FD or where reduced repayment period is provided. He advised to prepare this data and share it with the SLBC and member banks, before the visit of Honorable Finance Minister, so that the performance can be improved. Chairman, HP Gramin Bank informed that the subsidy kept in the form of FD is called back-end-subsidy, which is kept only for the purpose that the borrower should continue the loan account, after crediting the subsidy directly to the account there are chances that the applicant might not continue the account. However, the benefit of the subsidy is provided to the applicant as no interest is charged on the loan amount equal to subsidy amount.

(Action Point: Member Banks & Department of Industry)

Sh. Rugved Thakur, Director, Rural Development Department, apprised the house that they have received good response for financing of SHGs as against the target of 110 Cr for the current financial year banks have sanctioned 106 Cr till now and we are hopeful to achieve the target. He added that the only challenge we are facing is that there is huge District wise variation in credit mobilization. He informed that for the next year we will be setting a target of 180 Cr and there will be one more development in the scheme as earlier the districts in the state were divided in two categories and different rate of interest was applicable in both the categories, but from the next financial year uniform interest rate of 4% on prompt repayment will be applicable throughout the state.

He added that the department is going to launch a campaign for enrolment of SHG members under PMSBY & PMJJBY, ground work will be done by the department but support from the member banks is needed so that the target of 100% coverage can be achieved by 31st May 2022. Chief Secretary requested all the member banks to extend their support in this initiative.

Director, Rural Development Department apprised the house that in NRLM we have the concept of CRP(Community Resource Person) for various departments such as Agri Sakhi, Animal Husbandry Sakhi and Bank Sakhi etc. He informed that a bank sakhi was paid Rs. 350/- per day for 20 days a month, which has been increased to Rs. 500/- now. He requested the member banks to deploy the SHG members as Banking Correspondents, as the

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

department has also set a target of deploying 600 Bank sakhī for the next financial year. This is to increase the income of SHG members.

Sh. Anil Sharma, CEO, HPSRLM, informed that from 11th April 2022, NRLM portal will be live and member banks will be able to track the applications online. He reported one issue with SBI bank in District Shimla, as their Rohru Branch is charging 10% interest on NRLM account. He advised SBI to rectify the rate of interest in the account and he further requested all the banks that proper guidelines regarding the rate of interest should be circulated with all the branches. DGM & In charge SLBC, Sh. P K Sharma, Informed that the issue has already been discussed in the steering committee meeting held on 14.03.2022. DGM SBI assured that this issue will be resolved soon as they have already reported the matter to their Head Office.

LDM Kullu, informed that they are facing some issues regarding interest subvention with Kangra Cooperative bank. Representative from KCCB apprised that they have already released the interest subvention for the year 2019-20 and directed their branches to credit the subsidy to the beneficiaries. The interest subvention for remaining period shall soon be processed and credited to beneficiaries accounts.

Chief Secretary advised MD of KCCB to resolve the issue with LDM Kullu.

(Action Point: KCCB & LDM Kullu)

Sh. Manmohan Sharma, Director, Urban Development Department informed the house that Himachal Pradesh has stood first in hilly and Northern region under SHG linkage program and this year banks have sanctioned 318 accounts as against the target of 310 accounts. He further apprised that the performance under PMSVaNidhi is also good, only issue is with Private banks in the state as their contribution under the scheme is negligible. Currently 291 cases are pending for disbursement with HDFC bank.

Chief Secretary requested the private sector banks to improve their performance, as their major presence is in Semi Urban and urban areas only and most of the street vendors are also there. Sh. Prabodh Saxena, Additional Chief Secretary (Finance), advised the director urban development that if the performance of private sector banks is not good they should not keep their SNA Accounts with them. Representative from HDFC banks assured that all the pending cases will be disbursed before 10th of April.

(Action Point: HDFC Bank)

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

Deputy Commissioner, District Una, who was attending the meeting through video conferencing, raised the issue that the private sector banks performance under the Govt. sponsored schemes is not satisfactory in the district. He further added that there are no consequences for not achieving the targets for Priority sector and CD ratio and the purpose of quarterly review meeting remains only motivational. He raised an issue that SBI & PNB are having their loan sanctioning hub outside the districts resulting in delay of sanctioning of loans and few banks are asking for collateral even more than the loan amount. DC Una requested that one person from Industrial Development Department should be nominated for DLRC to discuss the related issues.

Chief Secretary requested the private banks to improve their performance in Govt. sponsored schemes and he advised DC Una to write to Director Industries regarding the issues related to Industry. He further added that he will write to the Finance Ministry regarding making the priority sector lending and CD ratio targets a part of performance appraisal in banking.

(Action Point: Member Banks)

AGENDA ITEM NO.-2

AGENDA ITEM NO. 2.1 & 2.2: ATMANIRBHAR BHARAT ABHIYAN

DGM & In-charge, SLBC placed before house the progress under Atmanirbhar Bharat Abhiyan. He requested the member banks to sanction all the eligible cases under the scheme, as the scheme has been extended till 31.03.2023. The progress under Atmanirbhar Bharat has been discussed in detail in the Steering Committee meeting.

(Action point: Member Banks)

AGENDA ITEM NO. 2.3: KCC SATURATION

DGM & In charge SLBC presented the progress under KCC saturation, he requested the member banks to sanction maximum KCC to eligible farmers and also update the sanctioned cases on the portal on regular basis.

(Action point: Member Banks)

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

AGENDA ITEM NO. 2.4 & 2.5 : Progress under MMSY, NRLM/NULM, PM SVANIDHI & PMEGP:

DGM & In-charge, SLBC placed before house the data for progress under Govt. sponsored scheme. He apprised the house that the progress and pendency under the Govt. sponsored schemes has already been discussed in Steering committee meeting and Subcommittee meeting and the member banks have ensured to clear the pendency within the given timeline.

Sh. Gagan Tiwari, Assistant Director, KVIC apprised the house that banks have disbursed 32 Cr till now and nearly 4 Cr will be disbursed in few days, achievement for the current financial year will be nearly 82%. He requested the member banks to disburse the pending cases and claim for subsidy before 31st March 2022.

(Action point: Member Banks)

AGENDA ITEM NO.-3

AGENDA ITEM NO. 3.1: Progress under PMJDY

DGM & In charge, SLBC apprised the house that currently a campaign is going on for Jansuraksha saturation. Weekly progress report is submitted to DFS on every Wednesday, member banks are advised to cover all the eligible accounts under PMJDY & PMMY till August 2022. He also requested the public sector banks functioning in the state, to complete the survey of the voter list provided to them for enrolment of people between the ages of 18-21 under PM Jansuraksha schemes.

It has been noticed that few banks have reduced the no. of PMJDY a/cs, mainly BOB, Canara and PNB. BOB informed that the reason of decrease is manual uploading of data previously. Also no. of zero balance a/cs has been reduced due to subsidy credit in those accounts.

(Action Point: Member Banks)

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

AGENDA ITEM NO. 3.2: Claims under PMSBY and PMJJBY

Regarding the insurance cases pending with insurance companies CS directed that if in any case the insurance claims were not done in time or there is any discrepancy in the same, the amount deducted should be directly credited to beneficiary account and information should be provided to the beneficiary. The pendency of Insurance Claims was placed before the House. As there was no representative from Insurance Cos., it was decided to call for the progress report and reason of absenting from the Meeting.

Social security enrolment campaign for SHG beneficiaries will be launched in April wherein the installment for one year i.e. 2022-23 will be paid by the Govt. of H.P.

ACS advised Director Rural Deptt. that if the applicant do not continue the contribution from second year onwards the whole purpose will be defeated, same should be analyzed by the Deptt. before implementing.

(Action: SLBC, RDD & Banks)

AGENDA ITEM NO. 3.4: Progress under APY

The DGM SLBC apprised the house that APY performance was reviewed for Himachal Pradesh State as a whole and it was reported that it has achieved 76636 (63%) fresh enrollments against the target of 121670 for the year 2021-22. District Chamba and Axis bank have achieved the given target under the ongoing Citizen choice H2 campaign running from 01.02.2022 to 31.03.2022. ACS desired for availability of data regarding the amount of pension for which maximum enrollments are happening in the State. DGM SLBC informed that the same was discussed in the APY review by PFRDA in December and the amount opted by maximum beneficiaries for pension is Rs 1000.00. A fresh report from APY Office, New Delhi for the year shall be called for the placed before the House. Also he requested all the member banks to activate their BCs which will help increase the beneficiaries.

(Action: All Banks & SLBC)

AGENDA ITEM NO. 3.7: Pradhan Mantri Mudra Yojna

While discussing the PMMY MD sir impressed upon the increasing NPA under the scheme. NPA under Tarun category is lowest and for Sishu it is highest. Major reason for which could be that no asset is created in a small loan amount of less than Rs.50,000.00, amount could be utilized for some other activity or personal use which

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

affects the overall NPA % for the scheme. We should focus more on bigger loan categories like Kishore and Tarun.

(Action Point: Member Banks)

AGENDA ITEM NO.-4

AGENDA ITEM NO. 4.7: eRUPI- Prepaid Voucher Based Digital Payments

Sh. Vikas Sirohi from NPCI shared that eRupi was launched by honorable Prime Minister on 2nd of August 2021, as a new digital payment initiative, eRupi is developed by NPCI along with DFS, NHA and Ministry of information Technology. The purpose of eRupi is to provide subsidy to the beneficiaries without any cash transaction or DBT transfer. The voucher will be provided to the beneficiary for one time use, with a feature that can be used only for the specific purpose, for which it has been issued. He informed that eRupi works on BHIM-UPI and it is completely safe and secure.

ACS advised the Representative from NPCI to organize a meeting with the govt. departments where eRupi can be implemented and same should be popularized in such a way that common man can have more knowledge about it.

(Action Point: NPCI, Banks & State Govt)

AGENDA ITEM NO. 4.8: PM Formalisation of Micro Food Processing Enterprises(PMFME)

DGM & In charge, SLBC shared the district wise progress under the scheme and apprised the house that the progress and pendency were discussed in the steering committee and sub-committee meeting. Director Department of Industries said that we are at second position and next year onwards will focus more on the scheme and try to be top performing state. Previously raised issue that maximum cases are lying pending with HP State Cooperative Bank for the last six months, and the response received from them is not satisfactory. Sh. Shrawan Manta, MD, HPSCB assured that the scheme is launched recently in HPSCB and now the pending cases will be disposed in 10 days.

(Action Point: Member Banks & HPSCB to clear the pending cases)

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

AGENDA ITEM NO. 4.8: Branch Expansion

Sh.P.K.Sharma, DGM & In charge SLBC shared with the house the list of centres recommended for opening of new bank branch. He shared that LDM Shimla has informed that opening of branch is pending at Dodra Kwar and the Centre was allotted to PNB, However PNB has conducted the survey and reported that the centre is not viable for opening of a bank branch. LDM Shimla informed that we have also requested SBI and UCO bank for opening of new bank branch at Dodra Kwar, as currently only HP state cooperative bank branch is there and they do not have BCs. UCO has also conducted the survey and reported that the Centre is viable for opening of a bank branch however SBI officials informed that 7 new branches have been opened and 9 more to be opened in next 4-5 months. Survey report will be submitted before 15th April. SBI to update the latest status of centres in District Mandi for Chattri, Rewalsar, Nihri, Thalout, Bhaderwar and also for Bajhol center in District Solan.

(Action Point: SBI Bank)

LDM Sirmour informed that a few BCs and a rural branch has been closed by HDFC bank in district Sirmour without the permission of DCC/DLRC. Representative from HDFC assured to take up the matter with higher authorities of the bank. DGM SLBC assured to take up the matter in writing with the top management of HDFC along with a copy to DFS and State Govt.

(Action Point: LDMs and HDFC Bank)

AGENDA ITEM NO. 4.14: Formation of Sub-committee for bank credit to SC-STs

The SC-ST Chamber of Commerce and Industry (SSCCI) has requested SLBC for formation of sub-committee for bank credit to SC-STs, for representing various challenges and concerns related to credit flow to SC-ST entrepreneurs and converting them to solutions.

The issue was discussed in Steering Committee and it was decided that the members of Steering Committee shall function as sub-committee for Bank credit to SC-STs.

(Action Point: Members Steering Committee)



AGENDA ITEM NO. 4.16: ACP 2022-23

The DGM SLBC placed before the House the ACP prepared by LDMs for the year 2022-23. The NABARD has prepared and launched the potential linked plan (PLP) for the year 2022-23 projecting a total outlay of Rs. 29172 crores. It was informed that the Annual Credit Plan(ACP) is being prepared by the Lead District managers taking into consideration the ACP of last year, its achievement and PLP for the current year. The overall projections have been kept at 9.29% higher over last year's ACP. Under Priority Sector (PS) 3.46% growth and for Non Priority Sector (NPS) 13.52% growth is proposed over last year's budget. As the GM NABARD raised the issue of preparation of ACP lower than the PLP by 5 District, the DGM SLBC suggested to hold a separate meeting with the concerned LDMs who have prepared the ACP less than PLP. The Meeting shall be held during first week of April to finalize the same for the year 2022-23.

Action Point: Respective LDMs, SLBC & NABARD)

AGENDA ITEM NO.-5

AGENDA ITEM NO. 5: Achievement Under Annual Credit Plan(ACP) 2021-22 up to Quarter Ended 31.12.2021

DGM & In-charge, SLBC placed before house the data for achievement under ACP up to September Quarter. He added that as already discussed the overall achievement (94.24%) is good but Priority sector wise only in MSME sector achievement is satisfactory with 99%. Performance under agriculture (68.79%) and education (15.28%) is not satisfactory. He shared the list of banks where overall ACP achievement for September quarter is below 40% and advised these banks to cover up for their low performance, as only one quarter is left for the current financial year.

DGM SLBC said the detail analyses is already done in Steering committee meeting. ACS advised that proceeding and takeaways of Steering committee meeting should be shared in SLBC and for the next SLBC make a detailed PPT about the analyses done on Q-o-Q Inc/Dec such that fruitful discussion can be happened.

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

While discussing the district wise CD ratio, LDM Hamirpur informed that transferring of NPA account to other Loan hubs reduces the outstanding balance which is also one of the factors of decline in CD ratio of the district. A letter from SLBC shall be written to the Controlling Heads of those Banks whose performance is below 40%.

(Action Point: LDMs & Member Banks)

AGENDA ITEM NO.-6

AGENDA ITEM NO.6: Banking Sector Business Performance

DGM & In-charge, SLBC presented the data for overall banking sector business performance in the state and shared that there is decline in deposit but growth in advances

ACS showed concern over reduced deposit from last quarter. Also the issues like CD ratio, NPA, credit plan etc should be discussed in detail for which a full day meeting can be held for next quarter.

(Action Point: Member Banks)

AGENDA ITEM NO.-7

AGENDA ITEM NO.7: Review of Non Performing Assets

DGM & In Charge, SLBC shared the position of non-performing assets in the state and informed that the same was discussed in detail in recently concluded Steering committee meeting. It was proposed to place before the House the overall report of NPAs under Government sponsored schemes including MMSY.

AGENDA ITEM NO.-8

AGENDA ITEM NO.8: Progress Under Non Sponsored Programmes(NSP)

DGM & In charge SLBC, advised the member banks to issue KCC rupy cards to the beneficiaries and ensure their enrolment under PM Jansuraksha schemes. Progress under

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

JLGs, GCCs and WCCs was presented before the house for information as it was already discussed in the Steering Committee House.

Rseti director informed the house that against the target of 4670 candidates to be trained they have achieved 4750 for the year. Also assure to be more focused for next financial year. The Director RD was requested to clear in time the reimbursements of pending claims raised by RSETIs.

THE REGULAR AGENDA FOR THE MEETING CONCLUDED WITH PERMISSION OF CHAIR.

The meeting ended with a vote of thanks to the Chair by Sh. R.C. Dadhwal, Chief Manager, SLBC

-----OXO-----

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

162nd STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 04th JANUARY, 2022 AT DARBAR HALL, HOTEL PETERHOFF, SHIMLA.

(Annexure 1)

LIST OF PARTICIPANTS:

- I **Chairman: Sh. Ram Subhag Singh, IAS,**
Chief Secretary, Govt. of Himachal Pradesh
- II **Co- Chairman: Sh. Soma Sankara Prasad,**
MD & CEO, UCO Bank.
- III **Sh.Prabodh Saxena, ACS, Finance, Govt. of HP, Shimla.**
- IV. **Convenor SLBC: Sh. S.S. Negi,**
Deputy General Manager & Convenor SLBC HP,
UCO Bank

IV. RESERVE BANK OF INDIA & NABARD:

SARVASHRI:

1	AatishAnant	Deputy General Manager, RBI
2	Dr. B.R.Premi	General Manager, NABARD
3	PitambarAgarwal	Deputy General Manager, RBI
4	Amrendra Gupta	AssistantGeneral Manager, RBI

V. STATE GOVERNMENT OFFICIALS:

SARVASHRI:

1	RakeshPrajapati	Director, Industries
2	Rugved Thakur	Director, Rural Department
3	Manmohan Sharma	Director, Urban Development
4	Raghubir Singh	Joint Director, Agriculture
5	Govind Singh Jhobta	Joint Director, Horticulture Department
6	Manish Kr. Batta	Joint Director, Animal Husbandry
7	ChandanKapoor	Joint Director, Land Records
8	Ravinder Thakur	Joint Director, T.CS & CA

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

9	Anil Sharma	CEO, HPSRLM
10	Deepika Rana	Deputy Director, Industries
11	Susheel Janartha	Deputy Director, Fisheries
12	Gagan Tiwari	Assistant Director, KVIC
13	Dalip Thakur	Hotel Inspector, Tourism Department
14	Neeraj Gupta	DTDO, Tourism Department
15	Himanshu Dwivedi	Executive KVIC
16	Chandan Parmar	Deputy Manager, IT
17	Vijay S. Singh	Manager, UIDAI
18	Vikas Sirohi	State Nodal Officer, NPCI
19	J.P. Singh	SDR- H.P. Rseti

VI): MEMBER BANKS:
SARVASHRI

1	P.K. Dubey	General Manager, PNB
2	Pawan Kumar	Deputy General Manager, SBI
3	Shrawan Manta	MD, HPSCB
4	Vivek Chauhan	MD, HP ARDB
5	Uday Chandra	Chairman, HPGB
6	Bhupender Rohilla	Deputy Regional Manager, Bank of Baroda
7	L.S. Chauhan	Assistant General Manager, SBI
8	Sanjay Jain	Assistant General Manager, UCO Bank
9	Manish Kumar	Assistant General Manager, Canara Bank
10	S. S. Mathur	RM & Assistant General Manager, Central Bank of India
11	K. Vijay	Assistant General Manager, Indian Bank
12	Ashish Suwalka	Assistant General Manager, Union Bank of India
13	Kirpal Singh	Assistant General Manager, IOB.
14	Ravinder Kumar	Assistant General Manager, KCCB
15	Rampaul Kalia	Assistant General Manager, JCCB.
16	Joginder Singh	Chief Manager, PNB
17	Jagmohan Singh	Chief Manager, Bank of India
18	Amit Nagar	Chief Manager, Punjab & Sind Bank
19	Pratap Singh Meena	Sr. Manager, IOB.
20	Jeet Kumar	DY. Manager, SBI.
21	PrashantMandyal	Vice- President, HDFC.

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

22	Rakesh Sharma	BDO, Bank of Maharashtra
23	Virender Sharma	Deputy Vice President, HDFC
24	Prabhjeet Singh Purba	Zonal Coordinator, ICICI
25	Akshu Chandel	P.S. Incharge, Bank of Baroda
26	Hemant Kumar Sethi	Manager, South Indian Bank
27	Deepak Sharma	Sr. Executive, J & K Bank
28	Tavishi Verma	Vice President, Yes Bank
29	Pankaj	ABM, Bandhan Bank.
30	Rishi Sharma	DVP, AU Small Finance Bank
31	Jatin Bhutani	AM, The South Indian Bank
32	Anup Negi	AM, IDFC First Bank.
33	Ranveer Singh	Chief Manager, IPPB
34	Himanshu Negi	Assistant Manager, IPPB

VII): LEAD DISTRICT MANAGERS:
SARVASHRI

1	Ashok Kumar Gupta	LDM- Bilaspur
2	Bhupender Singh	LDM-Chamba
3	S.K. Sinha	LDM-Hamirpur
4	K.K. Kalsi	LDM-Kinnaur
5	NorbuChhering	LDM-Lahaul&Spiti
6	Kuldeep Kaushal	LDM-Kangra
7	PamaChhering	LDM-Kullu
8	A.K. Singh	LDM-Shimla
9	Rajeev Arora	LDM-Sirmaur
10	K.K. Jaswal	LDM-Solan
11	J.P. Bhanot	LDM-Una
12	S.K. Bodh	LDM-Mandi

VIII): INSURANCE COMPANIES:

1	Supriya Dhauta	Relationship Manager, SBI, GIC
2	Pawan Rana	District Manager, Shimla, AIC Of India

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक
State Level Bankers' Committee Himachal Pradesh
Convenor: UCO BANK

IX): SLBC REPRESENTATIVES:

SR NO.	NAME	DESIGNATION
1	P.K. Sharma	DGM & SLBC In-charge
2	Ramesh Dadhwal	Chief Manager
3	Harsh Vardhan Katna	Manager
4	Sapna Chauhan	Manager

X): ABSENTEES:

SR NO.	NAME OF DEPARTMENT
1	LIC of India
2	Canara HSBC Ltd.
3	The Oriental Insurance Co. Ltd.
4	The New India Assurance Co. Ltd.
5	The Reliance General Insurance Co. Ltd.
6	Bajaj Allianz General Insurance Co. Ltd.
7	Future Generali India Insurance Co. Ltd.

-----OXO-----