

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

संदर्भ संख्या: रा.स्त.बैं.स./2021-22/164

दिनांक: 21.07.2022

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

विषय: 164वीं राज्य स्तरीय बैंकर्स कमेटी बैठक के कार्यवृत्त।
Sub: Minutes of 164th State Level Bankers' Committee Meeting.

इस पत्र के साथ हम राज्य स्तरीय बैंकर्स समिति की 164वीं बैठक के कार्यवृत्त, जो 07.07.2022 को होटल होलीडे होम, शिमला में आयोजित की गई थी, आपकी सूचनार्थ एवं कार्यवाही हेतु संलग्न कर रहे हैं।

We are appending below the Minutes of 164th State Level Bankers' Committee Meeting of SLBC HP held on 07.07.2022, at Hotel Holiday Home, Shimla, for your information and necessary action.

सादर/ Regards,
भवदीय/ Yours faithfully,



(एस. एस. नेगी / S.S.Negi),

उप महा प्रबंधक एवं प्रभारी/ Deputy General Manager & Convenor,
राज्य स्तरीय बैंकर्स समिति, हिमाचल प्रदेश,
शिमला -171001.

संलग्न: यथोक्त
Encl: As above

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MINUTES OF SLBC MEETING HELD ON 07.07.2022
AT HOTEL HOLIDAY HOME, SHIMLA

164th Meeting of State Level Bankers' Committee- Himachal Pradesh was held on 07th July, 2022 to review the performance of banking sector in the State for the quarter ended March, 2022. Sh. Akshay Sood, IAS, Secretary (Finance) to the Govt. of Himachal Pradesh chaired the meeting and Sh. Ishraq Ali Khan, Executive Director, UCO Bank co-chaired the meeting.

The meeting started with the permission of the Chair at 11.00 AM at Conference Hall, Hotel Holiday Home, Shimla. The review meeting was attended by representatives of all Banks, RBI, NABARD and Officials from different State Government Departments. The meeting commenced with Welcome Address delivered by Sh. S.S. Negi, Deputy General Manager & Convenor, SLBC, UCO Bank. Sh. Ishraq Ali Khan, Executive Director, UCO Bank highlighted the performance of all banks in the state and also their contribution in socio- economic development of the state. The DGM & Convenor extended warm welcome to the distinguished dignitaries sitting on the dais and Senior Bureaucrats/Executives from State Government Departments, Boards, Corporations, Banks and Insurance Companies present in the meeting and requested all participants to actively participate in the review meeting.

HIGHLIGHTS OF THE KEY NOTE ADDRESS DELIVERED BY SHRI ISHRAQ ALI KHAN, EXECUTIVE DIRECTOR, UCO BANK:

The Executive Director, UCO Bank in his key note address welcomed all the dignitaries and participants and expressed his pleasure for attending the SLBC meeting. He also highlighted the achievements of banking sector in Himachal Pradesh during the financial year 2021-22 and apprised the house that:

- After the COVID effect economy in the country is still recovering yet another crisis Ukraine- Russia war has put significant impact on our recovering Indian economy. Global crude oil prices have skyrocketed due to the conflict, India's macroeconomic stability is at risk and GDP have been lowered resulting in high inflation, interest rates and negative impact on export credit etc. Looking to these

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factors of banks responsibility increases to maintain constant growth in the economy.

- Government has taken many steps to boost the economy in the country, the guarantee cover of Rs. 5 lakh Crore under ECLGS is yet to be achieved. Banks may explore the possibility to extend the credit to remaining eligible borrowers.
- After enhancing the assistance to the APY subscribers from Rs.2000/- to Rs.3000/-, the State Govt. has decided to pay the PMJBY/PMSBY insurance premium on behalf of the SHG women beneficiaries for the year 2022-23.
- The banks in the state are also working towards growth of the economy in the state, under Mukhya Mantri Swavalamban Yojana (MMSY) which is a flagship scheme of State Govt. Target of 3000 cases was surpassed during the financial year 2021-22; also the ACP achievement for the financial year was 99.29%, which is quite appreciable.
- That overall business has grown from previous FY in the state. Especially, Deposit was higher comparative to advances, resulting in reduction in CD ratio. However the CD ratio has slightly increased from the last quarter i.e. December 2021.
- Executive Director, UCO Bank in his concluding key note address urged the member banks to continue with their efforts and work in coordination with the State and Central Govt. for the growth of economy in the state. He extended best wishes for fruitful & conclusive deliberations on all agenda issues during the meeting.

HIGHLIGHTS OF THE ADDRESS DELIVERED BY DR. SANJAY KUMAR, DIRECTOR, DFS, GOVT. OF INDIA:

Dr. Sanjay Kumar, Director, DFS, welcomed all the dignitaries sitting on the dais and other participants from member banks and state Govt. He apprised that SLBC meeting is a forum to review the overall growth in the state during the quarter and currently the main focus in the state is its low CD ratio and we need to focus on how

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to increase the same. He added that while analyzing the data of previous years it was observed that deposit increased significantly during the past few years but the growth in advances is minimal. He stressed to give more focus on increasing the credit flow.

He further added that as per the latest reports only four villages are left unbanked in the state, as discussed in the 161st SLBC meeting about the demographic situation of villages in Himachal Pradesh, the minimum radius criteria for unbanked villages was considered as 15kms instead of 5kms, as a special case for the villages of district Kinnaur & Lahaul & Spiti and those villages were removed from the unbanked villages list. While concluding, Dr. Sanjay Kumar advised the house that currently the main focus areas are financial inclusion and credit disbursement and both can be achieved with the coordination of state govt. and member banks in the state.

HIGHLIGHTS OF THE ADDRESS DELIVERED BY SH. R S AMAR, REGIONAL DIRECTOR, RBI, SHIMLA:

Sh. R S Amar, Regional Director, RBI began his address by welcoming the dignitaries sitting on the dais. He acknowledged the role of SLBC in collecting the data from different agencies and conducting the SLBC meeting to review the progress during the quarter. He congratulated all the bankers for their performance during the financial year 2021-22, as the deposit and advances increased during the year and Priority Sector targets were also achieved and overall 99.29% of the targets allotted under the Annual Credit Plan were achieved.

Regional Director, RBI apprised the house that the Govt. and RBI has taken various steps to boost the economy in the country. The Emergency Credit Line Guarantee Scheme under Atmanirbhar Bharat Abhiyan has been extended till March 2023; One Nation One Ombudsman Scheme has also been launched. He added that in Budget announcement for 2022-23, Government of India has also increased Agriculture Budget and concept of RAM- Raising and Accelerating MSME has been introduced.

He apprised the house that currently the key focus areas for financing are Agriculture, MSME and SHGs and we also need to make provisions for banking services in the remaining unbanked areas. He further advised the SLBC for timely

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conduct of quarterly SLBC review meeting as per the Lead Bank Scheme. The quarterly review meetings should be conducted within 45 to 60 days of quarter ending.

Sh. A. David Brainard, National Chairman, SC ST Chamber of Commerce and Industry (SSCCI) has also attended the SLBC meeting for the first time in the state. While addressing the house he emphasised on increasing the credit flow to SC/ST categories for their sustainable growth. He requested the member banks to spread awareness amongst the community about various govt. sponsored schemes and interest subvention & other benefits available to SC/ST categories. He requested SLBC to monitor the credit flow to SC/ST categories in the state and also make it a part of quarterly review meetings.

Discussion on Agenda Items

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 164th SLBC meeting was discussed at length in the 14th Steering Committee meeting held on 16.06.2022. 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.

AGENDA ITEM NO.-1

CONFIRMATION OF MINUTES OF THE LAST SLBC MEETING HELD:

The Minutes of 163rd State Level Bankers' Committee Meeting held on 28.03.2022 were circulated by the Convener Bank to all SLBC members vide its letter No. DGM/SLBC/2020-21/163 dated 04.04.2022.

Since no comments were received from any quarter, the minutes of the 163rd quarterly review meeting for quarter ended December, 2021 stands confirmed and adopted.

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AGENDA ITEM NO. 1: ACTION TAKEN REPORT ISSUES

Agenda Item No.1.1: Revamping of SLBC Website

In charge SLBC apprised the house that now only 3 Urban Cooperative Banks, Kangra Central Cooperative Bank and Agriculture and Rural Development Banks are left to migrate to the new SLBC portal. Mr. Amit Gupta, GM, KCCB informed the house that from June quarter they will be uploading the data on the revamped portal.

Sh. Akshay Sood, Secretary, Finance, requested the member banks to speed up the process of migrating to the new portal and also advised SLBC to follow up with the remaining banks.

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

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

In-charge, SLBC apprised the house the issue has already been discussed but still this issue is pending for very long now. Sh. Hem Chand Sharma, Joint Director, Horticulture Department informed the house that the AIC has agreed to pay the claim as a special case but still they have not settled the claims.

Regional Director, RBI advised the SLBC and horticulture department to lodge a complaint with IRDA Ombudsman, if the insurance company is reluctant to pay the claims.

Sh. Akshay Sood also advised to write to the higher authorities of the insurance company and follow up with them.

(Action Point: Agriculture Insurance Company, SLBC & Horticulture Department)

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

In-charge, SLBC informed the house that currently there are only 4 unbanked villages in the state. Three are in District Shimla and one in District Kangra. LDM Shimla and

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LDM Kangra has 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. However in the last SLBC meeting, Chief Secretary has advised to keep this issue on hold as the per the meeting held with the Zonal Council they might require us to open brick and mortar branches at all the unbaked centers.

Sh. Ishraq Ali Khan, ED, UCO Bank, advised the SLBC to write to DFS to consider these villages banked, as banking facilities are already being provided in these villages through BC and nearby bank branches.

(Action Point:

SLBC)

AGENDA ITEM NO.-2

AGENDA ITEM NO. 2.1 & 2.2: ATMANIRBHAR BHARAT ABHIYAN

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 too.

(Action point: Member Banks)

AGENDA ITEM NO. 2.3: KCC SATURATION

Data regarding progress under KCC saturation was placed before the house by Sh. Chandan Kapoor, Joint Director, Land Records and he informed that the number of PM Kisan Nidhi beneficiaries in the state is around 9lakhs but all of them have not availed KCC.

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Sh. Shrawan Manta, MD, HPSCB apprised the house that the major issue for non achievement of KCC saturation is that, there are more than one PM Kisan beneficiary in one family as more than one member are having land holding, but all of them might not be willing to avail KCC or they might not have enough land holding required for availing KCC.

Sh. Akshay Sood acknowledged the fact that we cannot force the farmers to take KCC but there should be awareness about the scheme, amongst the farmers in the state.

(Action point: Member Banks)

AGENDA ITEM NO. 2.4 : Progress under Mukhya Mantri Swavlamban Yojana (MMSY):

In-charge, SLBC placed before the house progress report under MMSY. Smt. Deepika Rana, Joint Director, Industry Department apprised the house about the recent changes in the scheme. She also raised a concern that despite of lucrative scheme features the rejection rate under MMSY is high, and the general reasons for rejection are due to low CBIL score and collateral requirement. However the scheme is covered under CGTMSE and of CGTMSE fee is reimbursed to borrower. Hence, the requirement of collateral security should not arise.

Sh. Akshay Sood, Secreatry, Finance apprised that Mukhya Mantri Swavlamban Yojana is a Flagship Scheme of Himachal Govt. and banks should focus on it. He advised the department that the rejected cases should be analyzed properly and the reason for rejection should be valid. Department should also make sure that non serious applicants should not be sponsored under the scheme.

Representatives from SBI and PNB informed that most of the cases are rejected due to low CIBIL score. The department should properly scrutinize the credit history of the applicant before sponsoring the case to banks. Thus rejection rate under the scheme could be minimized to a certain level.

Sh. Sanjay Sharma, Additional Director, Industry Department apprised the house that scrutiny of each case is done at District Level Task Force Committees before

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forwarding the case to the bank. He requested the member banks that they can provide a list of general criteria required for the loan so that the same can be scrutinized by the district level committee before sponsoring the case.

Sh. Ishraq Ali Khan, ED, UCO Bank apprised the house that in most of the cases applicant is already aware about their credit history and still they apply under the scheme due to lucrative subsidy. Sh. Akshay Sood, advised the department to add the CIBIL criteria to their scrutiny process at district level committee.

(Action point: Member Banks & Department of Industries)

AGENDA ITEM NO. 2.5.1 : Progress under National Rural Livelihood Mission (NRLM):

Data regarding progress under NRLM was placed before the house. Sh. Ravinder Dhiman from HPSRLM apprised the house that we have achieved the targets for FY 2021-22. He also informed that banks are calling all the SHG member to branch repeatedly for documentation etc. He suggested that banks should fix a particular day and all formalities should be completed and hold "SHG Loan Divas". He apprised the house about the "Jeevan Hai Anmol" campaign for Jansuraksha enrolment of SHG members. Progress under the scheme is good but there are some discrepancies in the claims submitted by the banks and the forms submitted by the CRPs. He requested the member banks to reconcile the data so that all the claims can be settled timely. He further requested the member banks to promote the appointment of SHG member as bank Sakhi.

Sh. Akshay Sood, Secretary Finance advised the Department to coordinate with the member banks to resolve these issues. Chief Manager, SLBC apprised that as discussed in the steering committee meeting third Wednesday of every month can be fixed as "SHG Loan Divas" and if there is a holiday on Wednesday, next day can be considered for Loan Divas.

(Action point: Member Banks & HPSRLM Department)

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AGENDA ITEM NO. 2.5.2 & 2.5.3 : Progress under National Urban Livelihood Mission (NULM) & Pradhan Mantri Svanidhi Yojana (PM SVANIDHI):

Data regarding progress under NULM & PMSVANIDHI was placed before the house by Sh. Manmohan Sharma, Director, Urban Development apprised the house that the progress under both the schemes has been good and there are no issues relating to NULM apart from the pending cases. He informed the house that private banks in the state have negligible performance under PM Svanidhi. Particularly, in case of HDFC bank, they sanctioned many Loan cases but kept pending for a long time without disbursing and after sometime rejected all the cases. He also mentioned that many private banks are charging very rate of interest as compared to public sector banks.

Sh. Akshay sood advised the member banks to not to keep the cases pending for too long and advised to dispose off the applications expeditiously. He further advised that if the bank is not willing to sanction a particular case they can reject it so that the applicant can apply to some other bank and their financial need can be fulfilled timely.

(Action point: Member Banks)

AGENDA ITEM NO. 2.5.4 : Progress under Prime Minister Employment Generation Programme (PMEGP):

Data regarding progress under PMEGP was placed before the house. Sh. Gagan Tiwari, Assistant Director, KVIC apprised the house about the recent modifications in the scheme and requested the member banks to clear the pending cases in timely manner.

(Action point: Member Banks)

AGENDA ITEM NO.-3

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AGENDA ITEM NO. 3.1: Progress under PMJDY

SLBC apprised the house that currently a campaign is going on for Jansuraksha Saturation. Weekly progress report is submitted to DFS on every Wednesday and member banks are advised to cover all the eligible accounts under PMJDY & PMMY till August 2022. He also requested the banks for timely reporting of weekly Jansuraksha data.

(Action Point: Member Banks)

AGENDA ITEM NO. 3.2: Claims under PMSBY and PMJJBY

SLBC placed the bank wise data of pending claims under PMJJBY & PMSBY and requested member banks and insurance companies for timely settlement of these claims as many claims are pending for more than 6 months.

Sh. Akshay Sood advised that there should be an institutional way to resolve these issues. Dr. Sanjay Kumar, Director, DFS, advised that the banks and SLBC should write to the higher authorities of insurance companies.

(Action Point: Member Banks)

AGENDA ITEM NO. 3.4 to 3.8: Progress under APY, FLC, PMMY, Stand Up India and Jansuraksha Campaign:

Data regarding various Financial Inclusion schemes was placed before the house. In charge SLBC, apprised the house that the progress under these schemes has already been discussed in detail in the 14th Steering committee held on 16.06.2022 and the data is placed here for information only.

AGENDA ITEM NO.-4

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

Sh. Vikas Sirohi from NPCI shared that e-Rupi was launched by honorable Prime Minister on 2nd of August 2021, as a new digital payment gateway. E-Rupi portal is

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developed by NPCI along with DFS, NHA and Ministry of information Technology. He requested the Govt. departments that purpose based DBT should be given in the form of eRupi instead of cash and he also requested for implementation of Aadhaar based DBT. Sh. Akshay Sood, Secretary Finance requested the Govt. Departments to work on implementing the scheme.

AGENDA ITEM NO. 4.10: SWAMITAV Scheme Launched by Prime Minister of India

Government has decided to give ownership rights by issuing "Property Cards" to people possessing Houses in Abadi Deh area. It will provide them the legal title of the property enabling them to avail loan facility from banks/financial institutions. District Hamirpur was taken up as a Pilot District where mapping of the House Properties has been completed with the help of drones. In second phase, large scale mapping has been started in Una, Bilaspur, Lahaul Spiti and Kangra Districts.

Sh. Chandan Kapoor, Joint Director, Land Records informed that the distribution of property cards in District Hamirpur will be done by 15th August 2022. He requested the member banks that if they have any feedback or suggestions relating to the property cards they can send the same to our office within 15days.

(Action Point: Member Banks)

AGENDA ITEM NO.-5

AGENDA ITEM NO. 5: Achievement Under Annual Credit Plan(ACP) 2021-22 up to Quarter Ended 31.03.2022

SLBC placed before house the data for achievement under ACP up to March Quarter and informed that the overall achievement is 99.29%. But in priority sector segment only in MSME sector targets has been achieved with 105.57% achievement. 72.27% achievement under agriculture and 16.17% under education is not satisfactory.

(Action Point: Member Banks)

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AGENDA ITEM NO.-6

AGENDA ITEM NO.6: Banking Sector Business Performance

In-charge, SLBC presented the data for overall banking sector business performance in the state and shared that there is growth in overall business parameters, but the growth in advances is less than the growth observed in deposit resulting in low CD ratio in the state.

Sh. Akshay Sood apprised that it is observed from the data that the districts with no industries are generally having low CD ratio.

AGENDA ITEM NO.-7

AGENDA ITEM NO.7: Review of Recovery Performance of Banks

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.

AGENDA ITEM NO.-8

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

In charge SLBC, placed the data regarding Progress under JLGs, GCCs and WCCs and apprise that this data is for information only as the progress has already been discussed in the 14th Steering committee meeting held on 16.06.2022.

After the detailed discussion on regular agenda the house was open for other issues.

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Sh. S S Mathur, Regional Head, Central Bank of India raised concern that the private sector banks in the state having negligible performance under the various Govt. Sponsored Programmes are getting preference in the Govt. deposit. Chairman, acknowledged the issue and advised that the SLBC and the member banks can write to them regarding this issue.

Ms. Ekta Kapta, Additional Director, Women and Child Development Department raised a concern that few private banks are charging account maintenance charges from the amount credited to the beneficiaries under various schemes. Sh. Ishraq Ali Khan, Executive Director, UCO Bank informed that there are clear instructions from the Govt. that banks cannot levy any charges on the subsidy amount credited under any scheme. In charge SLBC advised the department to report such cases to SLBC so that the matter can be taken up with higher authorities of the concerned bank.

Sh. Shrawan Manta, MD, HPSCB requested that there should be a check on the private lenders in the state, as they are charging very high rate of interest.

Sh. Akshay Sood informed that these kinds of issues are generally discussed in the half yearly meeting with RBI but we cannot act until there are any complaints against them.

CONCLUDING REMARKS OF SH. AKSHAY SOOD, SECRETARY FINANCE, GOVT. OF HIMACHAL PRADESH

Sh. Akshay Sood expressed his satisfaction over successful conduct of 164th SLBC meeting. He requested the Govt. departments and member banks to be in regular touch with each other to discuss their issues, and dispose off the pending cases on priority.

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

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164th STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 07th JULY, 2022 AT CONFERENCE HALL, HOTEL HOLIDAY HOME, SHIMLA.

Annexure 1)

LIST OF PARTICIPANTS:

- I. Chairman: Sh. Akshay Sood**
Secretary, Finance,
Govt. of Himachal Pradesh
- II. Co- Chairman: Sh. Ishraq ali Khan**
Executive Director
UCO Bank
- III. Convenor SLBC: Sh. S.S. Negi,**
Deputy General Manager & Convenor SLBC HP,
UCO Bank
- IV. Department of Financial Services, Ministry of Finance, Govt. of India**
SARVASHRI:

Dr. Sanjay Kumar	Director, DFS and Nodal Officer for HP
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V. RESERVE BANK OF INDIA & NABARD:
SARVASHRI:

1.	Sh. R S Amar	Regional Director, RBI
2.	Pitambar Agarwal	Deputy General Manager, RBI
3.	Amrendra Gupta	Assistant General Manager, RBI

VI. STATE GOVERNMENT OFFICIALS:
SARVASHRI:

1	Manmohan Sharma	Director, Urban Development
2	Hemchand Sharma	Joint Director, Horticulture Department
3	Chandan Kapoor	Joint Director, Land Records

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4	Ravinder Thakur	Joint Director, T.CS & CA
5	Deepika Rana	Joint Director, Industries Department
6	Sanjay Sharma	Additional Director, Industries Department
7	Ekta Kapta	Additional Director, WCD
8	Dr. Sandeep Rattan	Deputy Director, Animal Husbandry Department
9	Gagan Tiwari	Assistant Director, KVIC
10	Pankaj Thakur	Assistant Director, Fisheries Department
11	Ravinder Dhiman	SPM-FI, HPSRLM, RDD HP
12	Ankit Kotia	TE, HPSRLM, RD & PR Department
13	Sanjeev Justa	State Nodal Officer, HP KVIB
14	Himanshu Dwivedi	Executive, KVIC
15	Vijay S. Singh	Manager, UIDAI
16	Vikas Sirohi	State Nodal Officer, NPCI
17	J.P. Singh	State Director- HP RSETI
18	Rashid Mohammad	Programmer, Industries department
19	Chandan Parmar	DM, IT Department
20	A. David Brainard	National Chairman, SSCCI

VI): MEMBER BANKS:
SARVASHRI

1	Naresh Kumar Garg	General Manager, Punjab National Bank
2	Shrawan Manta	MD, HP State Cooperative Bank
3	Vivek Chauhan	MD, HP ARDB
4	L R Verma	MD, Jogindra Central Cooperative Bank
5	D K Garg	General Manager, HP Gramin Bank
6	Amit Gupta	General Manager, Kangra Cooperative Bank
7	L S Chauhan	Assistant General Manager, State Bank of India
8	N Ravichandran	Assistant General Manager, India Overseas Bank
9	Ajith M. Nair	Assistant General Manager, Indian Bank
10	S. S. Mathur	Assistant General Manager, Central Bank of India
11	Praveen Rai	Regional Head, Canara Bank
12	Naresh Kumar	Deputy Regional Head, Union Bank of India

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

13	B S Rohilla	Deputy Regional Manager, Bank of Baroda
14	Ishwar Kumar	Deputy Zonal Manager, Bank of India
15	Anoop Gupta	CEO, Shimla Urban Cooperative Bank
16	Ajay	CEO, Parwanoo Urban Cooperative Bank
17	Parveen Arora	DGM, Parwanoo Urban Cooperative Bank
18	Joginder Singh	Chief Manager, Punjab National Bank
19	Vivek Parihar	Chief Manager, Punjab & Sind Bank
20	Sandeep Disodia	Senior Manager, Bank of India
21	Ajay Sharma	Senior Manager, Bhagat Urban Cooperative Bank
22	Shruti Priya	Manager, IDBI Bank
23	Kanchan Thakur	Manager, Bandhan Bank
24	Munishwer Jain	Manager, South Indian Bank
25	Anil Sharma	Manager, J & K Bank
26	Jeet Kumar	Deputy Manager, State Bank of India
27	Himanshu Bansal	Cluster Head, HDFC
28	Rajiv Bansal	Cluster Head, HDFC
29	Prabhjeet Singh Purba	Zonal Coordinator, ICICI
30	Akshu Chandel	P.S. Incharge, Bank of Baroda
31	K. Chamandip Singh	RDO, Union Bank of India
32	Dinesh Kumar	Incharge, RDPFI, Central Bank of India
33	Mohit Chauhan	Branch Manager, Bank of Maharashtra
34	Ranveer Singh	Chief Manager, IPPB
35	Sawath Sethi	AVP, State Head, Airtel Payment Bank
36	Rishi Sharma	DVP, AU Small Finance Bank
37	Karan Garg	Branch Manager, Kotak Mahindra Bank
38	Ankur Sharma	Assistant Manager, RBL Bank
39	Rajesh K Mahajan	Branch Head/AVP, Axis Bank
40	Himanshu Negi	Assistant Manager, IPPB
41	Monika B Nainta	Cluster Head, Yes Bank
42	Tushar	RH, Fino Payment Bank

VII): LEAD DISTRICT MANAGERS:
SARVASHRI

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
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1	Ashok Kumar Gupta	LDM- Bilaspur
2	D C Chauhan	LDM-Chamba
3	S.K. Sinha	LDM-Hamirpur
4	Norbu Chhering	LDM-Lahaul&Spiti
5	Kuldeep Kaushal	LDM-Kangra
6	Pama Chhering	LDM-Kullu
7	Bhima Dutta	LDM-Shimla
8	Rajeev Arora	LDM-Sirmaur
9	R K Bali	LDM-Solan
10	S.K. Bodh	LDM-Mandi

VIII): INSURANCE COMPANIES:

1	Nitin Kumar Minhas	Branch Manager, LIC of India
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IX): SLBC REPRESENTATIVES:

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

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