

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

संदर्भ संख्या: रा.स्त.बैं.स./2022-23/165

दिनांक: 31.08.2022

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

विषय: 165वीं राज्य स्तरीय बैंकर्स समिति बैठक के कार्यवृत्त।
Sub: Minutes of 165th State Level Bankers' Committee Meeting.

इस पत्र के साथ हम राज्य स्तरीय बैंकर्स समिति की 165वीं बैठक के कार्यवृत्त, जो 22.08.2022 को होटल रेडिस्सन, शिमला में आयोजित की गई थी, आपकी सूचनार्थ एव कार्यवाही हेतु संलग्न कर रहे हैं।

We are appending below the Minutes of 165th State Level Bankers' Committee Meeting of SLBC HP held on 22.08.2022, 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 22.08.2022
AT HOTEL RADISSON, SHIMLA

165th Meeting of State Level Bankers' Committee- Himachal Pradesh was held on 22nd August, 2022 to review the performance of banking sector in the State for the quarter ended June, 2022. Sh. Prabodh Saxena, IAS, Additional Chief Secretary, Finance, Govt. of Himachal Pradesh chaired the meeting and Sh. Soma Sankara Prasad, MD & CEO, UCO Bank co-chaired the meeting. Dr. Bhagwat Kishanrao Karad, Minister of State for Finance, Govt. of India also graced the occasion with his presence.

The meeting started with the permission of the Chair at 11.00 AM at Conference Hall, Hotel Radisson, 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. 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 SOMA SANKARA PRASAD, MD & CEO, UCO BANK:

The MD & CEO, UCO Bank in his key note address, welcomed all the dignitaries and participants and expressed his pleasure for attending the SLBC meeting. He extended warm welcome to Dr. Bhagwat Karad, Minister of State for Finance, Govt. of India and thanked him to grace the occasion with his worthy presence. He also highlighted the achievements of banking sector in Himachal Pradesh during the first quarter of financial year 2022-23 and apprised the house that:

- Economy was highly impacted by COVID-19 throughout the world, but the performance of banking sector in the country was quite well even during COVID crisis. Economy was hit by two back to back events, as the economy was still

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recovering from COVID impact yet Ukraine Russia war has another significant impact on the economy.

- Government has taken many steps to boost the economy in the country, and most of the benefits were given in the form of material assistance or guarantees instead of financial assistance. Like guarantee cover was provided to MSME units to revive their business and food grains were provided to those who lost their daily wages due to closure of many industries.
- MD & CEO expressed his concern on low CD ratio of the State. However he was optimistic that CD ratio will improve as Government of H.P. has signed several MOU's with different Industrialists to boost economy of the state.
- State Govt. is also very proactive as 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.
- He further stated that Mukhya Mantri Swavalamban Yojana (MMSY) which is a flagship scheme of state Govt. is very popular in the state due to the lucrative features of the scheme, as it provides capital subsidy, interest subvention and CGTMSE coverage. CGTMSE fees is refunded by the Govt. once the loan is disbursed.
- MD & CEO, 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 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 performance of banks in the state as last 99.29% of ACP targets were achieved during the last financial year and this year also

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banks have surpassed the ACP targets for the first quarter and hopefully the overall targets will also be achieved by the end of the financial year.

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 and the limit for aggregate exposure was also enhanced from Rs.25 Cr to Rs. 50 Cr.

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.

HIGHLIGHTS OF THE ADDRESS DELIVERED BY DR. SUDHANSHU K.K. MISHRA, CHIEF GENERAL MANAGER, NABARD, SHIMLA:

CGM, NABARD began his address by welcoming the dignitaries sitting on the dais. He apprised the house that even during the pandemic many SHG members came forward to celebrate NABARD Day by planting trees. NABARD motivated the handloom workers in the state and FPOs were made for financing to the handloom industry. He further informed the house that NABARD has financed ropeway projects through RIDF and is in process to sanction around 10 more such projects during the year.

CGM, NABARD further informed that currently they are focusing on KCC saturation under Agriculture, Animal Husbandry, Fisheries and other ancillary activities. He added that NABARD is also motivating the farmers to opt bee keeping as an alternative source for income generation, specially the farmers with less land holding as it doesn't require much space. He apprised the house that there is food park in district Una where around 27 food processing units are working.

HIGHLIGHTS OF THE ADDRESS DELIVERED BY SH. PRABODH SAXENA, ADDITIONAL CHIEF SECRETARY, FIANNCE, GOVT. OF HIMACHAL PRADESH:

Sh. Prabodh Saxena, ACS, Finance, Govt. of HP, apprised the house that Himachal is a state that has completely changed in one generation. When the state was constituted in 1971 the literacy ratio in the state was very low but now the scenario has completely changed as the state is at 2nd place in terms of literacy rate after Kerala and the female ratio has also increased since then. He added that the per

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capita income in the state is also nearly 2 lakh and the average life expectancy is 73years and the state is at 4th position in the country.

ACS, Finance, Govt. of HP apprised the house that the main reason for low CD ratio is lack of industries in the state and also the people here are not willing to move out of the state. He added that the agriculture growth was not much affected even during the pandemic, as the farmers got fair prices for their crop with the help of central and state govt.

He concluded his address with special thanks to Dr. Bhagwat Karad, Minister of State for Finance for sparing his valuable time to attend the meeting and it is also first time that any Central Minister has attended the SLBC meeting. This kind of gesture motivates the bankers and other departments in the state to work more effectively the progress of the state.

HIGHLIGHTS OF THE ADDRESS DELIVERED BY DR. BHAGWAT KISHANRAO KARAD, MINISTER OF STATE FOR FINANCE, GOVT. OF INDIA:

Dr. Bhagwat Kishanrao Karad, Minister of State for Finance, Govt. of India while addressing the house informed that, this is his second visit to Shimla and pleased to see that the Himachal Pradesh has tremendously prospered economically and socially with good Human Development Index that includes many parameters, but still needs to work hard for improvement and growth.

He apprised the house that the honourable Prime Minister has three major thrust areas, namely 1) Financial Inclusion 2) Financial Literacy and 3) Digital Awareness. Today we will also be taking detailed review of the progress made by the state under various financial inclusion programmes and devise certain innovative ways to undertake financial inclusion in the state. However, he was satisfied with the performance of Bankers and line staff in respect of PMJDY, PMJSY, PMJJY and PM SVANidhi Yojana.

He further informed that our country is the 5th largest economy in the world and it has vast potential when it comes to production, consumption, trade and export as the country is having a large population.

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While concluding his address Dr. Bhagwat Kishanrao Karad, MoS, Finance, Govt. of India congratulated all bankers and Line departments for their performance and extending financial assistance to beneficiaries under State & Central Government sponsored schemes. He laid stress on extending credit to Hospitality sector. He added that there is a lot of scope for improvements and hopeful that by the end of this meeting, we all will come up with concrete strategy for the socio-economic development of state of Himachal.

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 165th SLBC meeting was discussed at length in the 15th Steering Committee meeting held on 18.08.2022. 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 164th State Level Bankers' Committee Meeting held on 07.07.2022 were circulated by the Convener Bank to all SLBC members vide its letter No. DGM/SLBC/2022-23/164 dated 21.07.2022.

Since no comments were received from any quarter, the minutes of the 164th quarterly review meeting for quarter ended March, 2022 stands confirmed and adopted.

AGENDA ITEM NO. 1: ACTION TAKEN REPORT ISSUES

Agenda Item No.1.1: Opening of Banking Touch points in Unbanked Villages in H.P.

In-charge, SLBC shared the status of 4 unbanked villages in the state, three of which are in District Shimla and one in District Kangra. Representative of HP Gramin Bank

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informed the House that in Mohli Khas Village, BC has been appointed and he is catering banking needs of the villagers.

In remaining three villages viz, Jabna, Jangal Chadaha and Jangal Khagn, our Chief Guest MoS, for Finance advised State Bank of India to either appoint BC or explore for branch opening in the area. Official from SBI assured to do the needful at earliest.

(Action Point: SBI)

Agenda Item No. 1.2: Abadi Deh Land Ownership scheme of State Government:

In-charge SLBC, informed the house that Bankers have no objection in financing, once clear ownership/legal title is given to the owners of Land/House in Aaadi de by the Revenue department.

Agenda Item No. 1.3: Issue of Claim Settlement under PMFBY

Issue of non settlement of crop insurance claim by AIC was raised by SLBC, which is still pending for long time.

Representative from Horticulture department informed the house that the issue has been taken up many times with AIC and AIC has agreed to pay the claim as a special case but still they have not settled the claims. This has de-motivated the farmers towards agriculture insurance and the affected farmers are suffering due to non settlement.

Regional Director, RBI suggested that the Horticulture department advise affected farmers to lodge a complaint with RBI, Ombudsman situated at Chandigarh, if the insurance company is reluctant to settle the claims.

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

AGENDA ITEM NO.-2

AGENDA ITEM NO. 2.1 & 2.2: ATMANIRBHAR BHARAT ABHIYAN

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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. MoS, Finance asked about the progress under Hospitality sector and suggested the banks to provide more finance to tourism sector in the state.

(Action point: Member Banks)

AGENDA ITEM NO. 2.3: KCC SATURATION

Data regarding progress under KCC saturation was placed before the house. MD & CEO UCO Bank highlighted that rejection rate and pendency is low as compared to other states.

House suggested that Banks should spread awareness about the same among the farmers. 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 KCC or they are in government or private jobs.

MoS, Finance asked Lead Bank Managers in every district to organize awareness camps for KCC, Animal Husbandry and Fisheries & report to SLBC. Finance ministry will review the progress on 30.09.2022.

(Action point: Member Banks & LDMs)

AGENDA ITEM NO. 2.4 to 2.5: Progress under Government sponsored schemes:

SLBC placed before house the data for progress under Govt. sponsored schemes and apprised the house about the recent modifications in different schemes and requested the member banks to clear the pending cases in timely manner.

(Action point: Member Banks)

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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. MoS, Finance shared that PM SVANIDHI is flagship program of Govt. Of India and Prime Minister is personally monitoring this scheme.

Sh. Manmohan Sharma, Director, Urban Development apprised the house that around 7000 street vendors were registered Pre Covid-19 and after Covid-19, only 5000 vendors were left in the state. The overall achievement under the scheme is satisfactory with 3800 beneficiaries sanctioned loan during the first tranche. There are no specific issues relating to NULM apart from the few pending cases.

It was also brought to the notice of house by MD, H.P. State Cooperative Bank that private banks in the state are reluctant in financing under PM Svanidhi. It was also brought to the notice of house that private banks are charging very high rate of interest as compared to public sector banks.

MoS, Finance and ACS, advised RBI to look into the matter and prepare a report on higher rate of interest being charged by private banks and submit same to the Ministry in a week's time.

(Action point: RBI)

AGENDA ITEM NO.-3

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, member banks are advised to cover all the eligible accounts under PMJDY & PMMY. He also requested the banks for timely reporting of weekly Jansuraksha data. MoS, Finance highlighted the Gap of 14000 accounts per lakh population from national average

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and instructed all the banks to open accounts of new voters as per Jansuraksha campaign for coverage under financial inclusion. Also, asked to issue Rupay card and enrollments under social security schemes at the time of account opening. Third Friday of every month to be observed as Financial Inclusion Day in the state by all Banks.

(Action Point: Member Banks)

AGENDA ITEM NO. 3.2: Claims under PMSBY and PMJJBY

SLBC placed the data for bank wise 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.

(Action Point: Insurance Companies & 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 APY is good in the state and these schemes have already been discussed in detail in the 15th Steering committee held on 18.08.2022 and the data is placed here for information only.

MoS, Finance instructed NABARD to provide FLC vans to each district in the state and if any bigger district requires more than one van, same should be provided in priority basis. Co-operative banks to proactively organize FLC camps in the state.

(Action Point: NABARD, LDMS, Co-operative Banks & HPGB)

AGENDA ITEM NO.-4

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

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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 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 in place of account based.

AGENDA ITEM NO.-5

AGENDA ITEM NO. 5: Achievement Under Annual Credit Plan(ACP) 2022-23 up to Quarter Ended 30.06.2022

SLBC placed before house the data for achievement under ACP up to June Quarter and informed that the overall achievement is 120.84%. In Priority sector segment only MSME sector targets has been achieved with 171.96% achievement. 61.65% achievement under agriculture and 17.72% under education is not satisfactory.

(Action Point: Member Banks)

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.

AGENDA ITEM NO.-7

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

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AGM & 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 15th Steering committee meeting held on 18.08.2022.

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

MoS, Finance, asked the banks about their views on Jansamarth portal launched by the Prime Minister on 06.06.2022. S.S. Mathur, Regional Head CBI, shared that earlier banks were using multiple portals for different govt. sponsored schemes which was a tedious process but after the launch of this portal, banks are getting all the govt. sponsored applications on single portal and it is easier to use.

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

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165th STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 22nd AUGUST, 2022 AT CONFERENCE HALL, HOTEL RADISSON, SHIMLA.

(Annexure 1)

LIST OF PARTICIPANTS:

- I. Chief Guest: Dr. Bhagawat Karad**
Minister of State for Finance,
Govt. of India
- II. Chairman: Sh. Prabodh Saxena**
Additional Chief Secretary, Finance,
Govt. of Himachal Pradesh
- III. Co- Chairman: Sh. Soma Sankara Prasad**
MD & CEO
UCO Bank
- IV. Convenor SLBC: Sh. S.S. Negi,**
Deputy General Manager & Convenor SLBC HP,
UCO Bank
- V. RESERVE BANK OF INDIA & NABARD:**
SARVASHRI:

1.	R S Amar	Regional Director, RBI
2.	Dr. Sudhanshu KK Mishra	Chief General Manager, NABARD
3.	Praveen Bhatia	Deputy General Manager, NABARD
4.	Amrendra Gupta	Assistant General Manager, RBI

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VI. CENTRAL GOVERNMENT OFFICIALS:

SARVASHRI:

1.	Amit Meena	PS to MoS, Finance, Govt. of India
2.	Kapish Agrawal	PA to MoS, Finance, Govt. of India

VII. STATE GOVERNMENT OFFICIALS:

SARVASHRI:

1.	Rohit Jamwal	Special Secretary, Finance, Govt. of HP
2.	Manmohan Sharma	Director, Urban Development
3.	Dr. B. R. Takhi	Director, Agriculture
4.	Suresh Sharma	Deputy Director, ESOMSA
5.	Dr. Sandeep Rattan	Deputy Director, Animal Husbandry Department
6.	Gagan Tiwari	Assistant Director, KVIC
7.	Dr. Rucha	SMS, Horticulture
8.	Ankit Kotia	Deputy CEO, HPSRLM
9.	Vikas Sirohi	State Nodal Officer, NPCI
10.	J.P. Singh	State Director- HP RSETI
11.	Chandan Parmar	DM, IT Department

VIII): MEMBER BANKS:

SARVASHRI

1.	Anjani Kumar	Deputy General Manager, Punjab National Bank
2.	D K Sandhu	Deputy General Manager, State Bank of India
3.	Shrawan Manta	MD, HP State Cooperative Bank
4.	Vivek Chauhan	MD, HP ARDB
5.	Darshan Garg	General Manager, HP Gramin Bank
6.	Arun Kumar Jain	Deputy General Manager, IDBI Bank
7.	Ashni Kumar	Deputy General Manager, Punjab & Sind Bank
8.	L S Chauhan	Assistant General Manager, State Bank of India
9.	Bhushan Chaudhary	Assistant General Manager, Punjab National Bank

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10.	N Ravichandran	Assistant General Manager, India Overseas Bank
11.	Ajith M. Nair	Assistant General Manager, Indian Bank
12.	S. S. Mathur	Regional Head, Central Bank of India
13.	Praveen Rai	Regional Head, Canara Bank
14.	Raj Kumar	Regional Head, Union Bank of India
15.	Subhash Dhaka	Deputy Regional Manager, Bank of Baroda
16.	Ram Paul Kalia	Assistant general Manager, JCCB
17.	Ravinder Kumar	Assistant General Manager, KCCB
18.	Parveen Arora	DGM, Parwanoo Urban Cooperative Bank
19.	Joginder Singh	Chief Manager, Punjab National Bank
20.	Sandeep Disodia	Senior Manager, Bank of India
21.	Jyoti Vashisth	Senior Manager, Bank of Maharashtra
22.	Hitender Mohan	Senior Manager, Axis Bank
23.	Himanshu Bansal	Cluster Head, HDFC
24.	Prabhjeet Singh Purba	Zonal Coordinator, ICICI
25.	Monika B Nainta	Cluster Head, Yes Bank
26.	Mudit Goel	Manager, Canara Bank
27.	Anil Sharma	Manager, J & K Bank
28.	Munishwer Jain	Manager, South Indian Bank
29.	Jeet Kumar	Deputy Manager, State Bank of India
30.	Atul Thakur	Assistant Manager, Bandhan Bank
31.	Akshu Chandel	P.S. Incharge, Bank of Baroda
32.	Ranveer Singh	Chief Manager, IPPB
33.	Rishi Sharma	DVP, AU Small Finance Bank
34.	Karan Garg	Branch Manager, Kotak Mahindra Bank
35.	Tushar	RH, Fino Payment Bank

IX): LEAD DISTRICT MANAGERS:
SARVASHRI

1.	Ashok Kumar Gupta	LDM - Bilaspur
2.	D. C. Chauhan	LDM - Chamba
3.	S.K. Sinha	LDM - Hamirpur

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4.	Kuldeep Kaushal	LDM - Kangra
5.	Tilak Raj Dogra	LDM - Kinnaur
6.	Bhima Dutta	LDM - Shimla
7.	Rajeev Arora	LDM - Sirmaur
8.	R. K. Bali	LDM - Solan
9.	S.K. Bodh	LDM - Mandi
10.	G. C. Bhatti	LDM - Una

X): INSURANCE COMPANIES:

1	Supriya Dhauta	Relationship Manager, SBI-GIC
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XI): 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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