

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

संदर्भ संख्या: रा.स्त.बैं.स./2022-23/166

दिनांक: 16.12.2022

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

विषय: 166वीं राज्य स्तरीय बैंकर्स समिति बैठक के कार्यवृत्त।

Sub: Minutes of 166th State Level Bankers' Committee Meeting.

इस पत्र के साथ हम राज्य स्तरीय बैंकर्स समिति की 166वीं बैठक के कार्यवृत्त, जो 06.12.2022 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 166th State Level Bankers' Committee Meeting of SLBC HP held on 06.12.2022, at Hotel Holiday Home, Shimla, for your information and necessary action.

सादर/ Regards,

भवदीय/ Yours faithfully,



उप महा प्रबंधक एवं संयोजक/ Deputy General Manager & Convenor,
राज्य स्तरीय बैंकर्स समिति, हि.प्र., SLBC HP
शिमला -171001.

संलग्न: यथोक्त

Encl: As above

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MINUTES OF SLBC MEETING HELD ON 06.12.2022
AT HOTEL HOLIDAY HOME , SHIMLA

The 166th Meeting of State Level Bankers' Committee- Himachal Pradesh was held on 6th December, 2022 to review the performance of banking sector in the State for the quarter ended September, 2022. Sh. Soma Sankara Prasad, MD & CEO, UCO Bank, chaired the meeting and Sh. Prabodh Saxena, Additional Chief Secretary, Finance, Govt. of Himachal Pradesh co-chaired the meeting.

The meeting started with the permission of the Chair at 11.30 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. Pradeep Anand Keshari, 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 highlighted the achievements of banking sector in Himachal Pradesh during the second quarter of financial year 2022-23 and apprised the house that:

- In the last 6 months there has been an increase in rates all over the world and in response to that RBI has hiked the rates by 190 bps. There is a huge competition for deposits between banks as the deposit rates have also hiked. In this context he requested Additional Chief Secretary Mr Prabodh Saxena that with regard to

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government deposit the government should have a system by which the government funds are allocated to the banks which are doing well in implementation of various government schemes to motivate the banks.

- He appreciated the bankers for the way ACP has been implemented so far. He urged the banks that it should be our endeavour to ensure that not only ACP but also credit plans of various sectors and schemes are achieved 100% by the end of the financial year.
- He recalled his discussion during the last SLBC with the MOS about ensuring that all the villages are covered either by a bank branch or a BC and expected that the same has been achieved.

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 advances in the state grew by 2.5% on QoQ Basis. He stated that Under ACP we have achieved 71.79% of half yearly priority Sector target, as compared to 51.39% during last year. Advances to agriculture, MSME & Women Beneficiaries have also grown on YoY basis.

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 in order to boost the MSME sector RBI conducted town hall meeting at Nalagarh on 29th November 2022 and the feedback received from various industry associates and entrepreneurs points towards the need for collateral

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free loans, reducing turnaround time and enhanced transparency in processing and foreclosure charges.

He informed the house that for deeper penetration of financial literacy efforts RBI Shimla has launched its centres of financial literacy in HP across 50 blocks, covering 6 Districts of the state. For its implementation, RBI has partnered with various NGO's of the state and UCO Bank and PNB are the sponsor banks.

RBI emphasised that bank needs to focus on completion of infrastructure of RSETIs in a time bound manner and urged all the Zonal Heads of public sector banks to prioritise the same.

HIGHLIGHTS OF THE ADDRESS DELIVERED BY DR. VIVEK PATHANIA, GENERAL MANAGER, NABARD, SHIMLA:

GM, NABARD began his address by welcoming the dignitaries sitting on the dais. He highlighted two issues for consideration of the house members.

First, is with respect to data leakage. He stated that there is a mismatch in data as the data is obtained from two different agencies. We are not aware of where the gap is. Therefore, there is a need to bring out corrective measures for the same. He suggested that there should be one nodal officer who supplies this data to all the agencies to bring uniformity in the data.

Secondly, he discussed the achievement in agriculture credit. He showed his concern that there is a skewed disbursement pattern in the achievement of agriculture credit target, both bank wise and district wise. He emphasised that all banks and all districts should perform for achieving the target.

He also informed the house about GOI agriculture infrastructure funds which is being implemented by state government in HP. He informed that the government of HP has setup a separate PMU with the directorate of agriculture which is looking after facilitating and hand-holding of the beneficiaries as well as the banks. He appraised

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the house that at present total 62 applications are pending at bank level and requested all the banks to clear the pendency and feel free to discuss and ask for any assistance from the PMU with the directorate of agriculture.

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 166th SLBC meeting was discussed at length in the 16th Steering Committee meeting held on 02.12.2022. 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 165th State Level Bankers' Committee Meeting held on 18.08.2022 were circulated by the Convener Bank to all SLBC members vide its letter No. DGM/SLBC/2022-23/165 dated 31.08.2022.

Since no comments were received from any quarter, the minutes of the 165th quarterly review meeting for quarter ended June, 2022 were 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 the 3 villages that were allotted to SBI for providing banking facilities. SBI has informed that in two villages BC is appointed and assured to cover Jabna soon.

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HPGB has already appointed a BC at Mohli Khas village in Kangra District. They have uploaded the information on DBTGIS portal.

(Action Point: SBI)

Agenda Item No. 1.2: 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 AIC informed that they had asked for the survey documents from the horticulture department which they have not received as on date. Horticulture department replied that AIC is asking for photographs of affected farmers and copy of loss reported in local media which is not available with the department. The department informed that the Joint inspection is done by the branch manager and horticulture department. Additional Chief Secretary asked the Horticulture department director to bring the DO letter to MD AIC as he will speak to him in the matter.

(Action Point: Agriculture Insurance Company, Horticulture Department)

AGENDA ITEM NO.-2

AGENDA ITEM NO. 2.1: KCC SATURATION

Data regarding progress under KCC saturation was placed before the house. The Scheme has started in February 2020 and till date under the saturation process total 184928 applications have been sanctioned. During the quarter around 17700 applications have been sanctioned as up to June, 2022, quarter the sanctioned applications by Banks were 167220.



AGENDA ITEM NO. 2.2 to 2.4.5: 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. Additional chief secretary asked the department of industries about the status of the schemes to which Joint Director Ms Deepika Rana replied that we have achieved 43% of the annual target and due to elections in the state, sanctions were on hold and if banks clear the pendency and sanction the pipelined projects, Department will achieve targets by the end of the financial year.

(Action point: Member Banks)

AGENDA ITEM NO. 2.4.2 to 2.4.4 : Progress under National Urban Livelihood Mission (NULM) , Pradhan Mantri Svanidhi Yojana (PM SVANIDHI) & PMEGP:

Data regarding progress under NULM, PMSVANIDHI & PMEGP was placed before the house. Additional Chief Secretary asked for the duration of the pendency to be shown from next meeting onwards, so that cases pending with banks for long time can be identified.

Department KVIC also highlighted that the pendency in PMEGP cases are also on higher side and are lacking behind the target achievement because of the pendency in margin money disbursement mainly with SBI,PNB and UCO bank.

(Action point: Member banks)

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AGENDA ITEM NO.-3

AGENDA ITEM NO. 3.1: Progress under PMJDY

SLBC apprised the house about the performance under PMJDY. Additional Chief Secretary asked about the usage of rupay card in jandhan account. He asked that such information must be presented in the next SLBC whether such cards are actually being used or not.

(Action Point: SLBC)

AGENDA ITEM NO. 3.2: Claims under PMSBY and PMJJBY

SLBC placed the data for bank wise pending claims under PMJJBY & PMSBY. Additional Chief Secretary asked for the reasons for rejection to which LIC of India informed that there was some technical issue at their end due to which cases were pending and now most claims are settled.

Additional Chief Secretary asked the reason for higher rejections in PMSBY. RBI advised Banks and Insurance Companies to submit the reason for rejection for the September quarter and SLBC will compile the reasons and present the same in next SLBC.

(Action Point: Banks/Insurance Companies & SLBC)

AGENDA ITEM NO. 3.2B ,3.3& 3.5: Progress under APY, FLC, PMMY:

Data regarding various Financial Inclusion schemes was placed before the house. RBI impressed upon conducting of one FLC per month by all banks rural branches to improve performance.

(Action Point: Member banks)

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AGENDA ITEM NO.-4

AGENDA ITEM NO. 4.7: PMFME

SLBC apprised the house about the performance under PMFME. Additional Chief Secretary pointed out that the rejections are higher than sanctions. RBI advised banks and industries department to prepare a report for the reasons of rejection at their end. The same shall be presented in the next SLBC meeting. It was informed by AGM SBI that in most of the cases the borrowers themselves in SBI have withdrawn the applications due to seasonal requirement; however, the reasons of decline differ from case to case.

(Action: Banks and Department of Industries)

AGENDA ITEM NO.-5

AGENDA ITEM NO. 5: Achievement Under Annual Credit Plan(ACP) 2022-23 up to Quarter Ended 30.09.2022

SLBC placed before house the data for achievement under ACP up to September Quarter and informed that the overall achievement is 102.77%. However, in Priority sector only 71.78% of the target has been achieved.

(Action Point: Member Banks)

AGENDA ITEM NO.-6

AGENDA ITEM NO.6.3: CD Ratio

SLBC presented the data for district wise CD ratio. Overall CD ratio of banks is 39.34%, which is below National parameter. Banks were advised to go for quality financing to improve CD ratio.

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AGENDA ITEM NO.-7

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

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 KCC scheme. LDM Lahaul, Kinnaur and Chamba informed that the number of KCC are less in their district as there are many migrant farmers or the landholding is less.

AGENDA ITEM NO.8.8: RSETI

Reimbursement of expenses of RSETI from government department was discussed. Director RSETI informed that the claim has been sent to the department and certain objections are raised which will be clear within 2 days. RBI highlighted the issue of non completion of RSETI buildings. RBI advised the banks to complete the construction work by December 2023.

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

AIC representative raised the issue of reduction in number of farmers applying for Weather Based Insurance scheme and requested the banks to enroll the farmers and update the portal. Banks in response informed that the scheme is not mandatory and

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due to the non settlement of earlier insurance claims, farmers have shown their unwillingness to go for Crop Insurance Scheme.

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

Sh Prabodh Sexena, Additional Chief Secretary, Finance, Government of Himachal Pradesh, in his concluding remarks, expressed displeasure on non-participation of Zonal/Circle Heads and unpreparedness and non-interactive participation of the persons who attended the meeting. He advised all participants to attend the meeting with preparation and also instructed all the Heads of the Banks and HOD's of the Government Departments to be personally present in the meeting. He also advised Banks to dispose off all pending Central/State Government sponsored cases on priority basis.

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

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166th STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 06.12.2022 AT CONFERENCE HALL, HOTEL HOLIDAY HOME, SHIMLA.

Annexure 1)

LIST OF PARTICIPANTS:

- I. **Chairman:** Sh. Soma Sankara Prasad
MD & CEO
UCO Bank
- II. **Co-Chairman:** Sh. Prabodh Saxena
Additional Chief Secretary, Finance,
Govt. of Himachal Pradesh
- III. **Convenor SLBC:** Sh. Pradeep Anand Keshari,
Deputy General Manager & Convenor SLBC HP,
UCO Bank

IV. RESERVE BANK OF INDIA & NABARD:

SARVASHRI:

1.	R S Amar	Regional Director, RBI
2.	Mr Pitamber Aggarwal	DGM,RBI
3.	Mr Amrinder Kr Gupta	AGM,RBI
4.	Vivek Pathania	GM NABARD

V. STATE GOVERNMENT OFFICIALS:

SARVASHRI:

1.	Dr Raghubir Singh	Joint Director Agriculture
2.	Rahul Chaudhary	Horticulture Development Officer
3.	Deepika Rana	Joint Director
4.	Suresh Sharma	Deputy Director, ESOMSA
5.	Sandeep Sharma	ACFA , Women & Child Development
6.	Brijesh Kumar Swarnkar	State Director, KVIC
7.	Sanjeev Justa	Nodal Officer, KVIB
8.	Sanjeev Sharma	DGM NABARD

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9.	Munish Kumar	Joint Director, Animal Husbandry
10.	Himanshu Dwivedi	Executive, KVIC
11.	Sanjeev Sharma	AFO, Horticulture

VIII): MEMBER BANKS:

SARVASHRI

1.	Anjani Kumar	Deputy General Manager, Punjab National Bank
2.	L S Chauhan	Assistant General Manager, State Bank of India
3.	Shrawan Manta	MD, HP State Cooperative Bank
4.	Jitin Linjhara	Chief Manager, Bank of Baroda
5.	R N Jamalta	GM, HP ARDB
6.	Rajender Singh	Chairman, HP Gramin Bank
7.	Manisha Kant	Regional Coordinator, IDBI Bank
8.	Vivek Parohal	Chief Manager, Punjab & Sind Bank
9.	N Ravichandran	Assistant General Manager, India Overseas Bank
10.	Ajith M. Nair	Assistant General Manager, Indian Bank
11.	S. S. Mathur	Regional Head, Central Bank of India
12.	Praveen Rai	Regional Head, Canara Bank
13.	Raj Kumar	Regional Head, Union Bank of India
14.	Vishal Thakur	Manager, IDFC Bank
15.	Shubham kumar	IDFC Bank
16.	Ram Paul Kalia	Assistant general Manager, JCCB
17.	Harwinder Singh Kapoor	Regional Head, HDFC Bank
18.	Sonu Malik	AVP FI, HDFC Chandigarh
19.	Joginder Singh	Chief Manager, Punjab National Bank
20.	Sandeep Disodia	Senior Manager, Bank of India
21.	Harvinder Kapoor	VP-RH- Government Schemes, HDFC Bank
22.	Rajesh K Mahajan	Branch Head, Axis Bank
23.	Himanshu Bansal	Cluster Head, HDFC Bank Ltd
24.	Punit Jaggi	Regional Head, ICICI
25.	Monika B Nainta	Cluster Head, Yes Bank
26.	Anil Sharma	Manager, J & K Bank
27.	Munishwer Jain	Manager, South Indian Bank
28.	Jeet Kumar	Deputy Manager, State Bank of India
29.	Ajay Sharma	Branch Head, Bandhan Bank
30.	Akshu Chandel	P.S. Incharge, Bank of Baroda

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31.	Sudheer Sharma	Branch Manager, RBL Bank Ltd
32.	Ranveer Singh	Chief Manager, IPPB
33.	Vinay kumar	Business Manager, AU Small Finance Bank
34.	Karan Garg	Branch Manager, Kotak Mahindra Bank
35.	Himanshu Bansal	VP Cluster Head, HDFC Bank Ltd

IX): LEAD DISTRICT MANAGERS:
SARVASHRI

1.	Ashok Kumar Gupta	LDM - Bilaspur
2.	D. C. Chauhan	LDM - Chamba
3.	S.K. Sinha	LDM - Hamirpur
4.	Kuldeep Kaushal	LDM - Kangra
5.	Tilak Raj Dogra	LDM - Kinnaur
6.	Bhima Dutta	LDM - Shimla
7.	Rajeev Arora	LDM - Sirmaur
8.	Pama Chhering	LDM- Kullu
9.	S.K. Bodh	LDM - Mandi
10.	G. C. Bhatti	LDM - Una
11.	Norbu Chhering	LDM- Lahaul Spiti

X): INSURANCE COMPANIES:

1	Om Prakash Thakur	Distt Manager, SBI-GIC
2	Ramesh Gandhi	Branch Manager, LIC of India
3	Rajeev Chakrawati	State Coordinator, AIC

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	Deepshikha Verma	Assistant Manager

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