

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

संदर्भ संख्या: रा.स्त.बैं.स./2022-23

दिनांक: 17.04.2023

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

विषय: 167वीं राज्य स्तरीय बैंकर्स समिति की बैठक के कार्यवृत्त।
Sub: Minutes of 167th State Level Bankers' Committee Meeting.

महोदय/Sir,

इस पत्र के साथ हम राज्य स्तरीय बैंकर्स समिति की 167वीं बैठक के कार्यवृत्त जो 05.04.2023 को शिमला में होटल वुडविले पैलेस में आयोजित की गई थी, आपकी सूचनार्थ एव कार्यवाही हेतु संलग्न कर रहे हैं।

We are appending below the Minutes of 167th State Level Bankers' Committee Meeting of SLBC HP held on 05.04.2023, at Hotel Woodville Palace, Shimla, for your information and necessary action.

सादर/ Regards,

भवदीय/ Yours faithfully,



(प्रदीप आनंद केशरी)

उप महाप्रबंधक एवं प्रभारी/ Deputy General Manager & Convenor,
राज्यस्तरीय बैंकर्स समिति, हिमाचल प्रदेश,
शिमला-171001.

संलग्न: यथोक्त

Encl: As above

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**MINUTES OF SLBC MEETING HELD ON 05.04.2023
AT HOTEL WOODVILLE PALACE, SHIMLA**

167th Meeting of State Level Bankers' Committee- Himachal Pradesh was held on 5th April, 2023 to review the performance of banking sector in the State for the quarter ended December, 2022. Sh. Rajendra Kumar Saboo, Executive Director, UCO Bank chaired the meeting and Sh. Akshay Sood, IAS, Secretary, Finance, Govt. of Himachal Pradesh co-chaired the meeting.

The meeting started with the permission of the Chair at 11.30 a.m. at Conference Hall, Hotel Woodville Palace, 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 RAJENDRA KUMAR SABOO, EXECUTIVE DIRECTOR, UCO BANK:

Sh. Rajendra Kumar Saboo, 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 highlighted the achievements of banking sector in Himachal Pradesh during the third quarter of financial year 2022-23 and apprised the house that:

- During the last two year COVID-19 has affected the world economy but in spite of that India has managed to achieve economic growth during the current year. It is anticipated that GDP growth for the year 2022-23 would be around 7% and also RBI has anticipated the GDP growth for the year 2023-24 to be at 6.4%.
- 22% y-o-y growth in GST has been observed and an amount of Rs.18 lakh crore has been collected during the year 2022-23 indicating that the manufacturing and service sector has grown during the year.
- Geopolitical changes during last year caused hike in crude oil, petroleum and commodity prices resulting in inflation throughout the world. RBI has targeted to bring down the inflation to 4% and increased the repo rate to 6.50% in February 2023.

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- During the budget Govt. has also made capital expenditure provision for infrastructure which will boost growth in business and service sector in the country.
- Banks play an important role in economic activities and banks and state govt. are working towards overall growth of the state. On analysing the data for the three quarters of 2022-23 it can be seen that there is positive growth in all the sectors and it can be only possible with combined efforts.
- Banks have expanded their branches and ATMs despite of the hilly terrain banks are dedicated to provide banking services to all the people of the state. Deposits and advances have also grown during the three quarters and CD ratio has also grown marginally. Out of total annual target, 90% of the same has been achieved till December 2022 hopefully the annual targets will also be achieved when we will analyse the yearly data.
- Special campaign for saturation in social security schemes has been launched by DFS from 01.04.2023 to 30.06.2024. He requested the banks to sensitise their branches regarding the campaign and make it a success.

**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 the discrepancies observed in the data submitted by the banks. He mentioned that few banks are reporting the progress lesser than previous quarter which is not possible. This kind of data reporting is jeopardising the image of the banks and also is misleading for policymakers while framing various targets and policies. He advised the banks to properly check their data before submission and SLBC to analyse the data properly.

He also informed the house that a saturation campaign for KCC fisheries is going to be launched. Earlier it was going to start from 1st April 2023 but now it will be from 1st May 2023 to 31st March 2024. He requested the member banks and LDMS to actively participate in the campaign and make it a huge success.

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 proceedings of the meeting placed hereunder for record and further necessary action by stakeholders.

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AGENDA ITEM NO.-1

CONFIRMATION OF MINUTES OF THE LAST SLBC MEETING HELD:

The Minutes of 166th State Level Bankers' Committee Meeting held on 06.12.2022 were circulated by the Convenor Bank to all SLBC members vide its letter No. DGM/SLBC/2022-23/166 dated 12.12.2022.

Since no comments were received from any quarter, the minutes of the 166th quarterly review meeting for quarter ended September, 2022 stands confirmed.

ACTION TAKEN REPORT

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

In-charge, SLBC shared the latest status of the unbanked villages in the state. Currently there are 5 unbanked villages on the portal; 3 of which are already covered by SBI BCs and the rest two villages are also getting the banking facilities by nearby bank branches or BCs.

Sh. Akshay Sood advised SLBC to recommend these villages for exemption as it is mentioned that the population is very low and banking facilities are being provided to them. It is not practicable to appoint a BC or open brick and mortar branch in these villages. The House unanimously recommended that the villages which have very low density of population should be exempted and removed from the category of 'Unbanked Villages.' Executive Director, UCO bank advised the banks to ensure that banking service should be provided to 100% population of these unbanked villages.

(Action Point: SLBC, and Member Banks)

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AGENDA ITEM NO.-2

AGENDA ITEM NO. 2.1: BANKING SECTOR BUSINESS PARAMETERS

Data regarding business parameters in the state was placed before the house. While discussing the low CD ratio in the state LDM Kullu stated that the developmental funds with the banks as deposit in Govt. accounts should not be considered as deposit. These funds are not deposited by public and it affects the overall CD ratio. Executive Director, UCO bank apprised that the basis of CD ratio calculation is uniform throughout the country.

Sh. Akshay Sood, Secretary, Finance, Govt. of HP mentioned that various schemes have been introduced during the budget this year. Banks should see this as an opportunity to increase their business resulting in improvement of CD Ratio. He also mentioned that HP is hilly State and we cannot expect CD ratio at par with other States of the Country owing to deficient infrastructural facilities.

(Action Point: Member Banks)

AGENDA ITEM NO.-3

AGENDA ITEM NO.3: Achievement Under Annual Credit Plan(ACP) 2022-23 up to Quarter Ended 31.12.2022

SLBC placed before house the data for achievement under ACP up to December Quarter and informed that the overall achievement is 89.78% of annual target. Under Priority sector banks have achieved 67.46% and under Non Priority Sector the achievement was 211.25%. The overall performance for last three quarters is quite satisfactory and with this pace it was hoped that banks must have achieved their annual targets.

(Action Point: Member Banks)

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AGENDA ITEM NO.-4

AGENDA ITEM NO.4.1: Progress under KCC saturation:

While Chief Manager, SLBC placed before the House the data for progress under KCC saturation it was requested to the Land Records department to make a provision in the eHimbhoomi (MEGH) portal to upload the data of those KCC borrowers also whose total exposure is below Rs.1.60 lakhs. This entry shall not create any charge on the land of those borrowers who have availed KCC below Rs.1.60 lakhs but the record of KCC holders shall be available at a single portal which will help the Banks and Agriculture Department to achieve the saturation drive.

Sh. Vikramjeet Singh from Revenue Department informed that they have completed 87% of digitalization and will share the same with the banks.

MD, HP State Cooperative bank apprised that the data for loans below 1.60 lakhs is not available on the portal as KCC up to Rs.1.60 lakh is exempted from charge creation.

The eHimbhoomi portal for charge creation on agriculture loans is functional but still there are 5 districts which have not implemented the same. LDM Bilaspur said that charge is entered on the portal but no official from Revenue Department checks it and finally charges are created manually. The same status was reported by other LDMs. Sh. Rajendra Kumar Saboo, Executive Director, UCO Bank requested the Secretary Finance to issue directions to the District Revenue Officers to further direct the field functionaries to approve the charges entered in the portal so that universal system of charge creation is implemented in the State. He also suggested that land records department should not accept any manual charge creation. Further he requested the department to make arrangement for data entry for loans below Rs.1.60 lakhs without any charge creation. It will give all KCC holders data at one place which will enhance the scope of KCC saturation. The Banks themselves can see which land holders have not been sanctioned a KCC and can be approached for availing the KCC facility.

(Action Point: Member Banks, SLBC & Department of Land Records)

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AGENDA ITEM NO.4.2 to 4.7: Progress under Govt. Sponsored Schemes(MMSY, NRLM, NULM, PMSVANIDHI, PMEGP, PMFME, AIF)

Data regarding progress under Govt. sponsored schemes was placed before the house. Representatives from the departments also mentioned their targets and progress during the year and requested the banks to clear the pendency in timely manner. Representative from Urban Development department requested the banks to claim for PMSVANIDHI interest subvention.

State Director, KVIC mentioned that there is Rs.20 Cr pending margin money under PMEGP. He requested the member banks to upload the application with sign and seal of branch while uploading the margin money claims to avoid rejection or delay in settlement.

Sh. Akshay Sood advised the Govt. departments to separately follow up with the banks apart from the SLBC meeting.

(Action point: Member banks)

AGENDA ITEM NO.-5

AGENDA ITEM NO.5.1 to 5.5: Financial Inclusion achievement up to 31.12.2022

The data for progress under social security schemes, Atal Pension Yojana, PMJDY, PMMY and FLC was presented before the house. Sh. Akshay Sood asked about the status of PMJDY coverage in the state. SLBC informed that the purpose of PMJDY is to have at least one saving account for each person but they can have normal saving account other than PMJDY therefore the exact status cannot be accessed.

(Action Point: Member Banks)

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AGENDA ITEM NO.-6

AGENDA ITEM NO.6.1 to 6.6 : Concurrent & Fresh/Miscellaneous Issues (Aadhaar Coverage, e-NWR, NEGSL & Special Saturation Campaign, PMSBY & PMJBY)

Progress under Aadhaar coverage and digital coverage was presented before the house for information purpose.

SLBC informed the house about the ongoing special Jansuraksha Saturation campaign from 01.04.2023 to 30.06.2023 and requested the member banks for active participation in the campaign. DFS has desired to hold the next SLBC meeting before 15th May 2023 and the progress under the campaign will also be reviewed during the meeting.

(Action: Member Banks)

AGENDA ITEM NO.-7

AGENDA ITEM NO.7.1 to 7.4: Review of recovery performance of banks upto 31.12.2022

SLBC shared the position of non-performing assets in the state. It was observed that NPA has slightly increased from the previous quarter. Banks were advised to keep a check on their NPA and if they have any issues regarding taking of possession under SARFAESI they can share the same as SLBC often receives such complaints from banks.

(Action: Member Banks)

AGENDA ITEM NO.-8

AGENDA ITEM NO.8.3: Review of performance of RSETIs (Rural Self Employment Training Institute) as on 31.12.2022

Progress of RSETIs during the last three quarters was shared and it was requested that the banks and LDMs should speed up the completion of RSETI buildings. LDM Mandi informed that they have finalized the land and approval is awaited.

(Action: LDMs)

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HIGHLIGHTS OF THE ADDRESS DELIVERED BY SH. AKSHAY SOOD, SECRETARY, FINANCE, GOVT. OF HIMACHAL PRADESH:

Sh.Akshay Sood, Secretary, Finance, Government of Himachal Pradesh apprised that banks play an important role in economic activities and achieving the economic growth. He mentioned that many new schemes have been announced during the budget 2023-24 and many of those schemes will be linked to the banks. He advised the member banks to actively promote these schemes so as to increase their business and make them success. He further advised the member banks and Govt. departments to stay in regular touch and organize review meeting frequently to review the progress and discuss the issues.

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

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16th STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 5th April, 2022 AT CONFERENCE HALL, HOTEL WOODVILLE PALACE, SHIMLA

(Annexure 1)

LIST OF PARTICIPANTS:

- I. Chief Guest:** **Sh. Akshay Sood**
Secretary, Finance,
Govt. of Himachal Pradesh
- II. Chairman:** **Sh. Rajendra Kumar Saboo**
Executive Director
UCO Bank
- 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.	Pavan Kumar Gupta	Director, Department of Telecom
2.	Ravinder Thakur	Joint Director, FCS & CA
3.	Raghubir Singh	Joint Director, Agriculture Department
4.	Jagan Thakur	Additional Director, Urban Development
5.	Rajendra Chauhan	Project Officer, Urban Development

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6.	Anil Thakur	Deputy Director, Industries Department
7.	Sanjeev Justa	Nodal Officer, KVIB
8.	Vikramjeet Singh	Tehsildar, Department of Land Record
9.	Sunil Chauhan	Deputy Director, Animal Husbandry Department
10.	Ved Prakash Verma	Deputy Director, Department of Telecom
11.	Brijesh Kumar Swarnkar	State Director, KVIC
12.	Dr. Somnath	Assistant Director, Fisheries Department
13.	Vaibhav Sharma	Project Manager, HPSRLM
14.	Satender Khattri	Jr. Executive, KVIC
15.	Chandan Parmar	Deputy Manager, IT Department
16.	Vijay Singh	Project Manager, UIDAI

**VIII): MEMBER BANKS:
SARVASHRI**

1.	Naresh Garg	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.	Rajender Singh	Chairman, HP Gramin Bank
5.	P N Krishnan	Deputy General Manager, Bank of India
6.	L S Chauhan	Assistant General Manager
7.	Shreepal Singh Tomar	Regional Head, Bank of Baroda
8.	N Ravichandran	Assistant General Manager, India Overseas Bank
9.	Ajith M. Nair	Assistant General Manager, Indian Bank
10.	S. S. Mathur	Regional Head, Central Bank of India
11.	Praveen Rai	Regional Head, Canara Bank
12.	Naresh Kumar	Deputy Regional Head, Union Bank of India
13.	Ravinder Kumar	Assistant General Manager, KCCB
14.	Rampaul Kalia	Assistant General Manager, JCCB
15.	Joginder Singh	Chief Manager, PNB
16.	Vivek Parihar	Chief Manager, Punjab & Sind Bank
17.	Vivek Chauhan	Loan Officer, HPARDB
18.	Mayank Suryavanshi	Cluster Head, Fino Payment Bank
19.	Sandeep Chauhan	Branch Head, Bandhan Bank
20.	Munishwer Jain	Branch Head, South Indian Bank
21.	Abhilash Dhiman	Assistant General Manager, IDBI

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22.	Manisha Kant	Assistant General Manager, IDBI
23.	Chetram Thakur	Credit Manager, Bank of India
24.	Ankush Chauhan	FI Coordinator, Bank of Baroda
25.	Chamandeep Singh	Manager, Union Bank of India
26.	Dinesh Kumar	Officer, Central Bank of India
27.	Jeet Kumar	Deputy Manager, State Bank of India
28.	Bhushan Sharma	Manager, Ujjivan Small Finance Bank
29.	Sukhdev Gupta	Senior Manager, IDFC
30.	Harvinder Singh Kapoor	Regional Head, HDFC
31.	Virender Sharma	Cluster Head, HDFC
32.	Vinay kumar	Business Manager, AU Small Finance Bank
33.	Karan Garg	Branch Manager, Kotak Mahindra Bank
34.	Ashu Mittal	Cluster Head, Axis Bank
35.	Sachin Sood	Senior Manager, Yes Bank
36.	Prabhjeet Singh Purba	Zonal Manager, ICICI Bank
37.	Sanjeev Kumar	Branch Head, J & K Bank
38.	JyotiVashisth	Manager, Bank of Maharashtra
39.	Ranveer Singh	Circle Head, IPPB
40.	Himanshu Negi	Assistant Manager, IPPB

**IX): LEAD DISTRICT MANAGERS:
SARVASHRI**

1.	Ashok Kumar Gupta	LDM-Bilaspur
2.	D. C. Chauhan	LDM-Chamba
3.	Ajay Kumar Katna	LDMO-Hamirpur
4.	Kuldeep Kaushal	LDM-Kangra
5.	Tilak Raj Dogra	LDM-Kinnaur
6.	Bhima Dutta	LDM-Shimla
7.	Rajeev Arora	LDM-Sirmaur
8.	PamaChhering	LDM- Kullu
9.	S.K. Bodh	LDM-Mandi
10.	G. C. Bhatti	LDM-Una
11.	NorbuChhering	LDM- LahaulSpiti
12.	Tashi Negi	LDMO- Solan

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X): INSURANCE COMPANIES:

1	Vinod Kumar	Manager, SBI
2	Nitin Kumar Minhas	Manager, LIC

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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