

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

संदर्भ संख्या: रा.स्त.बैं.स./2022-23/168

दिनांक: 01.06.2023

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

विषय: 168वीं राज्य स्तरीय बैंकर्स समिति की बैठक के कार्यवृत्त।
Sub: Minutes of 168th State Level Bankers' Committee Meeting.

महोदय/Sir,

इस पत्र के साथ हम राज्य स्तरीय बैंकर्स समिति की 168वीं बैठक के कार्यवृत्त जो 18.05.2023 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 168th State Level Bankers' Committee Meeting of SLBC HP held on 18.05.2023, at Hotel Woodville Palace, Shimla, for your information and necessary action.

सादर/ Regards,

भवदीय/ Yours faithfully,



(प्रदीप आनंद केशरी)

उप महाप्रबंधक एवं संयोजक/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 18.05.2023
AT HOTEL WOODVILLE PALACE, SHIMLA

The 168th Meeting of State Level Bankers' Committee- Himachal Pradesh was held on 18th May, 2023 to review the performance of banking sector in the State for the quarter ended March, 2023. Sh. Rajendra Kumar Saboo, Executive Director, UCO Bank chaired the meeting and Sh. Manish Garg, IAS, Principal Secretary, Finance, Govt. of Himachal Pradesh co-chaired the meeting. Dr. Sanjay Kumar, Director, DFS, Govt. of India was also present in the meeting.

The meeting started with the permission of the Chair at 11.00 AM 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 financial year 2022-23 and apprised the house that:

- The financial year 2022-23 has been a progressive year for our country, as despite of many external challenges India has shown steady economic growth. India's consumer price index inflation reduced to 4.7% in April 2023 indicating stability in rate of interest.
- GST collection during the year 2022-23 has shown 22.7% year on year growth and India has the highest GST collection of Rs.1.87 lakh crore during April 2023.

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- In Himachal Pradesh banks have opened 65 new bank branches and 49 ATMs and there has been significant growth in deposit and credit. Banks in the state have achieved 121% of ACP targets for the year 2022-23 whereas the ACP achievement during 2021-22 was 99% but this year banks have surpassed the targets. All the member banks deserve appreciation for the progress.
- Being a hilly state with low industrial activities banks have achieved 5 out of 7 national parameters set by RBI. Under agriculture banks have achieved 17.13 % of total advances as against the target of 18%. The subcommittee on agriculture, formed under the chairmanship of Secretary, Agriculture, can work out strategies to increase the credit flow to this sector.
- Annual Credit Plan for financial year 2023-24 has been laid. LDMs have distributed the targets bank wise and same has been uploaded on the portal.
- Banks have covered 33% of Gram Panchayats under the special campaign for saturation in social security schemes, rest of the villages also to be covered with maximum enrolments, so that the target can be achieved within the given time.

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

Dr. Sanjay Kumar, Director, DFS began his address by welcoming the dignitaries sitting on the dais. He apprised that the main aspect of banking are credit and deposit, which forms the CD ratio and Himachal Pradesh has CD ratio just above 40%, below 40% is considered as critically low. All the banks in the state need to improve their performance. He apprised that state govt. and central govt. are continuously framing new schemes to support the needy people; banks should actively participate to make these schemes successful.

He informed the house that India is about to reach Rs.50crore Jandhan accounts. He apprised that the Jansuraksha schemes are not limited to Jandhan accounts only, all the people falling in the age bracket of the schemes can avail the benefits. District wise targets have been allotted under the campaign but the banks should always try to achieve saturation under the scheme as it is for welfare of people. He advised the member banks to cover 100% gram panchayats and not only for the sake of covering; the focus should be to enrol the eligible people under the Jansuraksha schemes.

Discussion on Agenda Items

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The Chief Manager, 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.

AGENDA ITEM NO.-1

CONFIRMATION OF MINUTES OF THE LAST SLBC MEETING HELD:

The Minutes of 167th State Level Bankers' Committee Meeting held on 05.04.2023 were circulated by the Convenor Bank to all SLBC members vide its letter No. DGM/SLBC/2023-24/167 dated 17.04.2023.

Since no comments were received from any quarter, the minutes of the 167th quarterly review meeting for quarter ended December, 2023 stands confirmed and adopted.

ACTION TAKEN REPORT

Agenda Item No.1.1: Database for KCC borrowers on E-Himbhoomi portal.

During 167th SLBC meeting it was discussed to create a separate database for KCC borrowers where creation of charge is not applicable. SLBC has requested Director Land records vide letter dated 10.04.2023 to explore the possibilities. Joint Director Land records, apprised the house that they had discussion with the department and it was decided to hold a meeting with the stake holders and IT team to discuss the requirements.

(Action Point: SLBC & Department of Land Records)

Agenda Item No.1.2: Data cleaning and correction of information related to SLBC.

GM NABARD has pointed out few discrepancies in SLBC data during 167th SLBC meeting. SLBC has conducted a meeting on 26.04.2023, with NABARD and nodal banks and it was suggested that Disbursement in KCC/CC Accounts should not be reported more than sanctioned limit. Minutes and direction as emerged during the meeting were circulated amongst all members vide letter dated 27.04.2023.

(Action Point: 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. Sh. Manish Garg, Principal Secretary, Govt. of HP, questioned about the steady decline in CD ratio, particularly during the year 2016-17. Executive Director, UCO Bank apprised that the growth in deposit is more than the growth in Credit. Sh. Manish Garg, advised SLBC to analyze the reason for decline and present a report in next SLBC meeting. DGM, RBI informed the house that they have done a study on this matter and will share the study report with the banks and SLBC.

Project Manager from AIF apprised the house that that indirect agriculture like CA houses, ware houses etc. are reported under MSME but as per RBI instructions these loans should be reported under indirect agriculture. It will help us to achieve the criteria of 18% of total credit to agriculture.

(Action Point: SLBC, RBI & Member Banks)

AGENDA ITEM NO.-3

AGENDA ITEM NO.3: Achievement Under Annual Credit Plan(ACP) 2022-23

SLBC placed before house the data for achievement under ACP during the Financial Year 2022-23 and informed that the overall achievement is 121.39% of annual target. Under Priority sector banks have achieved 93.24% and under Non Priority Sector the achievement was 274.62%. Banks have surpassed the ACP targets during the year 2022-23.

Sh. Manish Garg, observed that few banks are having ACP achievement more than 200% and it does not give a clear idea of actual achievement. DGM & Convenor SLBC assured that from next meeting onwards the data for absolute growth will be shown separately.

(Action Point: SLBC)

AGENDA ITEM NO.-4

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AGENDA ITEM NO.4.1& 4.2: Progress under KCC saturation:

SLBC placed before house the data for progress under KCC saturation. GM NABARD, pointed out that as per the SLBC data more than 3.5 Lakh KCC has been issued during last three years but the total increase under KCC is around 35000 only. Sh. Manish Garg, advised SLBC to collect the data for fresh KCC separately. DGM, RBI assured to add report on the SLBC portal for submission of fresh KCC data.

Sh. Manish Garg, Principal Secretary, Finance, Govt. of HP advised the member banks to strive for coverage of at least 50% farmers in the state.

(Action Point: Member Banks, SLBC&RBI)

AGENDA ITEM NO.4.3 & 4.4: Progress under Mukhya Mantri Swavlamban Yojana (MMSY):

Data regarding progress under MMSY was placed before the house. Sh. Sanjay Sharma, Additional Director, Industries Department informed that the pendency during the year 2022-23 was mainly due to lack of funds and as of now there is no clarification regarding the scheme whether it will be continued or not. He further informed about the launch of new scheme by state Govt. named "Rajeev Gandhi Swarozgar Yojana" and detailed circular regarding the scheme will be issued soon.

Sh. Manish Garg, advised the member banks to hold the applications under the scheme as the state Govt. is modifying the present guidelines which will be circulated soon.

(Action Point: Member Banks)

AGENDA ITEM NO. 4.5: Progress under National Rural Livelihood Mission (NRLM) :

Deputy CEO HPSRLM, discussed few issues faced by SHG members while taking credit from banks, clarification regarding the same was given by SLBC as those issues were already discussed during the subcommittee meeting held on 01.06.2022 and 01.12.2022. Regional Director RBI, advised SLBC to issue a circular to member banks in the state, regarding clarification of the issues.

DGM & Convenor, SLBC requested RBI to issue clarification regarding geographically difficult area mentioned in SHG Master Circular issued by RBI, as it is not clear which

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area is to be considered difficult for considering relaxation in number of SHG members. GM, HP State Cooperative Bank apprised that it is not mandatory to take PAN card for SHG loans. Representative from HPSRLM assured to share the branch wise list where SHGs are facing issues.

Sh. Manish Garg, advised SLBC to share the comparative NPA data for state and national level.

(Note: In the intervening period of Minutes preparation, SLBC Office has issued common circular through email, after seeking clarification from RBI, vide Cir. No.रा.स्त.बैं.स./2023-24/11 dated 25.05.2023.)

(Action Point: SLBC, RBI & HPSRLM)

AGENDA ITEM NO. 4.6 to 4.13: Progress under NULM, PMSVANIDHI and PMEGP :

Data regarding progress under NULM, PMSVANIDHI and PMEGP was placed before the house. Representatives from the Urban Development informed the house that banks have surpassed the target under NULM as 378 loans were sanctioned against the target of 310 during the year 2022-23. He apprised that under PMSVANidhi we have a total target of sanctioning loans to 5000 street vendors; he requested the member banks for timely disposal of pending cases and ensure digital on boarding of all the street vendors taking loan under the scheme.

Nodal Officer from KVIC apprised that banks have surpassed the targets under PMEGP but there is Rs.22Cr. pending for margin money claim by banks and Rs.21Cr. is pending for sanction with banks.

(Action point: Member banks)

AGENDA ITEM NO.4.14 : Progress under Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme (PMFME):

Representative from PMFME apprised the house that the response under the scheme is good in the state as we have sanctioned 788 loans against the target of 428 till now. Department has increased the target for Himachal Pradesh, earlier it was 1294 accounts for 5 years but now it has been increased to 1538. He added that the rejection rate is higher under the scheme as applicant selects two banks while applying the loan and if the application is rejected it will reflect in rejection data for both the banks.

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Sh. Manish Garg, Principal Secretary, Finance, advised to add a column for sanction amount while presenting the data. He further advised the member banks to clear the long pending cases on priority bases.

(Action point: Member banks & SLBC)

AGENDA ITEM NO. 4.15 & 4.16 : Progress under National Agriculture Infrastructure Development Fund (AIF):

Representative from AIF apprised the house that there is a target of 925 Crore for the state for 6 years i.e. till 2025-26 and we have sanctioned Rs.65 Crore loans till now. Sh. Manish Garg advised to set a target of at least Rs.300 Crore in order to achieve the overall target in stipulated time.

Representative from AIF requested the banks upload the loans sanctioned after 08.07.2020 for activities covered under AIF on the portal as it will improve our performance.

(Action point: Member banks)

AGENDA ITEM NO.-5

AGENDA ITEM NO.5.1 to 5.4: Financial Inclusion achievement up to 31.03.2023

The data for progress under social security schemes, Atal Pension Yojana, PMJDY, PMMY and FLC was presented before the house. Dr. Sanjay Kumar, Director, DFS advised that all the districts should achieve the targets under the ongoing Jansuraksha campaign. He advised the banks to work on mission mode to make this campaign a huge success.

(Action Point: Member Banks & LDMs)

AGENDA ITEM NO.-6

AGENDA ITEM NO.6.1 to 6.5 : Concurrent & Fresh/Miscellaneous Issues:

The Parliamentary Standing Committee on Rural Development and Panchayati Raj visited Dharamshala from 9th to 11th May, 2023. The Committee has recommended that

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SLBC will monitor the complaints related to MNREGA and SHG. It was resolved that all Banks shall submit the same through portal from June, 2023 onward.

(Action: SLBC, LDMs & Member Banks)

AGENDA ITEM NO.-7

AGENDA ITEM NO.7.1 to 7.3: Review of recovery performance of banks upto 31.03.2023

SLBC shared the position of non-performing assets in the state. It was observed that NPA has decreased from the previous quarter.

AGENDA ITEM NO.-8

AGENDA ITEM NO.8.3: Review of performance of RSETIs (Rural Self Employment Training Institute) as on 31.03.2023

Progress of RSETIs during the financial year 2022-23 was shared with the house. Sh. Manish Garg, Principal Secretary, inquired about the courses being offered in RSETIs. State Director, RSETI apprised that all the courses offered in RSETI are approved by Ministry of Rural Development and settlement ratio in Himachal is above 50%. However the Credit linkage in the state is low.

Sh. Manish Garg, advised to LDM Kinnaur to explore the possibility in consultation with District Administration for opening RSETI in district Kinnaur. He was advised to submit a survey report to SLBC which will be discussed in next SLBC meeting.

(Action: LDM Kinnaur)

HIGHLIGHTS OF THE ADDRESS DELIVERED BY SH. MANISH GARG, IAS, PRINCIPAL SECRETARY, FINANCE, GOVT. OF HIMACHAL PRADESH:

Sh. Manish Garg, IAS, Principal Secretary, Finance, Government of Himachal Pradesh apprised that banking is important sector for economic growth as the data indicates capital investment. The deposit and credit has increased which shows that banks are working well in the state. He advised the bankers to set a target to increase the CD ratio

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substantially and improve their performance in Jansuraksha campaign. He advised the banks to adopt more target oriented approach.

Sh. Manish Garg informed the house about the new Education Loan scheme launched by the state govt. with 1% rate of interest and Rajiv Gandhi Swarozgar Yojana for unemployed youth in the state. He advised the Banks and SLBC that the ACP targets should be realistic and SLBC should present revised ACP and CD ratio target in the next meeting.

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

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**168th STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH
HELD ON 18th MAY, 2023 AT CONFERENCE HALL, HOTEL WOODVILLE PALACE,
SHIMLA.**

(Annexure 1)

LIST OF PARTICIPANTS:

I. **Chairman:** Sh. Rajendra Kumar Saboo
Executive Director
UCO Bank

II. **Co-Chairman:** Sh. Manish Garg, IAS,
Principal Secretary, Finance,
Govt. of Himachal Pradesh

III. **Dr.Sanjay Kumar, Director, DFS, Govt. Of India**

IV. **Convenor SLBC:** Sh. Pradeep Anand Keshari,
Deputy General Manager & Convenor SLBC HP,
UCO Bank

V. RESERVE BANK OF INDIA & NABARD:

SARVASHRI:

Sl.	NAME	DESIGNATION
1.	R S Amar	Regional Director, RBI
2.	Pitamber Aggarwal	DGM,RBI
3.	Ashish Sharma	AGM,RBI
4.	Vivek Pathania	GM NABARD

VI. STATE GOVERNMENT OFFICIALS:

SARVASHRI:

Sl.	NAME	DESIGNATION
1.	Pavan Kumar Gupta	Director, Department of Telecom
2.	S. S. Rathore	Joint Director, FCS & CA

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3.	Naresh Sharma	Deputy Director, Agriculture Department
4.	Dr Munish Kumar Batta	Joint Director, Animal Husbandry
5.	Rajendra Chauhan	Project Officer, Urban Development
6.	Sanjay Sharma	Additional Director, Industries Department
7.	Sanjeev Justa	Nodal Officer, KVIB
8.	Chandan Kapoor	Joint Director, Department of Land Record
9.	Lalit Kumar	SO(FSA), ESOMSA
10.	Amir Singh	AC(FSA), ESOMSA
11.	Gagan Kumar Tiwari	Nodal Officer, KVIC
12.	Dr.Somnath	Assistant Director, Fisheries Department
13.	Vaibhav Sharma	Project Manager, HPSRLM
14.	Ankit Kotia	Deputy CEO, HPSRLM
15.	Manish Kumar	SLPM, Department of Industries
16.	Prachi Punia	AGM, National Housing Bank
17.	Ummed Singh	Team Leader, PMU AIF
18.	Afreen	Project Manager, PMU AIF
19.	J P Singh	State Director, RSETI

VII: MEMBER BANKS:

SARVASHRI

Sl.	NAME	DESIGNATION
1.	Naresh Kumar Garg	General Manager, Punjab National Bank
2.	D K Sandhu	Deputy General Manager, State Bank of India
3.	Rajender Singh	Chairman, HP Gramin Bank
4.	Bisheshar Sharma	General Manager, HP State Cooperative Bank
5.	L R Verma	Managing Director, JCCB
6.	Mukesh Upadhyay	Deputy General Manager, Bank of Maharashtra
7.	Rakesh Kumar	Deputy General Manager, KCCB
8.	L S Chauhan	Assistant General Manager
9.	Shreepal Singh Tomar	Regional Head, Bank of Baroda
10.	N Ravichandran	Assistant General Manager, India Overseas Bank
11.	Kajal Singh	Assistant General Manager, Indian Bank
12.	Mukesh Chaudhary	Assistant General Manager, Central Bank of India
13.	Rajeev Vohra	Regional Head, Canara Bank

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14.	R N Jamalta	General Manager, HPSARD Bank
15.	Shashikant Prasad	Deputy Zonal Manager, Bank of India
16.	Iftikhar Abdullah	Assistant General Manager, J&K Bank
17.	Kuldeep Singh	Assistant General Manager, JCCB
18.	Joginder Singh	Chief Manager, PNB
19.	Vivek Parihar	Chief Manager, Punjab & Sind Bank
20.	Chander Mohan	Chief Manager, Bank of India
21.	Viplove Kumar	Regional Head, Fino Payment Bank
22.	Sandeep Chauhan	Branch Head, Bandhan Bank
23.	Munishwer Jain	Branch Head, South Indian Bank
24.	Akshu Chandel	PS Incharge, Bank of Baroda
25.	Chamandeep Singh	Manager, Union Bank of India
26.	Nisha Verma	Manager, Central Bank of India
27.	Jeet Kumar	Deputy Manager, State Bank of India
28.	Himanshu S Kapoor	Regional Head, HDFC Bank
29.	Anup Negi	Deputy Manager, IDFC First
30.	Kuldeep Sharma	Assistant VP, HDFC Bank
31.	Sunita Thakur	Senior Manager, ARDB
32.	Parveen Arora	Deputy general Manager, Parwanoo UCB
33.	Karan Garg	Branch Manager, Kotak Mahindra Bank
34.	Ashish Mittal	Cluster Head, Axis Bank
35.	Rajeev K Mahajan	VP, Axis Bank
36.	Sanjay Chauhan	Senior Manager, Yes Bank
37.	Prabhjeet Singh Purba	Zonal Manager, ICICI Bank
38.	Sanjeev Kumar	Branch Head, J & K Bank
39.	JyotiVashisth	Manager, Bank of Maharashtra
40.	Ranveer Singh	Circle Head, IPPB
41.	Himanshu Negi	Assistant Manager, IPPB
42.	Gaurav Chandan	Assistant Manager, Bhagat Bank
43.	Vinay Kumar	Branch Manager, AU Small Finance Bank

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VIII): LEAD DISTRICT MANAGERS:

SARVASHRI

Sl.	NAME	DESIGNATION
1.	Ashok Kumar Gupta	LDM-Bilaspur
2.	D. C. Chauhan	LDM-Chamba
3.	Laxmi Narayan	LDM-Hamirpur
4.	Kuldeep Kaushal	LDM-Kangra
5.	Tilak Raj Dogra	LDM-Kinnaur
6.	Bhima Dutta	LDM-Shimla
7.	Rajeev Arora	LDM-Sirmaur
8.	S.K. Bodh	LDM- Kullu
9.	Sanjay Kumar	LDM-Mandi
10.	G. C. Bhatti	LDM-Una
11.	Norbu Chhering	LDM- LahaulSpiti
12.	Tamanna Modgil	LDM- Solan

IX): INSURANCE COMPANIES:

Sl.	NAME	DESIGNATION
1	Ajay Kumar	State Coordinator, AIC
2	Manohar Lal	LIC
3	Supriya Dhauta	Deputy Manager, SBI-GIC

X): SLBC REPRESENTATIVES:

Sl.	NAME	DESIGNATION
1	J P Negi	AGM & SLBC In-charge
2	Ramesh Dadhwal	Chief Manager
3	Pankaj Sharma	Senior Manager
4	Harsh Vardhan Katna	Manager
5	Sapna Chauhan	Manager

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