

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

संदर्भ संख्या: रा.स्त.बैं.स./2023-24/170

दिनांक: 08.12.2023

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

विषय: 170वीं राज्य स्तरीय बैंकर्स समिति की बैठक के कार्यवृत्त।
Sub: Minutes of 170th State Level Bankers' Committee Meeting.

महोदय/Sir,

हम आपकी जानकारी और आवश्यक कार्रवाई के लिए, 30.11.2023 को होटल वुडविले पैलेस, शिमला में आयोजित एसएलबीसी एचपी की 170वीं राज्य स्तरीय बैंकर्स समिति की बैठक के कार्यवृत्त नीचे संलग्न कर रहे हैं।

We are appending below the Minutes of 170th State Level Bankers' Committee Meeting of SLBC HP held on 30.11.2023, 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 30.11.2023
AT HOTEL WOODVILLE PALACE, SHIMLA

170th Meeting of State Level Bankers' Committee- Himachal Pradesh was held on 30th November, 2023 to review the performance of banking sector in the State for the quarter ended September, 2023. Sh. Ashwani Kumar, MD & CEO, UCO Bank chaired the meeting and Sh. Devesh Kumar, Principal Secretary, Finance, Govt. of HP was not able to attend the meeting due to unavoidable circumstances.

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 ASHWANI KUMAR, MD & CEO, UCO BANK:

Sh. Ashwani Kumar, 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 first two quarters of financial year 2023-24 and apprised the house that:

- The banking industry in India plays a vital role in the development of the economy. Public sector banks cumulative profit has increased by 31% for the same period last year.
- As far as the State of HP is concerned, the first half year of the year have shown healthy results. During the second quarter, we have added 16 ATMs and 12 Branches in the state. Also the deposit has increased by Rs. 7025 Crores and

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advances by Rs.2538 Crores during this quarter. Overall Banks in the state have achieved 48% of their annual credit Plan-PS of annual target.

- Despite being a hilly state with low industrial activities, the Banks are above in their achievements as compared to National Parameters set by RBI.
- Banks are contributing to their best in Government sponsored schemes and other social security schemes as well.
- He informed the house that in order to ensure maximum coverage under Jansuraksha schemes an intensive saturation campaign was rolled out by DFS, from 01.10.2023 to 31.12.2023 at Gram Panchayat Level.
- Govt. of India has launched Viksit Bharat Sankalp Yatra on 15th November 2023 on the occasion of Janjatiya Gaurav Divas with an objective to reach out to the vulnerable that are eligible under various schemes but have not availed the benefit so far and enrolment of potential beneficiaries during the yatra.

Discussion on Agenda Items

The 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.

AGENDA ITEM NO.-1

CONFIRMATION OF MINUTES OF THE LAST SLBC MEETING HELD:

The Minutes of 169th State Level Bankers' Committee Meeting held on 31.08.2023 were circulated by the Convenor Bank to all SLBC members vide its letter No. DGM/SLBC/2023-24/169 dated 13.09.2023.

Since no comments were received from any quarter, the minutes of the 169th quarterly review meeting for quarter ended June, 2023 stands confirmed and adopted.

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ACTION TAKEN REPORT

Agenda Item No.1.1: Opening of RSETI in District Kinnaur.

During 168th SLBC meeting, Sh. Manish Garg, Principal Secretary, Finance, Govt. of HP has advised SLBC & LDM Kinnaur to explore the possibilities of opening of RSETI in District Kinnaur. LDM Kinnaur informed that DC Kinnaur has assured to allot land for RSETI and meanwhile de-notified school building will be provided for functioning of RSETI.

Chairman SLBC, MD & CEO, UCO Bank advised LDM Kinnaur and PNB to fix a timeline for opening of RSETI in the district. GM PNB assured to start the functioning of RSETI by April 2024.

(Action Point: LDM Kinnaur & PNB)

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 and it was observed that there is slight decline in CD ratio from the last quarter as deposit has increased at higher rate as compared to the total advances.

AGENDA ITEM NO.-3

AGENDA ITEM NO.3: Achievement up to quarter ended Septemebr 2023 Under Annual Credit Plan(ACP) 2023-24

SLBC placed before house the data for achievement under ACP during the first two quarter of Financial Year 2023-24 and informed that banks have achieved 48% of their annual targets under Priority sector.

Sh. Ashwani Kumar, MD & CEO UCO bank observed that ACP achievement under other sectors is low as presented in the data, which may indicate that the targets

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allotted in these sectors are not according to the potential. The target allotment should be as per the past performance. He further observed that the private sector banks performance under ACP achievement is on higher side and Public sector banks should also improve their performance as there is a lot of potential in the state.

LDMs of the districts with low ACP achievement were also advised to focus and improve their performance before next quarter.

(Action Point: Member Banks & LDMs)

AGENDA ITEM NO.-4

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

SLBC placed before house the data for progress under KCC saturation. MD & CEO UCO Bank advised member banks not to keep sponsored cases pending beyond 15 days. LDMs with major pendency were advised to clear the pending cases and update the data on the portal.

(Action Point: Member Banks & LDMs)

AGENDA ITEM NO. 4.3: Progress under National Rural Livelihood Mission (NRLM) :

Sh. Ravinder Dhiman from NRLM, apprised that the timeline for sanctioning of SHG loan is 15 days from the receipt of applications, but banks are not following the timeline. He mentioned that the pendency level has decreased after the SLBC subcommittee meeting but still there are many cases pending for more than 15 days.

MD & CEO, UCO Bank advised the member banks to sanction maximum SHG loans in time bound manner as it is a good source of business and NPA% under SHG is also low.

(Action Point: HPSRLM & Member Banks)

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

Additional Director, Industries Department apprised the house that more than 800 cases are pending with the banks and requested the member banks to clear the

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pending cases timely. Banks with majority of pending cases informed that earlier there was some ambiguity regarding the scheme due to which banks were not sanctioning the cases, and now after getting the clarity banks assured to sanction the pending cases within two weeks.

MD & CEO, UCO Bank advised the members to organize a separate meeting to review the progress after few days, and in the meantime banks can clarify their queries with the department.

(Action point: Industries Department & Member Banks)

AGENDA ITEM 4.4.1: Progress under PMSVANIDHI:

Representative from Urban Development Department appreciated the bank's performance under the scheme as banks have already achieved the targets for third tranche. He requested the member banks to clear the pending cases timely in order to achieve the revised targets under first and second tranche.

(Action point: Member Banks)

AGENDA ITEM NO. 4.5, 4.6 & 4.7: Progress under PMEGP, PMFME:

SLBC presented the data for progress under PMEGP, Assistant Director, KVIC apprised that our state has already achieved the annual target for sanction and he requested the member banks to claim the subsidy amount pending for claim as after the disbursement of this claim our target for margin money claim will also be achieved, approximately Rs.18 Crore amount is pending for claim.

MD & CEO, UCO Bank requested the member banks to speed up the claim process as it is in banker's favor only. Assistant Director, KVIC, apprised the house that there are few cases after the FY 2019-20 that are pending margin money claim disbursement due to third party physical verification. Due to some policy matters many such cases are pending PAN India, Department has already reported their concern with the Principal Secretary Himachal Pradesh. He requested SLBC to take up the matter with Joint Secretary, MSME, KVIC, Govt. of India, to complete the process of third party physical verification in time bound manner to complete the disbursement of margin money.

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Additional Director, Industries Department apprised the house that our state has been performing well under the scheme and recently got awarded by the Hon'ble President of India. He requested the member banks for timely disposal of sponsored cases.

(Action point: Member banks & SLBC)

AGENDA ITEM NO. 4.8: Progress under National Agriculture Infrastructure Development Fund (AIF):

Data for progress under the scheme was presented before the house. Representative from AIF apprised the house regarding the scheme and informed that the department is running various campaigns to popularize the scheme and sourcing of applications. He requested the member banks for converting the existing loans sanctioned after July 2020 for activities included under AIF, as it will help the beneficiary to get the benefits of the schemes and also help in achieving the targets.

(Action point: Member banks)

AGENDA ITEM NO.-5

AGENDA ITEM NO.5.1 to 5.6: Financial Inclusion achievement during the quarter ended September 2023.

The data for progress under social security schemes, Atal Pension Yojana, PMJDY, PMMY and FLC was presented before the house. SLBC informed the house about the ongoing Viksit Bharat Sankalp Yatra (VBSY) campaign and requested the member banks and LDMs to report timely as DFS is regularly monitoring the progress.

DGM, RBI advised the member banks to ensure conducting monthly financial literacy camp by all the rural branches, as financial awareness is very crucial to avoid the various financial frauds occurring these days. NABARD also informed the member banks that they provide financial assistance for conducting FL camps.

(Action Point: Member Banks)

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AGENDA ITEM NO.-6

AGENDA ITEM NO.6.11 : Natural Calamity:

SLBC apprised the house that SBI has requested RBI to extend the period for restructuring as many affected accounts were pending to avail the benefit. On representation submitted by SLBC on behalf of SBI, RBI has extended the period for restructuring by one month in continuation of existing three months period. SLBC requested the member banks to restructure all the eligible accounts within the given time period.

Committee also observed that the notification regarding assessment of crop loss is still awaited from the state Govt.

(Action: Member Banks)

AGENDA ITEM NO.-7

AGENDA ITEM NO.7.1 to 7.2: Review of recovery performance of banks up to 30.09.2023

SLBC shared the position of non-performing assets in the state. It was observed that there is slight decrease in NPA from last quarter. RBI pointed out that Cooperative sector banks are having the highest NPA and advised the SLBC to seek reason from these banks for such high NPA.

(Action: SLBC & Member Banks)

AGENDA ITEM NO.-8

AGENDA ITEM NO.8.1: Review of performance of RSETIs (Rural Self Employment Training Institute) as on 30.09.2023

Progress of RSETIs during the quarter ended September 2023 was shared with the house. SLBC informed the house that more than Rs.10 Crore claim is pending with the

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Rural Development Department. Representative from SRLM apprised the house that RSETI is a centrally sponsored scheme and the central Govt. has approved a budget of Rs. 11 Crore for the scheme but there is no provision for the scheme in State budget. They requested SLBC to take up the matter with the state Govt.

(Action: HP SRLM & SLBC)

Important points raised during the meeting:

- It was observed during the presentation of the data that there is low participation of Private sector banks in Government sponsored schemes.
- There is non-participation of many banks in the SLBC meeting which dilutes the purpose of quarterly review meeting.

The Chairman advised SLBC to issue necessary directions to all the controlling heads of member banks to attend the meeting invariably without fail in future.

The meeting ended with a vote of thanks to the Chair by Smt. Kusum Gupta, AGM & In charge, SLBC.

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170th STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 30th NOVEMBER, 2023 AT CONFERENCE HALL, HOTEL WOODVILLE PALACE, SHIMLA.

(Annexure 1)

LIST OF PARTICIPANTS:

1.	Sh. Ashwani Kumar	MD & CEO, UCO Bank
2.	Sh. Devesh Kumar	Principal Secretary, Finance, Govt. of HP
3.	Sh. Pradeep Anand Keshari	Deputy General Manager & Convenor SLBC

RESERVE BANK OF INDIA & NABARD:

1.	Sh. R S Amar	Regional Director, RBI
2.	Sh. Manohar Lal	DGM, NABARD
3.	Sh. Pitamber Aggarwal	DGM, RBI
4.	Sh. Ashish Sharma	AGM, RBI
5.	Sh. Rahul Joshi	Manager, RBI

STATE GOVERNMENT OFFICIALS:

1.	Sh. Pavan Gupta	Director, Department of Telecom
2.	Dr. Satish Sharma	Joint Director, Horticulture Department
3.	Sh. Jeet Singh	Joint Director, Agriculture Department
4.	Sh. Sanjay Sharma	Additional Director, Industries Department
5.	Sh. Vikram Jeet Singh	Tehsildar, Department of Land Record
6.	Sh. Madan Chauhan	Deputy Director, WCD
7.	Sh. Rajendra Chauhan	Project Officer, Urban Development Department
8.	Sh. Gagan Kumar Tiwari	Assistant Director, KVIC
9.	Dr. Sukesh Kefta	Senior Veterinary Officer, Animal Husbandry
10.	Sh. Ravinder Dhiman	SPM-FI, HPSRLM
11.	Sh. Ummed Singh	TL, AIF
12.	Sh. Vaibhav Sharma	Young Professional, HPSRLM

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MEMBER BANKS:

1.	Sh. Naresh Kumar Garg	General Manager, Punjab National Bank
2.	Sh. Shrawan Manta	MD, HP State Cooperative Bank
3.	Sh. Devinder Sandhu	DGM, State Bank of India
4.	Sh. Rajender Singh	Chairman, HP Gramin Bank
5.	Sh. R K Khagta	Deputy General Manager, KCCB
6.	Sh. R N Jamalta	General Manager, HP ARDB
7.	Sh. Mukesh Upadhyay	Deputy General Manager, Bank of Maharashtra
8.	Sh. Arun Kumar Jain	Deputy General Manager, IDBI Bank
9.	Sh. L S Chauhan	Assistant General Manager
10.	Sh. Shreepal Singh Tomar	Regional Head, Bank of Baroda
11.	Sh. N Ravichandran	Assistant General Manager, India Overseas Bank
12.	Smt. Kajal Singh	Assistant General Manager, Indian Bank
13.	Sh. Vikrant Guleria	Deputy Regional Head, Central Bank of India
14.	Sh. Kamal Sharma	Assistant General Manager, UCO Bank
15.	Sh. Rakesh Kumar	Assistant General Manager, HP ARDB
16.	Sh. Paramjit Singh	Assistant General Manager, Bank of India
17.	Sh. Praveen Rai	Assistant General Manager, Canara Bank
18.	Sh. Rewatiram V Sinha	Assistant General Manager, Union Bank of India
19.	Sh. Yash Bansal	Chief Manager, PNB
20.	Sh. Anuj Gupta	Chief Manager, Indian Bank
21.	Sh. Surender Kumar	Chief Manager, HP Gramin Bank
22.	Sh. Vivek Parihar	Chief Manager, Punjab & Sind Bank
23.	Sh. Dinesh Kumar	Senior Manager, UCO Bank
24.	Sh. Iftikar Abdullah	Regional Head, J&K Bank
25.	Sh. Harvinder S. Kapoor	Regional Head, HDFC Bank
26.	Sh. Parveen Arora	Deputy general Manager, Parwanoo UCB
27.	Sh. Ashish Mittal	Cluster Head, Axis Bank
28.	Smt. Monika Bhandari Nainta	Regional Head, Indusind Bank
29.	Sh. Deepak Kataria	Regional Head, ICICI Bank
30.	Sh. Nishant Khosla	Regional Head, ICICI Bank

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31.	Sh. Karan Garg	AVP, Kotak Mahindra Bank
32.	Sh. Sandeep Kumar Thakur	Cluster Head, HDFC Bank
33.	Sh. Tejinder kaur	Cluster Head, Catholic Syrian Bank
34.	Sh. Rishi Sharma	Circle Head, AU Small Finance Bank
35.	Sh. Laldhar Pandey	State Head, Airtel Payment Bank
36.	Sh. Sanjeev Kumar	Branch Head, J & K Bank
37.	Sh. Amit Kumar	Branch Manager, Fino Payment Bank

LEAD DISTRICT MANAGERS:

1.	Sh. Ashok Kumar Gupta	LDM-Bilaspur
2.	Sh. D. C. Chauhan	LDM-Chamba
3.	Sh. Laxmi Narayan	LDM-Hamirpur
4.	Sh. Kuldeep Kaushal	LDM-Kangra
5.	Sh. Tilak Raj Dogra	LDM-Kinnaur
6.	Sh. Rajeev Arora	LDM-Sirmaur
7.	Sh. S.K. Bodh	LDM- Kullu
8.	Sh. Sanjay Kumar	LDM-Mandi
9.	Sh. Vashneet Kumar	Officer, LDM Office Una
10.	Sh. Norbu Chhering	LDM- Lahaul Spiti
11.	Smt. Tamanna Modgil	LDM- Solan

SLBC REPRESENTATIVES:

SR NO.	NAME	DESIGNATION
1	Smt. Kusum Gupta	AGM & SLBC In-charge
2	Sh. Pankaj Sharma	Chief Manager
3	Sh. Harsh Vardhan Katna	Manager
4	Smt. Sapna Chauhan	Manager

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