

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

संदर्भ संख्या: रा.स्त.बैं.स./2023-24/171

दिनांक: 17.02.2024

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

विषय: 171वीं राज्य स्तरीय बैंकर्स समिति की बैठक के कार्यवृत्त।  
Sub: Minutes of 171<sup>st</sup> State Level Bankers' Committee Meeting.

महोदय/Sir,

हम आपकी जानकारी और आवश्यक कार्रवाई के लिए, 09.02.2024 को होटल वुडविले पैलेस, शिमला में आयोजित एसएलबीसी एचपी की 171वीं राज्य स्तरीय बैंकर्स समिति की बैठक के कार्यवृत्त नीचे संलग्न कर रहे हैं।

We are appending below the Minutes of 171<sup>st</sup> State Level Bankers' Committee Meeting of SLBC HP held on 09.02.2024, 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 09.02.2024**  
**AT HOTEL WOODVILLE PALACE, SHIMLA**

171<sup>st</sup> Meeting of State Level Bankers' Committee- Himachal Pradesh was held on 9<sup>th</sup> February, 2024 to review the performance of banking sector in the State for the quarter ended December, 2023. Sh. Rajendra Kumar Saboo, Executive Director, UCO Bank chaired the meeting and Sh. Rohit Jamwal, Special Secretary, Finance, Govt. of HP co-chaired the meeting.

The meeting started with the permission of the Chair at 11.30 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. 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 2023-24 and apprised the house that:

- The current financial has been quite challenging for the state as natural calamity occurred due to bad weather. In this challenging situation banks also provided relief measures in the form of restructuring of loan accounts affected by the natural calamity.
- This year has been a historic year for the country as we hosted the G20 Summit 2023 and represented ourselves as a developed nation.

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- The economic growth in the country has been more than 7% for the past three years; also RBI has predicted more than 7% growth for the FY 2024-25.
- India has laid its foundation for Viksit Bharat in 2025 as financial & non-financial institutions are showing growth and giving good results, there is more focus on infrastructure in the union budget and also capital adequacy ratio of banks is at a good position.
- Digital India is the key focus currently as not only day to day banking transactions banks are also providing many credit facilities through online mode.
- As far as the State of HP is concerned, banks have achieved 70% of ACP targets up to the quarter ended December 2023 and we are hopeful that banks will achieve 100% targets by March 2024.
- Significant growth has been observed in deposit and advances during the year. Low CD ratio has been the main cause of concern in the state, however there has been growth in CD ratio during the last quarter and banks should maintain this pace in order to achieve the national parameter under CD ratio.

**HIGHLIGHTS OF THE ADDRESS DELIVERED BY SHRI SANJAY KUMAR, DIRECTOR, DFS, GOVERNMENT OF INDIA:**

Dr. Sanjay Kumar, Director, DFS, Govt. of India welcomed all the participants to the meeting. He appreciated the banks for providing relief measures to the loans accounts affected by the natural calamity in the state due to heavy rains. He apprised that the business growth in the state is at par with the national average only the CD ratio is less. He advised the member banks to set a target to achieve at least 50% CD ratio as the state will get to a comfortable position in terms of CD ratio. He apprised that there are few districts in the state where the CD ratio is below 30%, banks need to think about strategies to improve the CD ratio in these districts.

He informed the house that a campaign was launched to activate the DEAF accounts and it was observed that many accounts belongs to the State Govt. were transferred to deaf due to non-activity in those accounts.

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**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 170<sup>th</sup> State Level Bankers' Committee Meeting held on 30.11.2023 were circulated by the Convener Bank to all SLBC members vide its letter No. DGM/SLBC/2023-24/170 dated 08.12.2023.

Since no comments were received from any quarter, the minutes of the 170<sup>th</sup> quarterly review meeting for quarter ended September, 2023 stands confirmed and adopted.

**ACTION TAKEN REPORT**

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

During 168<sup>th</sup> 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 was advised to expedite the process of obtaining approval from their HO.

Meanwhile, they shall request DC- Kinnaur to allot land for construction of RSETI. Further, immediately after getting approval, PNB - LDM, Kinnaur shall start day trainings at the school premises temporarily identified by them and shift it to any rented premises.

**(Action Point: LDM Kinnaur & PNB)**

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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 and it was observed that CD ratio has been improved from the last quarter as there is significant growth in advances during the last quarter.

**AGENDA ITEM NO.-3**

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

SLBC placed before the house the data for the achievement under ACP during the Financial Year 2023-24 up to the quarter ended December, 2023 and informed that banks have achieved 71% of their annual targets under Priority sector.

**(Action Point: Member Banks & LDMs)**

**AGENDA ITEM NO.-4**

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

SLBC placed before the house the data for progress under KCC saturation and advised member banks to clear sponsored cases at the earliest.

**(Action Point: Member Banks & LDMs)**

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

Data regarding progress under NRLM was placed before the house. Sh. Ravinder Dhiman from NRLM, appreciated HP Gramin Bank as they have achieved 99% of the disbursement targets for the year. He further requested the member banks to improve their performance under the scheme and try to sanction maximum cases.

**(Action Point: Member Banks)**

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

Additional Director, Industries Department apprised the house that the progress and pendency under the scheme has been already discussed during the subcommittee meeting. He informed that the central treasury has stopped their bills and only Rs.4.50Cr is remaining under the existing budget. He requested the Special secretary finance to raise the issue regarding the budget as the total liability of around Rs. 185 Cr is already calculated and the department is not having sufficient budget.

Sh. Rohit Jamwal, Special Secretary, Finance, Govt. of HP assured to look into the matter and he further pointed out that the performance of private banks under the scheme is not satisfactory as the applications submitted to private banks is low as compared to the public sector banks. He advised the department to review if these banks are discouraging the Govt. schemes, as very less number of applicants are applying loans from private banks.

Chairman, HP Gramin Bank raised issue that there are several loan accounts under MMSY where subsidy is pending. There are 77 such accounts where subsidy amounting Rs. 1.12Cr is pending for release.

**(Action point: Industries Department & Member Banks)**

**AGENDA ITEM 4.4.1: Progress under PMSVANIDHI:**

Representative from Urban Development Department apprised that the targets under PMSvanidhi has been revised by the govt. and in order to achieve the revised targets banks need to revisit the rejected applications and check their viability and respective banks shall monitor the development.

**(Action point: Member Banks)**

**AGENDA ITEM NO. 4.5, 4.6, 4.7 & 4.8: Progress under PMEGP, PMFME & AIF:**

- Assistant Director, KVIC apprised that this is the first time that banks in our state has achieved the annual target for sanction and he requested the member banks to claim and disburse the subsidy if the beneficiary has completed the EDP training.

**(Action point: Member Banks)**

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- Representative from PMFME department apprised the house that the progress under the scheme in the state has been good and maximum pending cases has been cleared after the subcommittee meeting. Currently there are two cases pending for more than 6 months with ICICI bank and Kangra Central Cooperative Bank. SLBC advised these banks to clear these cases at the earliest and if they are facing any issues they can coordinate with the department.

**(Action point: ICICI Bank & Kangra Central Cooperative Bank)**

- Representative from AIF apprised the house that there is lack of awareness about the scheme on ground level and the achievement under the scheme is low as of now. However, during last few months, department has taken various initiatives to improve awareness regarding the scheme and our performance has improved significantly.

Sh. Rohit Jamwal, special secretary, finance advised the department to increase IEC (Information, Education and Communication) activities as the achievement under the scheme is not satisfactory.

**(Action point: AIF Department & Member Banks)**

**AGENDA ITEM NO.-5**

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

The data for progress under social security schemes, Atal Pension Yojana, PMJDY, PMMY and FLC was presented before the house. SLBC advised the member banks to ensure that each rural branch conducts financial literacy camps each month as we are not able to meet the targets for financial literacy camps by rural branches.

**(Action Point: Member Banks)**

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**AGENDA ITEM NO.-6**

**AGENDA ITEM NO.6.6 : PM Vishwakarma:**

SLBC apprised the house about PM Vishwakarma scheme and advised the member banks to approve the savings accounts submitted to banks for verification at the earliest as honorable Prime Minister is going to announce the transfer of toolkit benefit very soon.

Chairperson, Sh. Rajendra Kumar Saboo, Executive Director, UCO Bank also advised the member banks to speed up the process of account verification so that all the eligible candidates can get the benefits of the scheme.

**(Action: Member Banks)**

**AGENDA ITEM NO.6.7 : Dr. Y S Parmar Vidyarthi Rin Yojana:**

SLBC informed the house that the MoU under the scheme has been signed with the nodal bank on 06.02.2024 and banks can start sanctioning applications under the scheme and claim the subsidy from nodal bank.

**(Action: Member Banks)**

**AGENDA ITEM NO.6.8 : Rajiv Gandhi Swarozgar Yojana:**

Representative from department of Labour and Employment apprised the house about the scheme and informed the house that department has developed a portal for the scheme which will be functional soon and by the end of this month the portal will be integrated with transport department and applications will be processed afterwards.

**AGENDA ITEM NO.6.10 : Swamitva/Property Cards:**

Representative from department of land records apprised the house that the land survey mapping is under process and distribution of cards will be start from district Hamirpur. He further clarified that property cards will also be issued in case of co-ownership of land in abadi deh areas. However, he has been requested by the chair to provide this clarification through email also.

**(Action Point: Department of Land Records)**



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**AGENDA ITEM NO.-7**

**AGENDA ITEM NO.7.1 to 7.2: Review of recovery performance of banks up to 31.12.2023**

SLBC shared the position of non-performing assets in the state. It was observed that there is slight decrease in NPA from last quarter.

**AGENDA ITEM NO.-8**

**AGENDA ITEM NO.8.1: Review of performance of RSETIs (Rural Self Employment Training Institute) as on 31.12.2023**

Progress of RSETIs during the quarter ended December 2023 was shared with the house. SLBC informed the house that approximately Rs.12 Crore claim is pending with the Rural Development Department. Representative from SRLM apprised the house that RSETI is a centrally sponsored scheme and the central Govt. has already approved a budget for the scheme but there is no provision for the scheme in State budget.

Sh. Rohit Jamwal, Special Secretary, Finance advised the department to contact the department after the meeting and apprise regarding the issue.

**(Action: HP SRLM)**

XXXXXXXXXXXX

**Other important points discussed during the meeting:**

• **Discussion regarding frequency of DLRC meetings:**

DGM, RBI apprised the house that they have received a communication from their central office to discuss about the frequency of DLRC meeting currently being held on quarterly basis in all districts. As per the LBS (Lead Bank Scheme) circular it is mandatory to invite Public representatives in DLRC meeting but as reported by LDMs there is very less participation of public representatives due to various reasons.

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As per input received from all the LDMS it was recommended by the house that the frequency of these meetings can be reduced to once in a financial year as most of the times the Public Representative are not available to attend the meetings on quarterly basis.

Sh. Rohit Jamwal, Special Secretary, Finance, Govt. of HP, also suggested that as per the direction of Central Govt. DISHA Committee meetings are already being held at State/District level and Public representative do attend these meetings, so the LDMS can coordinate with DCs of their districts and discuss their agenda of DLRC meetings.

**During the meeting, it was suggested by the house to reduce the frequency of DLRC meetings to yearly basis.**

- Chairman, HP Gramin Bank raised an issue regarding non payment/delay in settlement of weather based crop insurance claims for around 100 accounts from HDFC Agro. He informed that bank has taken up the issue with the insurance company many time but still the issue is unresolved.

**(Action Point: HDFC Agro)**

**CONCLUDING REMARKS DELIVERED BY SHRI ROHIT JAMWAL, SPECIAL SECRETARY, FINANCE, GOVERNMENT OF HIMACHAL PRADESH:**

Sh. Rohit Jamwal, special secretary, Finance, Govt. of HP, in his concluding remarks said that Himachal has very meagre financial resources as industries are limited to few areas only. He apprised that Government has launched different schemes to help the needy people, but the role of banks becomes crucial to create awareness about the schemes.

He also pointed out that the participation of private sector banks is not satisfactory in implementation of various Govt. sponsored schemes. He advised SLBC to review their performance and write to DFS regarding low achievement by private sector banks.

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

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**171<sup>st</sup> STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 09<sup>th</sup> FEBRUARY, 2024 AT CONFERENCE HALL, HOTEL WOODVILLE PALACE, SHIMLA.**

**(Annexure 1)**

**LIST OF PARTICIPANTS:**

1.	Sh. Rajendra Kumar Saboo	Executive Director, UCO Bank
2.	Sh. Rohit Jamwal	Special 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.	Dr. Vivek Pathania	OIC, NABARD
3.	Sh. Manohar Lal	DGM, NABARD
4.	Sh. Pitamber Aggarwal	DGM, RBI
5.	Sh. Bharat Raj Anand	Manager, RBI

**STATE GOVERNMENT OFFICIALS:**

1.	Sh. Hem Chand Sharma	Joint Director, Horticulture Department
2.	Sh. Atul Dogra	Joint Director, Agriculture Department
3.	Sh. Sanjay Sharma	Additional Director, Industries Department
4.	Sh. Pankaj Thakur	Assistant Director, Fisheries Department
5.	Sh. Sumedh Sharma	Tehsildar, Department of Land Record
6.	Sh. R S Negi	Deputy Director, WCD
7.	Sh. Rajesh Sharma	Deputy Director, Labour & Employment
8.	Sh. Naresh Kashyap	State Programme Manager, Urban Development
9.	Sh. Styander Chauhan	SMM-DAY NULM, Urban Development
10.	Sh. Gagan Kumar Tiwari	Assistant Director, KVIC
11.	Sh. Pyare Lal Panchta	Assistant Director, Department of Telecom
12.	Dr. Sandeep Rattan	DD, Animal Husbandry Department

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13.	Sh. Ravinder Dhiman	SPM-FI, HPSRLM
14.	Sh. Udayan Dua	In charge, SIDBI
15.	Sh. Punif Thakur	Senior Assistant, HPSRLM
16.	Sh. Praveen Chandra	Senior Investigator, National Commission for SC
17.	Sh. Navneet Rathore	Correspondent, The Tribunal Council
18.	Sh. J P Singh	State Director RSETIs, NACER
19.	Sh. Abhishek Negi	AIF, NABCONS
20.	Smt. Afreen	AIF, NABCONS
21.	Sh. Jatin Behl	Manager Marketing, PMFME
22.	Sh. Anshul Kumar	District Employment Officer, Labour & Employment

**MEMBER BANKS:**

1.	Sh. Naresh Kumar Garg	General Manager, Punjab National Bank
2.	Sh. Shrawan Manta	MD, HP State Cooperative Bank
3.	Sh. Rajender Singh	Chairman, HP Gramin Bank
4.	Sh. R K Khagta	Deputy General Manager, KCCB
5.	Sh. Arun Kumar Jain	Deputy General Manager, IDBI Bank
6.	Sh. V. Sankar Raju	Deputy General Manager, Indian Bank
7.	Sh. L S Chauhan	Assistant General Manager, State Bank of India
8.	Sh. Kirpal Singh	Assistant General Manager, India Overseas Bank
9.	Sh. Manoj Kumar Bharti	Assistant General Manager, HP ARDB
10.	Sh. Rakesh Kumar	Assistant General Manager, HP ARDB
11.	Sh. Rewatiram V Sinha	Assistant General Manager, Union Bank of India
12.	Sh. Shailendra Singh Parihar	Assistant General Manager, Punjab & Sind Bank
13.	Sh. Harish Sharma	Assistant General Manager, JCCB
14.	Sh. N Roshan	Bank of Baroda
15.	Sh. Ravinder Kumar	Chief Manager, State Bank of India
16.	Sh. Vibhu Kant Sharma	Chief Manager, State Bank of India
17.	Sh. Yash Bansal	Chief Manager, PNB
18.	Sh. Anuj Gupta	Chief Manager, Indian Bank
19.	Sh. Vikrant Guleria	Chief Manager, Central Bank of India
20.	Sh. Durgesh Kumar	Chief Manager, Canara Bank

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21.	Sh. Gyan Prakash	Regional Head, HDFC Bank
22.	Sh. Ashish Mittal	Cluster Head, Axis Bank
23.	Sh. Prabhjeet Purba	Zonal Manager, ICICI Bank
24.	Smt. Akshu Chandel	PS In charge, Bank of Baroda
25.	Sh. Rajesh Sharma	Senior Manager, IDFC First Bank
26.	Sh. Karan Garg	AVP, Kotak Mahindra Bank
27.	Smt. Jyoti Vashisth	Manager, Bank of Maharashtra
28.	Sh. Sudhir Sharma	Branch Manager, RBL Bank
29.	Sh. Tejinder kaur	Cluster Head, Catholic Syrian Bank
30.	Sh. Rishi Sharma	Circle Head, AU Small Finance Bank
31.	Sh. Ranveer Singh	Circle Head, Indian Post Payment Bank
32.	Sh. Sanjeev Kumar	Branch Head, J & K Bank
33.	Sh. Viplove Yadav	Regional Head, Fino Payment Bank
34.	Sh. Amit Kumar	Manager, Fino Payment Bank
35.	Sh. Munishwar Jain	Manager, South Indian Bank
36.	Sh. Vikas Sharma	Deputy Manager, Yes Bank
37.	Smt. Jyoti Thakur	Bandhan Bank

**INSURANCE COMPANIES:**

1.	Sh. Gaurav Singh	Deputy Manager, AIC of India
2.	Sh. Arun Kumar	State Coordinator, Kshema General Insurance
3.	Sh. Himanshu	District Coordinator, Kshema General Insurance

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**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.	Smt. Bhima Dutta	LDM-Shimla
10.	Sh. Norbu Chhering	LDM- Lahaul Spiti
11.	Sh. Gur Charan Bhatti	LDM-Una

**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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