

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

संदर्भ संख्या: रा.स्त.बैं.स./2024-25/173

दिनांक: 06.09.2024

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

विषय: 173वीं राज्य स्तरीय बैंकर्स समिति की बैठक के कार्यवृत्त।
Sub: Minutes of 173rd State Level Bankers' Committee Meeting.

महोदय/Sir,

हम आपकी जानकारी और आवश्यक कार्रवाई के लिए, 23.08.2024 को होटल वुडविले पैलेस, शिमला में आयोजित एसएलबीसी एचपी की 173वीं राज्य स्तरीय बैंकर्स समिति की बैठक के कार्यवृत्त नीचे संलग्न कर रहे हैं।

We are appending below the Minutes of 173rd State Level Bankers' Committee Meeting of SLBC HP held on 23.08.2024, 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 23.08.2024
AT HOTEL WOODVILLE PALACE, SHIMLA

173rd Meeting of State Level Bankers' Committee- Himachal Pradesh was held on 23rd August, 2024 to review the performance of banking sector in the State for the quarter ended June, 2024. Sh. Vijay Kumar Nivrutti Kamble, Executive Director, UCO Bank chaired the meeting and Sh. Abhishek Jain, Secretary, Finance, Govt. of HP co-chaired 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. 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 VIJAY KUMAR NIVRUTTI KAMBLE, EXECUTIVE DIRECTOR, UCO BANK:

Sh. Vijay Kumar Nivrutti Kamble, 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 2024-25 and apprised the house that:

- He congratulated the banks in the state for achieving 30% of their annual targets under ACP 2024-25 and suggested that the ACP targets should be as per the PLP prepared by NABARD.
- All the directions and schemes launched by the centre or state Govt., RBI, DFS, PMO should reach at the grass root level and it is the prime responsibility of a banker.
- In Himachal Pradesh 90% of the bank branches are in rural or semi urban areas and giving the services at the grass root level.

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- Banks in the state have done good work and surpassed 5 of the national parameters, however low achievement under agriculture advances and low CD ratio is still a concern in the state. Bankers need to think about strategies to improve the CD ratio in the state.
- As per the current situation there is a deposit crunch in the market, therefore we need to work on low cost deposit.
- Banks also need to popularise the Jansuraksha schemes PMJBY/PMSBY/APY, as these schemes are launched by the government for the social security of the citizens.
- He also appreciated the banks performance under the Govt. sponsored schemes in the state.
- He requested the members to have interactive sessions to have meaningful discussions during the meeting.

HIGHLIGHTS OF THE ADDRESS DELIVERED BY SHRI ANUPAM KISHORE, REGIONAL DIRECTOR, RESERVE BANK OF INDIA:

Sh. Anupam Kishore, Regional Director, RBI welcomed all the dignitaries and other participants and wished for healthy discussions during the meeting. During his address Regional Director, RBI apprised that:

- Low CD ratio in the state is a major concern in the state and the deposit and advances growth in the state is much lower than the national growth.
- Banks has achieved good growth in MSME during the quarter ended June 2024. For ACP achievement, he advised to have more ambitious targets, particularly under MSME sector.
- He informed the house that RBI has initiated a college level quiz program for financial literacy and awareness and requested all the members to make it successful.
- Banks in the state have achieved 100% digital coverage of savings and current accounts and have become one of the few states to do so.
- RBI has also initiated a public tech platform for frictionless credit and they are working with the state Govt. for the implementation.
- He also raised an issue that during his discussion with the Chief Secretary he raised a concern regarding downtime of ATMs in tourist locations. Many ATMs at various

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locations are not properly maintained and are out of cash quite often particularly during the tourist season. Banks in the state need to pay special focus on the working and maintenance of their ATMS.

(Action Point: All Member Banks)

HIGHLIGHTS OF THE ADDRESS DELIVERED BY SHRI VIVEK PATHANIA, CHIEF GENERAL MANAGER, NABARD:

Sh. Vivek Pathania, CGM, NABARD raised an issue that the achievement of ACP targets reported by the banks is skewed, as the ACP agriculture achievement is only 16% and ACP MSME achievement is 53%. Regarding fixation of targets under MSME, there are 1.67 lakhs units registered on Udyamimitra portal and considering the average disbursement in these units as per their respective category, the maximum potential of the state under MSME is much higher, hence he suggested to form a small committee for fixing of targets under MSME, keeping in view of the above facts.

Further he discussed regarding banking correspondents working the state, Govt. of India has directed NABARD to provide an incentive of Rs.1000 per month, up to 2 BCs in each village having more than 50 transactions will be eligible to get this incentive and those BCs will be recommended by the respective banks. He urged all the member banks having banking correspondents to make them aware about this initiative.

(Action Point: All Member Banks)

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.

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AGENDA ITEM NO.-1

CONFIRMATION OF MINUTES OF THE LAST SLBC MEETING HELD:

The Minutes of 172nd State Level Bankers' Committee Meeting held on 27.05.2024 were circulated by the Convener Bank to all SLBC members vide its letter No. DGM/SLBC/2023-24/172 dated 10.06.2024.

Since no comments were received from any quarter, the minutes of the 172nd quarterly review meeting for quarter ended June, 2024 stands confirmed and adopted.

ACTION TAKEN REPORT

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

SLBC informed the house that the building to be taken on rent for opening of RSETI has been identified by the LDM and proposal has been sent to their Head Office for approval and is pending at Board level. After the approval from the board the operations in RSETI will begin in District Kinnaur.

(Action Point: LDM Kinnaur)

AGENDA ITEM NO.-2

AGENDA ITEM NO.3: Achievement during the Financial Year 2024-25 Under Annual Credit Plan(ACP) 2024-25 upto June 2024

SLBC placed before the house the data for the achievement under ACP during the first quarter of Financial Year 2024-25 and informed that banks have achieved 30% of their annual targets under Priority sector.

Regarding the low achievement in ACP agriculture Executive Director, UCO bank urged the member banks that apart from KCC, SHGs and Gold loans banks should also focus on agriculture investment credit. Lending to this sector including plantation, horticulture, warehousing etc. will definitely boost the agriculture credit in the state.

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Secretary, Finance, Govt. of HP inquired about the decline in achievement under housing and other priority sector loans. Banks ensured to improve the disbursement under housing loans in the coming quarters, however under other priority sector the decline was due to unutilized limit in HP State Cooperative Bank.

In district wise ACP achievement, District Shimla has the lowest achievement during the first quarter. Secretary, Finance, Govt. of HP asked about the corrective measures taken by the LDM, as being the state capital such low achievement is not acceptable. LDM Shimla reported that the decline in the ACP achievement is majorly due to less disbursement reported by the HP State Cooperative Bank. She further stated that LDM along with the departments are conducting various awareness camps to improve the credit offtake in the district.

AGENDA ITEM NO.-3

AGENDA ITEM NO. 3: Performance under major Govt. Sponsored Schemes:

• **KCC Saturation under Animal Husbandry and Fisheries.**

SLBC placed before the house the data for progress under KCC saturation. Secretary, Finance, Govt. of HP asked about the reasons for high rejection rate under Animal Husbandry KCC. Representative from Animal Husbandry Department informed that maximum cases are rejected due to the applicant being defaulter in other bank.

Secretary, Finance, Govt. of HP advised SLBC to prepare data analysis for current year data presented during the meeting and highlight the important points for discussions. He further suggested that there should be some action for keeping the loan applications pending beyond the time stipulated as per the norms. He also advised the department to come prepared with the proper analytical data and only the director of the department shall be attending the meeting.

(Action Point: Department of Animal Husbandry, Member Banks & SLBC)

• **National Rural Livelihood Mission.**

Representative from the department apprised that due to code of conduct being imposed during the first quarter less applications were sponsored and the

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achievement has been low. However banks have surpassed the target during the FY 2023-24 and department is confident that this year also banks will achieve the targets allotted under the scheme.

- **PM SVANidhi.**

Representative from the department apprised that the scheme has reached saturation level in the state, there are 5000 registered vendors and more than 5000 loans have been sanctioned under the scheme. Secretary, Finance, Govt. of HP advised the department to increase the targets and also update their database, as the number of street vendors in the state must be more than 5000. He added that maximum people should get the scheme benefit so that they do not have to be dependent on money lenders or other agencies for such small amounts.

(Action Point: Department of Urban Development)

- **Prime Minister Employment generation Programme (PMEGP).**

Secretary, Finance, Govt. of HP asked about the low achievement under the scheme to which the representative from the department informed that out of the budget of 32Cr for FY 2024-25, only 5Cr was allocated for the first quarter and as of now applications amounting to 25Cr has been approved under the scheme. Department is confident that they will achieve the targets before the end of the year. Regional Director, RBI also advised SLBC that pendency under the Govt. schemes should be highlighted and reasons for higher pendency should also be mentioned.

- **Prime Minister Food and Micro Processing Enterprises (PMFME).**

Data regarding the progress under PMFME was presented before the house. Secretary, Finance, Govt. of HP advised the SLBC to present the analytical data for current year so that the discussion can be held in fruitful manner.

- **National Agriculture Infrastructure Development Fund (AIF).**

Representative from the department informed that the ministry has given a target of 925 Crore to Himachal Pradesh, which is to be achieved by the end of FY 2025-26. He requested the member banks to minimize the rejection under the scheme as the rejection rate is high.

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• **PM Vishwakarma.**

Secretary, Finance, Govt. of HP pointed out that the rejection under the scheme is very high and advised the banks to analyse the reason for high rejection rate. Executive Director, UCO Bank informed that the rejection rate under the scheme is high throughout the country and during the discussion with DFS it was observed that the minimum loan amount under the scheme is Rs. 1 Lakh and many people are not interested in taking this amount, as after completing the training program, a toolkit worth Rs.15000 is provided to the artisans, which is sufficient for them, particularly in the rural areas. DFS has considered the issue and are in process to do modification in the scheme.

Representative from MSME department apprised that they have issued an advisory to their field functionaries that only authentic artisan should apply under the scheme, however it was observed that many ineligible beneficiaries have also applied under the scheme which lead to higher rejection rate.

Secretary, Finance, Govt. of HP advised all the departments that only the Directors shall attend the SLBC meeting. He further advised the departments to ensure proper guidance and hand holding to the beneficiaries and banks should take quick action on the applications applied to their bank and not to keep the sponsored cases pending beyond the stipulated time.

AGENDA ITEM NO.-4

AGENDA ITEM NO. 2.1: BANKING SECTOR BUSINESS PARAMETERS

Data regarding business parameters in the state was placed before the house. Discussion was held regarding the following issues. LDMs of the districts having low CD ratio were asked to discuss their action plan for improving the CD ratio.

• **Bilaspur**

LDM Bilaspur assured that they will improve the CD ratio up to 30%, banks in the district are working to improve the CD ratio.

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• **Una:**

LDM Una informed that they have been taking up meeting with various departments and member banks to increase the credit offtake. Secretary, Finance, Govt. of HP asked that there is plenty of scope in District Una, as there are many industries and agriculture activities in Una and still such low CD ratio in not acceptable.

• **Hamirpur**

LDM Hamirpur informed that they have been focusing on housing loans, education loans and have been visiting the colleges and universities in the districts along with the local branches for education loans. They also have provided the list of PM Kisan beneficiaries to the banks and asked the banks to approach them for KCC.

• **Kangra**

LDM Kangra informed that during last year the growth in advances has grown by 17% but deposit has also increased hence the pace of CD ratio growth has not been much. Banks are focusing on financing under tourism, industry, agriculture and other small businesses but the majority of people in the district belong to service class and the ticket size in this category is small and the loan is repaid within 4-5 years.

CGM, NABARD advised the banks to focus on investment credit as it is a long term advance and will also be helpful in improving the overall CD ratio.

LDM Kangra raised an issue that there are many cases where Patwaris are not issuing mauka reports hence banks are not able to sanction loans. Secretary, Finance, Govt. of HP advised LDM Kangra to submit the issue with proper data as how many such cases are there.

(Action Point: LDM Hamirpur, LDM Una, LDM Kangra & SLBC)

AGENDA ITEM NO.-7

AGENDA ITEM NO.7.1 to 7.2: Review of recovery performance of banks up to 31.03.2024

SLBC shared the position of non-performing assets as on 30.06.2024 and it was observed that Cooperative banks have the highest NPA ratio in the state. Amongst

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the cooperative sector banks, Kangra Cooperative bank has the highest NPA ratio. Representative from Kangra Cooperative Bank apprised that they are trying to control the fresh NPA generation and the bank is also working for the recovery of existing NPA accounts.

AGENDA ITEM NO.-8

AGENDA ITEM NO.8.1: Review of performance of RSETIs (Rural Self Employment Training Institute) as on 30.06.2024

Progress of RSETIs during the quarter ended June 2024 was shared with the house. State Controller RSETI informed the house that the pending claims have been approved, after receipt of sanction letter from MoRD the claims till March 2024 will be disbursed to respective RSETIs.

CONCLUDING REMARKS DELIVERED BY SHRI ABHISHEK JAIN, SECRETARY, FINANCE, GOVERNMENT OF HIMACHAL PRADESH:

Secretary, Finance, Govt. of HP, in his concluding remarks discussed regarding the following points:

- **Agriculture Insurance-** He advised SLBC to incorporate the data regarding agriculture insurance claims in SLBC agenda and asked the insurance companies about the progress under agriculture insurance in the state and status of pending insurance claims particularly due the natural calamity occurred during FY 2023-24. Representative from Agriculture Insurance Company of India apprised that approximately claims worth Rs. 8.50 Cr are pending for settlement, as there is some technical issue on the Govt. of India's website due to which they are not able to process the claims. Secretary, Finance, Govt. of HP asked to provide reasoning from AIC for non-payment of insurance claims. He also directed the representative to take up the matter with higher authorities.
- **Special services for senior citizens in bank branches-** During the last SLBC meeting Secretary, Finance, Govt. of HP had asked the banks regarding a dedicated counter or separate line for senior citizens in bank branches for availing the services.

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Banks present during the meeting confirmed that senior citizens in the branches are attended on priority and there is special counter for them particularly in pension dealing branches. Also banks have started the facility of door step banking services so the senior citizens do not need to visit the branch.

- **Non-working/poor maintenance of ATMS-** It is observed that many times ATMs are out of cash particularly at the tourist locations and sometimes the ATM guard is present inside the ATM premises while the customer is initiating the transaction, which violates the privacy of the customer. He advised the banks to take some action on the concerned responsible for the maintenance of ATM, where such instances occur frequently.

Secretary, Finance, Govt. of HP has emphasized on following aspects during his deliberations.

- **Gender Security/Women Security at workplace-** As banking includes a lot of customer dealing and female employees in branches have to deal with different kind of people during the day as a part of their job and many times they have to do late sitting also. He asked the members that how they can ensure safety and security of female employees at workplace, enabling them to work with complete dignity and confidence. Banks present during the meeting informed that
 - Concerned branch manager ensure that the female employee reaches home safely if they are sitting late due to work.
 - GM PNB informed that there is provision for female mentor to each female employee at the time of joining that helps the new employee to take guidance from and also know about their rights.
 - Women cell at zonal/regional office of the bank shall ensure that female staff can raise their issues and it will be attended immediately.
 - Provision of compensation for late sitting can be explored.

Secretary, Finance, Govt. of HP apprised that the ratio of female workforce in India is very low particularly in rural areas and the major reason for this is lack of safety and security.

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- **Social Security-** He requested the member banks to popularize the various social security schemes launched by the Govt. of India i.e Sukanya Samridhi Yojana, Atal Pension Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojan and Pradhan Mantri Suraksha Bima Yojana as these schemes are mainly for the poor people that belong to the unorganized sector and it is the our prime responsibility that the needy people get the benefits of these schemes.
- **Digital/Cyber Security-** Banking and financial sector is going under huge change as it has transformed to digital banking but with ease of access it also includes a lot of risks. Banks should have regular training programs for their employees regarding the digital transformation in banking to make them well equipped to come up with the expectation of changing needs of the digital banking. Each employee should attend at least one training program every year. Many times customers have to face inconvenience due to server related issues in bank branches and banks should try to improve the working of their systems to enable the customers to get better services. Banks shall take initiative to create awareness for cyber security so that general public interest can be protected.

Lastly he urged the members to give more thrust to the informal sector as it the largest group in the country and they have very limited opportunity for growth. There should be a subgroup to discuss the strategies for the welfare of the people belonging to the unorganized sector. Digital Literacy along with financial literacy should be focused and urged the banks to make banking more customer friendly and transparent.

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

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173rd STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 23rd AUGUST 2024 AT CONFERENCE HALL, HOTEL WOODVILLE PALACE, SHIMLA.

(Annexure 1)

LIST OF PARTICIPANTS:

1.	Sh. VijayKumar Nivrutti Kamble	Executive Director, UCO Bank
2.	Sh. Abhishek Jain	Secretary, Finance, Govt. of HP
3.	Sh. Pradeep Anand Keshari	Deputy General Manager & Convenor SLBC

RESERVE BANK OF INDIA:

1.	Sh. Anupam Kishore	Regional Director, RBI
2.	Sh. Aatish Anant	Deputy General Manager, RBI
3.	Sh. Ashish Sharma	Assistant General Manager, RBI
4.	Sh. Tahir Naveed	Assistant Manager, RBI

NABARD:

1.	Dr. Vivek Pathania	Chief General Manager, NABARD
2.	Sh. Sandeep Sharma	General Manager, NABARD

STATE GOVERNMENT OFFICIALS:

1.	Dr. Vikram Mahajan	Additional Director, Fisheries Department
2.	Sh. Suraj Bhan Sharma	ACF, Department of Land Record
3.	Sh. PC Thakur	Deputy Director, Department of FCSCA
4.	Sh. Surinder Kumar	Joint Secretary, law Department
5.	Sh. Rajendra Chauhan	Project Officer, Urban Development
6.	Sh. Naresh Kashyap	State Mission Manager, Urban Development
7.	Sh. P L Panchta	Assistant Director, Department of Telecom
8.	Sh. Gagan Kumar Tiwari	Assistant Director, KVIC

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9.	Dr. Sunil Chauhan	Joint Director, Animal Husbandry Department
10.	Smt. Kalyani Gupta	Deputy CEO, HPSRLM, Rural Development
11.	Sh. Santosh Kumar	Vegetable Specialist, Agriculture Department
12.	Dr. Vinod Kumar	RBI Chair Professor, CRRID Chandigarh
13.	Sh. Shailesh Kumar Singh	DFO- MSME
14.	Sh. Parminder Singh	Director, National Commission for SC
15.	Sh. Arunabh Bhattacharya	Research Officer, NCSC Regional Officer Chandigarh
16.	Dr. Ambika Sahu	State Controller, RSETIs
17.	Sh. R C Dadhwal	State Director, RSETI
18.	Sh. R K Sharma	Team Leader, AIF, NABCONS
19.	Sh. Abhishek Negi	Agriculture Expert, AIF, NABCONS
20.	Sh. Jatin Behl	State Lead Project Manager, Industries Department
21.	Sh. Sushil Kumar	Investigator, Department of Industries
22.	Sh. Akash Sharma	Investigator, Department of Industries
23.	Sh. Sunil Kumar Bansal	Sub Divisional Engineer, BSNL
24.	Sh. Vaibhav Sharma	NPCI

MEMBER BANKS:

1.	Sh. Manoj Kr. Shrivastava	General Manager, Punjab National Bank
2.	Sh. Sanjeev Kumar	Deputy General Manager, State Bank of India
3.	Sh. Rajender Singh	Chairman, HP Gramin Bank
4.	Smt. Jyotika	General Manager, HP State Cooperative Bank
5.	Sh. Pankaj Sood	Managing Director, JCCB
6.	Sh. Rakesh Kumar	Deputy General Manager, KCCB
7.	Sh. Arun Kumar Jain	Deputy General Manager, IDBI Bank
8.	Sh. Avinash Kumar Tiwari	Regional Manager, Punjab & Sind Bank
9.	Sh. Bal Kishan	Assistant General Manager, Bank of Baroda
10.	Sh. Praveen Rai	Assistant General Manager, Canara Bank
11.	Smt. Kajal Singh	Assistant General Manager, Indian Bank
12.	Sh. Paramjit Singh	Assistant General Manager, Bank of India
13.	Sh. Mukesh Chaudhary	Assistant General Manager, Central Bank of India
14.	Sh. Kripal Singh	Assistant General Manager, India Overseas Bank

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15.	Sh. R N Jamalta	General Manager, HP ARDB
16.	Sh. Harish Sharma	Assistant General Manager, JCCB
17.	Sh. Rewatiram V Sinha	Assistant General Manager, Union Bank of India
18.	Sh. Gopal Singh Mehra	Deputy Zonal Manager, Bank of Maharashtra
19.	Sh. Vibhu Kant Sharma	Chief Manager, State Bank of India
20.	Sh. Yash Bansal	Chief Manager, Punjab National Bank
21.	Sh. P S Negi	Chief Manager, Indian Bank
22.	Sh. Chander Mohan	Chief Manager, Bank of India
23.	Sh. Vikas Chauhan	Chief Manager, State Bank of India
24.	Sh. Rakesh Kumar	Assistant General Manager, HP ARDB
25.	Sh. Ranvir Singh	Senior Manager, Central Bank of India
26.	Sh. Arindam Adhikari	Senior Manager, South Indian Bank
27.	Sh. Deepak Mohan Sharma	AGM, Bhagat Urban Coop. Bank
28.	Sh. Neeraj Kumar	Circle Head, HDFC Bank
29.	Sh. Gyan Prakash	Regional Lead, HDFC Bank
30.	Sh. Ashish Mittal	Sr. Vice President, Axis Bank
31.	Sh. Prabhjeet Purba	Zonal Manager, ICICI Bank
32.	Sh. Sanjeev Katoch	State Head, Indusind Bank
33.	Sh. Dinesh Kumar	Senior Manager, UCO Bank
34.	Sh. Anup Negi	Deputy Manager, IDFC First Bank
35.	Sh. Karan Garg	AVP, Kotak Mahindra Bank
36.	Smt. Jyoti Vashisth	Manager, Bank of Maharashtra
37.	Sh. Tashi Bodh	Branch Manager, Catholic Syrian Bank
38.	Sh. Rishi Sharma	Circle Head, AU Small Finance Bank
39.	Sh. Vikas Gupta	Senior Manager, Indian Post Payment Bank
40.	Sh. Iftikhar Abdullah	Regional Head, J & K Bank
41.	Sh. Mohit Kumar	Senior Manager, Fino Payment Bank
42.	Sh. Amit Kumar	Manager, Fino Payments Bank
43.	Sh. Pawan Sharma	AVP, Area Head, Yes Bank
44.	Sh. Sanjeev Puri	Branch, Head, J&K Bank
45.	Sh. Swaroop Rathore	Branch Manager, Chamba Urban Coop. Bank
46.	Sh. Sandeep Kumar	Branch Manager, Utkarsh Small Finance Bank
47.	Sh. Laldhar Pandey	AVP, Airtel Payment Bank

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

INSURANCE COMPANIES:

1.	Sh. Nifin Kumar Minhas	Branch Manager, LIC of India
2.	Sh. Gaurav Singh	Deputy Manager, AIC of India
3.	Sh. Hemraj Thakur	District Coordinator, Future General Insurance
4.	Sh. Arun Kumar	State Coordinator, Kshema General Insurance
5.	Sh. Ajay Kumar	State Coordinator, AIC of India

LEAD DISTRICT MANAGERS:

1.	Sh. Chandrashekhhar Yadav	LDM-Bilaspur
2.	Sh. D. C. Chauhan	LDM-Chamba
3.	Sh. Tashi Namgial	LDM-Hamirpur
4.	Sh. Tilak Raj Dogra	LDM-Kangra
5.	Sh. Rohit Sangwan	LDM-Kinnaur
6.	Sh. Rajender Kumar	LDM- Kullu
7.	Sh. Sanjay Kumar	LDM-Mandi
8.	Smt. Bhima Dutta	LDM-Shimla
9.	Sh. Sanoj Kumar Singh	LDM-Sirmour
10.	Smt. Tamanna Modgil	LDM-Solan
11.	Sh. Pankaj Pal	LDM- Lahaul Spiti
12.	Sh. Lahri Mal	LDM-Una

SLBC REPRESENTATIVES:

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

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