

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

संदर्भ संख्या: रा.स्त.बैं.स./2024-25/174

दिनांक: 03.12.2024

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

विषय: 174वीं राज्य स्तरीय बैंकर्स समिति की बैठक के कार्यवृत्त।
Sub: Minutes of 174th State Level Bankers' Committee Meeting.

महोदय/Sir,

हम आपकी जानकारी और आवश्यक कार्रवाई के लिए, 20.11.2024 को होटल वुडविले पैलेस, शिमला में आयोजित एसएलबीसी एचपी की 174वीं राज्य स्तरीय बैंकर्स समिति की बैठक के कार्यवृत्त नीचे संलग्न कर रहे हैं।

We are appending below the Minutes of 174th State Level Bankers' Committee Meeting of SLBC HP held on 20.11.2024, 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 20.11.2024
AT HOTEL WOODVILLE PALACE, SHIMLA

174th Meeting of State Level Bankers' Committee- Himachal Pradesh was held on 20th November 2024 to review the performance of banking sector in the State for the quarter ended September, 2024. Sh. Rajendra Kumar Saboo, Executive Director, UCO Bank, Sh. Prabodh Saxena, Chief Secretary, Govt. of HP honored the meeting with their presence. The meeting was attended by Sh. Rohit Jamwal, Special Secretary, Finance, Govt. of HP, Sh. Anupam Kishore, Regional Director, RBI, Sh. Pradeep Anand Keshari, DGM & Convenor, SLBC, Sh. Manohar Lal, DGM, NABARD, Sh. Krishan Sharma, CGM, SBI and Sh. Vivek Gupta, Director, FI, DFS also attended the meeting through video conferencing. The list of participants is given in Annexure-I.

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 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 2024-25 and apprised the house that:

- The Indian economy is growing and the GDP growth of more than 7% is expected during the current financial year. Banks have improved their profits and asset quality

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is also improving with reduction in Bank's Gross NPA and Net NPA. Banks are in a better position to take up the upcoming challenges.

- Banks in the state also performed well with total business growth of more than 11% from previous year. However low CD Ratio and low achievement under agriculture in the state is still a matter of concern. Banks need to put more focus on agriculture lending.
- Himachal is a state where the primary source of income is agriculture only, hence it becomes even more important to improve agriculture lending.
- Banks have achieved 49% of their annual targets under ACP 2024-25 and this achievement gives us confidence that banks will be able to achieve the annual targets by March 2025.
- Low CD ratio is also a matter of concern in the state, however there has been good growth in CD ratio from previous year and with combined efforts from all members we can target to achieve CD ratio of 50% by March 2025.
- He requested the banks to provide their complete support to enhance the tourism, agriculture and other different activities in the state as the coming winter season is very important for state's economy.
- Skill development trainings by the RSETIs should be popularised as it enables the unemployed youth to learn some skills for their livelihood. Banks along with the concerned department should make sure that the targets for training programs by the RSETIs are achieved as it can play a major role in boosting the economy.

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:

- SLBC is platform to review the quarterly progress made by the banks in the state. Identify the challenges and chart the way forward to achieve sustainable and inclusive financial development for the state.

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- Himachal Pradesh have observed significant growth in financial inclusion and banking penetration during the last few years. Banks in the state have performed well in financing to priority sector.
- More focus should be paid to the qualitative aspects rather than the quantitative aspects. CD ratio in the state has improved, however we are still far behind the national average and each district shall formulate specific strategies according to their potential areas.
- The issue of dry ATMs in many areas in the state is also a major concern as pointed out by the Chief Secretary also. Banks should ensure continuous availability of cash in their ATMs.
- Customer protection/service is the prime responsibility of a banker. However in Himachal Pradesh the number of customer complaints is very less, which attributed due to good customer relationship or may be due to lack of awareness amongst the customers.
- Himachal Pradesh is one of the few states to achieve 100% digitalization of banking services in the state, but still we are yet to reach the last mile by covering the underprivileged with the basic banking facilities.
- LDMs can also extend their support to enhance the digital coverage at grass root level in their districts.
- RBI has taken some initiatives to increase the financial awareness in the state i.e financial awareness quiz amongst college students, financial inclusion camps at ITBP and RBI has planned such camps for the Police Force staff as well.
- Lastly he addressed the issue of climate change in the state and shared an idea that Himachal can be the front runner to have special policy for sustainable financing. As Himachal is a state that has been promoting sustainable mode of economic development.

HIGHLIGHTS OF THE ADDRESS DELIVERED BY SHRI VIVEK GUPTA, DIRECTOR, FINANCIAL INCLUSION, DFS:

Sh. Vivek Gupta, Director, DFS was attending the meeting through video conferencing. He welcomed all the dignitaries and other participants in the meeting. During his address he focused on the various financial inclusion initiatives taken by DFS, such as aspirational district program and vibrant villages program and use our resources to make these programs successful. He also requested the banks to focus on issues like

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Re-KYC of the accounts as PMJDY accounts are also appearing for Re-KYC and requested the banks that there should not be any inconvenience to the general public due to delay in Re-KYC.

Sh. Vivek Gupta, Director, FI, DFS apprised the house about the various schemes launched by the Govt. for the security of unsecured, such as APY, PMJJBY, PMSBY, PM Mudra Yojana and Stand Up India, he further requested the banks for active participation in implementation of these schemes.

HIGHLIGHTS OF THE ADDRESS DELIVERED BY SHRI MANOHAR LAL, DEPUTY GENERAL MANAGER, NABARD:

Sh. Manohar Lal, DGM, NABARD raised a concern regarding low achievement under ACP agriculture, further the ratio of agriculture advances in our state is below the national parameter of 18%. He informed the house that considering the past performance at national level, DFS has increased the agriculture targets and a target of 15600Cr has been allotted to Himachal for the FY 2025-26.

He requested the banks to focus on agriculture credit, main factors to be focused to improve agriculture credit are, 1. KCC saturation in the state is 61% and still there is scope for improvement, 2. Term loan factor under agriculture credit can be increased by extending finance to farm mechanization, irrigation and plantation etc., 3. Loan to allied activities such as dairy, poultry, bee keeping and fisheries etc. also needs to be focused.

He further informed the house that majority of the workforce in our state is engaged in agriculture activities however the agriculture contribution to our GDP is not much, hence we need to provide skill development trainings to the workforce and engage them in MSME activities. He also addressed the issue of climate change and how it is affecting the agriculture and horticulture. He apprised about the various initiatives taken by NABARD for water conservation and soil conservation.

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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 173rd State Level Bankers' Committee Meeting held on 23.08.2024 were circulated by the Convener Bank to all SLBC members vide its letter No. DGM/SLBC/2023-24/173 dated 06.09.2024.

Since no comments were received from any quarter, the minutes of the 173rd quarterly review meeting for quarter ended September, 2024 stands confirmed and adopted.

ACTION TAKEN REPORT

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

SLBC In charge informed the house that the proposal for opening of RSETI in District Kinnaur has been approved by the board at PNB Head Office and day courses will commence in RSETI Kinnaur once the necessary formalities are completed. GM PNB assured to take up the matter with MoRD and the RSETI will start functioning soon.

(Action Point: Punjab National Bank)

Agenda Item No.1.2: Formation of Sub-committee for fixing targets under ACP.

SLBC informed the house that a small committee having members from RBI, NABARD and SLBC has met on 05.09.2024, where the sector wise targets under ACP 2025-26 were discussed and finalized.

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Agenda Item No.1.3: General Guidelines/Directions to Banks

During the 173rd SLBC meeting Principal Secretary, Finance, Govt. of HP and Regional Director, RBI, Shimla has directed the SLBC to issue some general guidelines/directions to banks regarding some important issues. SLBC vide letter no. SLBC-HP/2024-25/35 dated 13.09.2024 has issued these guidelines / directions to all the member banks in the state.

AGENDA ITEM NO.-2

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

SLBC In charge placed before the house the data for the achievement under ACP during the first half year of Financial Year 2024-25 and informed that banks have achieved 49% of their annual targets under Priority sector.

Regarding the decline in achievement under other priority sector, MD, HP State Cooperative Bank informed the house that during the FY 2023-24 they have financed 1000 Crore to Food Corporation of India, which was later on repaid, however no additional funding was done during the current FY.

Regional Director, RBI, Shimla pointed out that apart from MSME the half yearly achievement under all sectors is below 50%. Convenor and DGM, SLBC informed that as per the trend the credit offtake in the state increases during the second half year and SLBC is hopeful that by the end of the financial year banks will be able to achieve the ACP targets.

AGENDA ITEM NO.-3

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

• **KCC Saturation.**

SLBC In charge placed before the house the data for progress under KCC saturation in the state. Chief Secretary, Govt. of HP asked the LDMs about the reasons for low KCC

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saturation. LDMs informed that due to less land holding many PM Kisan beneficiaries are not eligible for KCC and many times the eligible limit is very less, hence the applicant is not interested in availing the limit. Chief Secretary, Govt. of HP advised to analyze the previous trend of KCC saturation in the state.

- **National Rural Livelihood Mission.**

Progress under NRLM was shared with the house and Banks assured to clear the pending cases at the earliest.

- **PM SVANidhi.**

Representative from the department apprised that banks have achieved the target of 5000 sanctions under first tranche. He requested the banks to clear the pending cases as DFS has also launched a 15 days campaign "SVANidhi bhi, Swabhimani bhi" to expedite the already sanctioned loans and clear the pending cases.

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

Representative from the department apprised the house that banks have reduced the pendency under the scheme after sub-committee meeting, however there are cases amounting to Rs.18 Crore pending for margin money claim. Chief Secretary, Govt. of HP asked about the high rejection under the scheme. Convenor and DGM, SLBC informed that the rejection is mostly due to non viability of project or due to unsatisfactory credit history and sometimes applicant applies loan from more than one bank, hence the rejection rate is higher. However, banks have a provision that any rejection under Govt. sponsored schemes can be done only at one step higher than the sanctioning authority.

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

Data regarding the progress under PMFME was presented before the house and department apprised that the performance under the scheme in the state is satisfactory and there is good response from banks all banks.

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

Representative from the department informed that the inflow of applications is very less as there is lack of awareness regarding the scheme. Rejection rate is also high and

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mostly applications are rejected due to unsatisfactory credit history or many times applicants apply for working capital limit whereas only term loan is available under the scheme.

Executive Director, UCO Bank advised the department to create awareness regarding the scheme and try to source more applications as banks are already promoting this scheme at their level. GM, PNB also informed that there has been very good response to AIF in other states and suggested that the concerned department and banks to popularize this scheme in Himachal Pradesh.

Chief Secretary, Govt. of HP requested RBI to analyse the performance under the Govt. sponsored schemes and try to figure out the reason for high rejection also find out if the situation is same throughout the country or there is some issue in Himachal only.

- **PM Vishwakarma.**

Progress under PM Vishwakarma was presented before the house and SLBC informed the house that the rejection rate under the scheme is high as most of the applicants have applied for similar trades from same area/village, which is not viable proposition, hence, applications are getting rejected. Also earlier the minimum amount of loan available under the scheme was fixed at Rs. 1 lakh and many artisans were interested in taking lesser amount of loan, so they were showing unwillingness. However, now, as per the recent modification banks have been given the option to modify the loan amount up to 50% of the amount applied.

AGENDA ITEM NO.-4

AGENDA ITEM NO. 4.1: BANKING SECTOR BUSINESS PARAMETERS

Banking sector business data was presented before the house. Chief Secretary asked about the sector wise credit offtake in the state to assess which sector is contributing more towards CD ratio. LDMs with low CD ratio were advised to form strategies to improve CD ratio. Chief Secretary advised SLBC to monitor the CD ratio on regular basis so that 50% CD ratio shall be achieved by March 2025.

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AGENDA ITEM NO.-5

AGENDA ITEM NO.5.1: Review of Financial Inclusion initiatives in the state

SLBC In charge informed the house that DFS has launched saturation Drive from 15.10.2024 to 15.01.2025 to cover all the eligible people under Jansuraksha schemes and requested the banks and LDMs to participate in the campaign and make it a huge success.

Representative from Department of Information Technology, Govt. of HP apprised regarding the initiative taken by them to increase digital literacy and requested the SLBC to issue directions to banks to participate in the campaign. Chief Secretary advised the department to write to SLBC regarding the campaign so that the necessary directions can be issued to banks.

(Action Point: Department of Information Technology and Member Banks)

AGENDA ITEM NO.-7

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

SLBC In charge shared the position of non-performing assets as on 30.09.2024 and it was observed that Cooperative banks have the highest NPA ratio in the state. Gross NPA in the state has been decreased from last year, however slight increase from previous year observed in NPA of Private Sector banks.

Chief Secretary, Govt. of HP asked about the reason for higher NPA in the state as compared to the national NPA despite having better financial discipline compared to other states.

(Action Point: SLBC)

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AGENDA ITEM NO.-8

AGENDA ITEM NO.8.1: Review of performance of RSETIs (Rural Self Employment Training Institute) as on 30.09.2024

Progress of RSETIs during the quarter ended September 2024 was shared with the house. State Controller RSETI informed the house that the pending claims till March 2024 has been approved and will be disbursed within few weeks. She also requested to expedite the process of construction of RSETIs in District Chamba and Mandi.

Controller RSETI also requested to conduct the assessment of trainees in RSETI campus for all the training programs conducted by the RSETI and also requested for participation of more male candidates in the training programs. Chief Secretary advised the NRLM department to explore the possibilities for the on campus training assessment.

State Director RSETI also requested the house to explore opening of RSETI in all districts. He further requested the lead banks to look after the maintenance of RSETI buildings as currently the maintenance of RSETI buildings is not being done properly. Chief Secretary, Govt. of HP advised the banks ensure proper maintenance of RSETI buildings and asked SLBC to sort action taken report in this regard.

(Action Point: RSETI Sponsoring Banks & SLBC)

MISCELLANEOUS AGENDA:

After the regular agenda State Bank of India, Punjab National Bank and HP State Cooperative Bank presented their power point presentation covering the following agendas:

1. Bank's profile in the state
2. Bank's progress in different schemes in the state
3. Reason for high pendency
4. Activities undertaken by the bank in the state
5. Action plan and way forward

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CONCLUDING REMARKS DELIVERED BY SHRI PRABODH SAXENA, CHIEF SECRETARY, GOVERNMENT OF HIMACHAL PRADESH:

Sh. Prabodh Saxena, Chief Secretary, Govt. of HP expressed his pleasure for attending the SLBC meeting and requested the members to make the meeting more interactive. He appreciated the CD ratio growth in the state but also requested to analyse the sector wise growth.

He further requested the banks and LDMs to promote state sponsored schemes such as Y S Parmar Vidyarthi Rin Yojana where loans up to Rs.20 lakhs is available to eligible students at only 1% interest rate. One more scheme is launched by the state Govt. where loan is provided for purchase of E-vehicle with 50% interest subsidy. The scheme will be flagged off on 11.12.2024 in District Bilaspur.

He also raised his concern on the matter of climate change as it is the biggest threat for humanity at the moment and requested RBI to suggest some policy on sustainable finance to address this issue.

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

-----OXO-----

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174th STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 20th NOVEMBER 2024 AT CONFERENCE HALL, HOTEL WOODVILLE PALACE, SHIMLA.

(Annexure 1)

LIST OF PARTICIPANTS:

1.	Sh. Rajendra Kumar Saboo	Executive Director, UCO Bank
2.	Sh. Prabodh Saxena	Chief Secretary, Govt. of HP
3.	Sh. Rohit Jamwal	Special Secretary, Finance, Govt. of HP
4.	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.	Sh. Manohal Lal	Deputy General Manager, NABARD
2.	Sh. Kushal Deep	Assistant General Manager, NABARD

STATE GOVERNMENT OFFICIALS:

1.	Sh. Hem Chand Sharma	Joint Director, Department of Horticulture
2.	Sh. Pawan Kumar	Joint Director, Department of Fisheries
3.	Sh. Rajesh Kumar Sharma	Superintendent, Department of Fisheries
4.	Sh. Suraj Bhan Sharma	Assistant Controller, Department of Land Records
5.	Smt. Kalyani Gupta	Deputy CEO, HPSRLM, Rural Development
6.	Sh. Ravinder Dhiman	SPM-FI, HP SRLM
7.	Sh. Kamlesh Kumar Thakur	State Mission Manager, Urban Development

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8.	Sh. Naresh Kashyap	State Mission Manager, Urban Development
9.	Sh. Gagan Kumar Tiwari	Assistant Director, KVIC
10.	Sh. Chandan Parmar	Deputy Manager, Department of Digital Technologies
11.	Dr. Vinod Kumar	RBI Chair Professor, CRRID Chandigarh
12.	Dr. Ambika Sahu	State Controller, RSETIs
13.	Sh. R C Dadhwal	State Director, RSETI
14.	Sh. R K Sharma	Team Leader, AIF, NABCONS
15.	Sh. Sunil Kumar Bansal	Assistant General Manager, BSNL
16.	Sh. Vijay Singh	Project Manager, UIDAI
17.	Sh. Lakshay Veer Godara	Manager, National Housing Bank
18.	Sh. Vaibhav Sharma	NPCI

MEMBER BANKS:

1.	Sh. Krishan Sharma	Chief General Manager, State Bank of India
2.	Sh. Vimal Kishore	General Manager, State Bank of India
3.	Sh. Kuldeep Singh Rana	General Manager, Punjab National Bank
4.	Sh. Shrawan Manta	Managing Director, HP State Cooperative Bank
5.	Sh. Rajender Singh	Chairman, HP Gramin Bank
6.	Sh. Sanjay Sharma	Chief Liaison Officer
7.	Sh. Pankaj Sood	Managing Director, JCCB
8.	Sh. Rajinder Paul	Deputy Zonal Manager, Punjab National Bank
9.	Sh. Ravinder Kumar	Deputy General Manager, KCCB
10.	Sh. Arun Kumar Jain	Deputy General Manager, IDBI Bank
11.	Sh. Parveen Kumar	Deputy Zonal Manager, Punjab & Sind Bank
12.	Sh. G S Mehra	Deputy Zonal Head, Bank of Maharashtra
13.	Sh. R N Jamalta	General Manager, HP ARDB
14.	Smt. Kajal Singh	Assistant General Manager, Indian Bank
15.	Sh. Rajesh Ranjan	Zonal Manager, Bank of India
16.	Sh. Mukesh Chaudhary	Assistant General Manager, Central Bank of India
17.	Sh. S. Shyam Sunder	Assistant General Manager, Indian Overseas Bank
18.	Sh. Ram Paul	Assistant General Manager, JCCB
19.	Sh. Harish Sharma	Assistant General Manager, JCCB

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20.	Sh. Krishan Kumar Gahlawat	Deputy Regional Head, Union Bank of India
21.	Sh. Rakesh Kumar	Assistant General Manager, HP ARDB
22.	Sh. Vibhu Kant Sharma	Chief Manager, State Bank of India
23.	Sh. Sanjay Kumar	Chief Manager, Punjab National Bank
24.	Sh. P S Negi	Chief Manager, Indian Bank
25.	Sh. Chander Mohan	Chief Manager, Bank of India
26.	Sh. Vikas Chauhan	Chief Manager, State Bank of India
27.	Sh. Yogesh Kumar Solanki	Chief Manager, Bank of Baroda
28.	Sh. Ranvir Singh	Senior Manager, Central Bank of India
29.	Sh. Arindam Adhikari	Senior Manager, South Indian Bank
30.	Sh. Deepak Mohan Sharma	Assistant General Manager, Bhagat Urban Coop.
31.	Sh. Neeraj Kumar	Zonal Head, HDFC Bank
32.	Sh. Gyan Prakash	Regional Lead, HDFC Bank
33.	Sh. Ashish Mittal	Sr. Vice President, Axis Bank
34.	Sh. Prabhjeet Purba	Zonal Manager, ICICI Bank
35.	Sh. Sahil Chauhan	Assistant Vice President, Indusind Bank
36.	Sh. Dinesh Kumar	Senior Manager, UCO Bank
37.	Sh. Anup Negi	Deputy Manager, IDFC First Bank
38.	Sh. Sahil Verma	Manager, Kotak Mahindra Bank
39.	Sh. Naveen Kumar Joshi	Nodal Officer, Punjab & Sind Bank
40.	Sh. Sandeep Saini	Cluster Head, Catholic Syrian Bank
41.	Sh. Rishi Sharma	Circle Head, AU Small Finance Bank
42.	Sh. Ranvir Singh	Circle Head, Indian Post Payment Bank
43.	Sh. Iftikhar Abdullah	Regional Head, J & K Bank
44.	Sh. Viplove Kumar	Senior Manager, Fino Payment Bank
45.	Sh. Sunil Yadav	Manager, Bank of Baroda
46.	Sh. Pawan Sharma	Area Head, Yes Bank
47.	Sh. Sanjeev Kumar	Branch, Head, J&K Bank
48.	Sh. Dheeraj Sharma	CEO, Chamba Urban Coop. Bank
49.	Sh. Parveen Arora	General Manager, Parwanoo Urban Coop. Bank
50.	Sh. Gaurav Chauhan	Assistant Manager, Bhagat Urban Coop. Bank
51.	Sh. Bharat Gobhil	Senior Manager, Ujjivan Small Finance Bank
52.	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. Anish	Branch Manager, LIC of India
2.	Sh. Gaurav Singh	Deputy Manager, AIC of India
3.	Sh. Rajiv Dhiman	State Manager, Future General Insurance
4.	Sh. Hemraj Verma	District Coordinator, Future General Insurance
5.	Sh. Arun Kumar	State Coordinator, Kshema General Insurance
6.	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. Amit Kumar	LDM-Mandi
7.	Smt. Bhima Dutta	LDM-Shimla
8.	Sh. Sanoj Kumar Singh	LDM-Sirmour
9.	Smt. Tamanna Modgil	LDM-Solan
10.	Sh. Pankaj Pal	LDM- Lahaul Spiti
11.	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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