

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

संदर्भसंख्या: रा.स्त.बैं.स./2024-25/175

दिनांक: 25.03.2025

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

विषय: 175वीं राज्य स्तरीय बैंकर्स समिति की बैठक के कार्यवृत्त।  
Sub: Minutes of 175<sup>th</sup> State Level Bankers' Committee Meeting.

महोदय/Sir,

हम आपकी जानकारी और आवश्यक कार्यवाई के लिए, 05.03.2025 को होटल वुडविले पैलेस, शिमला में आयोजित एसएलबीसी एचपी की 175वीं राज्य स्तरीय बैंकर्स समिति की बैठक के कार्यवृत्त नीचे संलग्न कर रहे हैं।

We are appending below the Minutes of 175<sup>th</sup> State Level Bankers' Committee Meeting of SLBC HP held on 05.03.2025, 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

**MINUTES OF SLBC MEETING HELD ON 05.03.2025**

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

**AT HOTEL WOODVILLE PALACE, SHIMLA**

175<sup>th</sup> Meeting of State Level Bankers' Committee- Himachal Pradesh was held on 05<sup>th</sup> March 2025 to review the performance of banking sector in the State for the quarter ended December, 2024. Sh. Rajendra Kumar Saboo, Executive Director, UCO Bank chaired the meeting through online mode and Sh. Rohit Jamwal, Special Secretary, Finance, Govt. of HP could not attend the meeting due to some sudden exigency. Sh. Vivek Pathania, CGM, NABARD and Sh. Aatish Anant, DGM, RBI also attended the meeting. The list of participants is given in Annexure-I.

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 apology for not being able to attend the meeting physically. 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 rapidly and the country is going to be the 4<sup>th</sup> largest growing GDP in the world by the end of this FY surpassing the GDP growth of Japan. Currently there is a GDP growth of 6.2% and the nominal GDP is expected to grow by 9.9%.

**Page | 1**

- The main outcome of Union budget 2025-26 was that MSME, Agriculture, Investment and Export are the main pillars of the economy. Banks have a huge role to play in

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

the economic growth of the country and banks should focus of MSME and Agriculture financing. There is a lot of potential in MSME sector and to ensure the overall growth we need to strengthen the MSME sector. Banks should not consider MSME as high-risk sector but a high opportunity sector.

- Banks in the state also performed well and banks have already achieved the ACP targets under MSME for FY 2024-25. There is a considerable growth in deposit and advances in the state however the growth in advances is higher than the deposits; hence there is a growth in CD ratio also. We have achieved 49.19% CD ratio by December 2024 and we are hopeful that we will achieve 50% CD ratio by the end of this financial year.
- Performance of banks in the state under the national parameters set by the RBI is good as we have achieved 5 out of 7 national parameters, however the achievement under agriculture is below the national parameter and banks need to put more focus to this sector.
- Agriculture activities in the state should be increased and banks need to provide finance to the various agriculture activities. Recent snowfall in the state will also be helpful for the agriculture and it will also boost the tourism sector in the state.
- Banks need to put collective effort to achieve all the targets by the end of this financial year.

**HIGHLIGHTS OF THE ADDRESS DELIVERED BY DR. VIVEK PATHANIA, CHIEF GENERAL MANAGER, NABARD:**

Dr. Vivek Pathania, CGM, NABARD welcomed all the dignitaries and other participants in the meeting. While delivering his address he made few suggestions to be considered while finalizing the ACP for FY 2025-26.

1. Breakup of ACP targets under Animal Husbandry and Fisheries.
2. HP ARDB is not financing crop loans, hence targets to be allotted accordingly.
3. Private Banks are performing well in agriculture term loans lending and their targets should also be increased accordingly.

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

He further requested that banks claiming the BC incentive as per the initiative taken by Govt. of India, to get the claims certified from the concerned LDM before submitting it to NABARD.

### **Discussion on Agenda Items**

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 174<sup>th</sup> State Level Bankers' Committee Meeting held on 20.11.2024 were circulated by the Convenor Bank to all SLBC members vide its letter No. DGM/SLBC/2023-24/174 dated 03.12.2024.

Since no comments were received from any quarter, the minutes of the 173<sup>rd</sup> quarterly review meeting for quarter ended December, 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 approval from MoRD has also been received. Concerned bank has initiated the further process as per the MoRD guidelines to start the operations of RSETI in district Kinnaur.

**(Action Point: Punjab National Bank)**

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

**Agenda Item No.1.2: Maintenance of RSETI Buildings in Himachal Pradesh.**

SLBC In charge informed the house that RSETI sponsoring banks were advised to ensure proper maintenance of RSETI buildings and banks have confirmed the same. State Director RSETI informed that the RSETI Kullu is going to be shifted to new building from the existing rented building but the condition of new building is not good and requested the concerned bank and LDM to ensure proper maintenance of the building before shifting the RSETI. He also requested UCO bank to implement the HR policy for contractual staff as it affects the grading of RSETI and downgrading the RSETI can also result in financial loss.

DGM UCO bank informed that the issue of HR policy implementation is already under consideration and timely implementation will be ensured. He further requested LDM Kullu to ensure timely shifting of RSETI Kullu.

State Controller RSETI requested that banks should also popularize the RSETIs through their branches, hoardings and banners of RSETIs explaining the role of RSETIs can be displayed in the bank branches to create awareness. She further requested that in case the training is conducted off campus the candidates should be called to the RSETI for the final assessment and priority should be given to residential courses.

GM PNB apprised that they are not getting land for construction of RSETI in District Kinnaur and State Controller RSETI advised to discuss the issue with the district authorities and assured that she will also coordinate with the concerned regarding the land allocation issue in District Kinnaur.

DGM SBI also informed that currently RSETI Chamba is functioning from rented building and land has been provided by the district authorities for the construction of RSETI building. However, Forest Department is asking for fees towards the compensation for plantation and whether it is to be paid or not as clearance from Forest Department is awaited to proceed further. State Controller RSETI assured to look into the matter and advise accordingly.

**(Action Point: SBI, PNB, UCO Bank, LDM Kullu & State Controller RSETI)**

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

**AGENDA ITEM NO. -2**

**AGENDA ITEM NO.2: Achievement during the Financial Year 2024-25 Under Annual Credit Plan (ACP) 2024-25 up to December 2024**

SLBC In charge placed before the house the data for the achievement under ACP up to the quarter ended December 2024 and informed that banks have achieved 67% of their annual targets under Priority sector.

Executive Director, UCO Bank apprised that the achievement under Education and Housing is very low as targets assigned may not be practical and some reassessment is required while fixing the targets for FY 2025-26.

SLBC In charge shared the Sector wise Annual Credit Plan for FY 2025-26 and advised the LDMs to upload the bank wise ACP on the SLBC portal so that it can be launched before 31.03.2025. DGM & Convenor SLBC advised the LDMs to consider the points discussed by CGM, NABARD, while fixing the ACP for their district and ensure that the targets are in line with the PLP fixed by NABARD.

**(Action Point: SLBC & LDMs)**

**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. LDMs and Banks informed that all the pending cases are latest and will be cleared within 15days. DGM, SBI mentioned that banks are not able to get the detailed data for pendency under KCC Animal Husbandry and Fisheries, hence it is difficult to follow with the branches. DGM & Convenor SLBC requested the concerned department to provide access to the banks on the portal so that banks can get the branch wise information, till the time login credentials are created, department can share the data submitted by the LDMs.



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

SLBC In charge also informed the house that during the Union Budget 2025-26, Government of India has announced to increase the Kisan Credit Card (KCC) limit from ₹3 lakh to ₹5 lakh under the Modified Interest Subvention Scheme. Further RBI has also increased the limit for collateral free agriculture loans from the existing level of Rs. 1.6lakhs to Rs.2.00lakhs per borrower.

**(Action Point: Department of Animal Husbandry & Department of Fisheries)**

• **National Rural Livelihood Mission.**

Progress under NRLM was shared with the house and representative from the department apprised that they have observed SHG login Divas where more than 3900 applications were forwarded to banks, out of which only 600 applications are pending as on date and the branch wise list of pending applications is also shared with the SLBC on regular intervals. He further informed that banks can share the branch details to the department for creation of login credentials on the portal. He also raised a concern that few branches are imposing CIBIL charges on SHG loans which is not allowed and should be avoided.

**(Action Point: NRLM)**

• **PM SVANidhi.**

Representative from the department informed that the first phase of the scheme has already been closed on 31.12.2024 and no further sanction or disbursement can be done on the portal till the launch of second phase of PM SVANidhi.

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

Representative from the department apprised the house that the pending claims for margin money will be settled before 31.03.2025 and banks in the state deserve appreciation as we have already achieved the annual targets under PMEGP.

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

Data regarding the progress under PMFME was presented before the house and Convenor SLBC apprised that our state is amongst the top performers under PMFME and recently meeting of State Level Approval Committee meeting was held where a budget of Rs.30Cr was approved for FY 2025-26.

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

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

Representative from the department informed that banks have cleared the pending applications and our performance has also improved from December, 2024. He further informed that fresh applications are also been forwarded to banks are banks are requested to process the applications timely.

- **PM Vishwakarma.**

Progress under PM Vishwakarma was presented before the house and DFO MSME informed that applications under the trades Carpenter, Tailor and Mason are not available in Bank's login. He further informed that recently the ministry has added one more stage for verification and now more filtered applications will be forwarded to banks.

**AGENDA ITEM NO.-4**

**AGENDA ITEM NO. 4.1: BANKING SECTOR BUSINESS PARAMETERS**

Banking sector business data was presented before the house and In-charge SLBC informed that the CD ratio of our state has reached 49.19% by December, 2024 and as per the existing growth rate, we are hopeful that we will achieve the target of 50% CD ratio by the end of this FY.

**AGENDA ITEM NO.-5**

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

Progress under Jansuraksha schemes was shared with the house and SLBC informed that we have covered more than 92% of the tentative eligible population under PMSBY however the coverage under PMJJBY is below 50% and banks need to put more focus on this scheme.



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

**AGENDA ITEM NO.-7**

**AGENDA ITEM NO. 7.1 to 7.2: Review of recovery performance of banks up to 31.12.2024**

SLBC In charge shared the position of non-performing assets as on 31.12.2024 and it was observed that banks have reduced the total NPA from previous year.

**AGENDA ITEM NO.-8**

**AGENDA ITEM NO.8.1: Review of performance of RSETIs (Rural Self Employment Training Institute) as on 31.12.2024**

Progress of RSETIs during the quarter ended December 2024 was shared with the house. State Controller RSETI requested for bifurcation of candidates in APL & BPL so that the concerned LDM can follow with the RESTI and she can also provide the quarterly assessment data of the candidates. She also informed they have received the claim of Rs. 11.25 Cr which will be soon released to the concerned RSETIs as per the budget and guidelines. DGM & Convenor SLBC requested that if the claim can be released before 31.03.2025 as this is a long pending issue.

**(Action Point: State Controller RSETI & SLBC)**

**Discussion regarding various Issues/Feedbacks submitted by Members:**

In order to make the SLBC meeting more interactive, SLBC has requested the members to submit their issues/feedbacks that needs to be discussed during the meeting:

**Pending subsidy claims under MMSY:**

Due to non-receipt of subsidy claims under MMSY many accounts are under stress. Representative from the Department of Industries informed that earlier they have received the instructions for not keeping the subsidy amount in the account maintained at nodal bank but directly transfer it to the beneficiary. Now the Govt. has relaxed the guidelines and a claim of Rs.10 Cr has been approved and soon it will be released to the beneficiaries.

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

**USER ID creation of newly opened branches on PMEGP portal:**

HP State cooperative Bank has reported that the user ID creation of their newly opened branches on the PMEGP portal is pending since long. Since no representative from the department was present in the meeting the issue remained unattended.

**(Action Point: KVIC)**

**Clarification regarding PM Vishwakarma Scheme:**

HP State Cooperative Bank has requested for some clarifications regarding the PM Vishwakarma scheme. DFO, MSME has requested the HP State cooperative bank to write about the issues to them and they will take up the matter with the ministry and provide the necessary clarifications.

**(Action Point: HP State Cooperative Bank & DFO, MSME)**

**Non issuance of Mauka report by Patwaris in many areas:**

Due to non-issuance of Mauka reports by Patwaris some areas banks are not able to sanction loan. As no representative from Department of Land records were present in the meeting so it was decided that SLBC will take up the matter with the departments and same will be discussed during the next SLBC meeting.

Representative from HP Gramin Bank also raised an issue regarding E-Himbhoomi portal as the bank is having only one user for all the branches but now the portal is not allowing multiple users from one user ID. DGM SLBC requested the bank to write to SLBC regarding the issues and SLBC will take up the matter with the concerned department.

**(Action Point: SLBC)**

The meeting ended with a vote of thanks to the Chair by Sh. S. S. Chouhan, AGM & In charge, SLBC.

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

**175<sup>th</sup> STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 05<sup>th</sup> MARCH 2025 AT CONFERENCE HALL, HOTEL WOODVILLE PALACE, SHIMLA.**

**(Annexure 1)**

**LIST OF PARTICIPANTS:**

1.	Sh. Rajendra Kumar Saboo	Executive Director, UCO Bank (Joined through video conferencing)
2.	Sh. Pradeep Anand Keshari	Deputy General Manager & Convenor SLBC

**RESERVE BANK OF INDIA:**

1.	Sh. Aatish Anant	Deputy General Manager, RBI
2.	Sh. Ashish Sharma	Assistant General Manager, RBI
3.	Sh. Tahir Naveed	Assistant Manager, RBI

**NABARD:**

1.	Dr. Vivek Pathania	Chief General Manager, NABARD
2.	Sh. Manohar Lal	Deputy General Manager, NABARD

**STATE GOVERNMENT OFFICIALS:**

1.	Sh. Virender Singh	Director, KVIC
2.	Sh. Ravinder Singh Chauhan	Joint Director, Agriculture Department
3.	Smt. Chanchal Thakur	Deputy Director, Department of Fisheries
4.	Dr. Ravi Thakur	Deputy Director, Animal Husbandry Department
5.	Sh. Rahul Chowdhary	Horticulture Dev. Officer, Department of Horticulture
6.	Sh. Ravinder Dhiman	SPM-FI, HP SRLM
7.	Sh. Priyanjal Sharma	ME-FI, HP SRLM
8.	Sh. Naresh Kashyap	SMM- MIS & ME, Urban Development
9.	Sh. Styander Chauhan	SMM- FI & ME, Urban Development
10.	Sh. A K Gautam	IEDS, MSME, DFO
11.	Sh. Vishal	MSME
12.	Sh. Himanshu Dwivedi	Executive, KVIC
13.	Smt. Aastha Negi	Marketing Manager, Industries Department

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

14.	Sh. Shashi Pal	JDA (IT), Industries Department
15.	Sh. Sushil Kumar	Investigator, Industries Department
16.	Dr. Vinod Kumar	RBI Chair Professor, CRRID Chandigarh
17.	Dr. Ambika Sahu	State Controller, RSETIs
18.	Sh. R C Dadhwal	State Director, RSETI
19.	Sh. Abhishek Negi	Agriculture Expert, AIF, NABCONS
20.	Sh. Chandan Parmar	Deputy Manager, Deptt. of Digital Technology & Governance
21.	Sh. Vijay Singh	Project Manager, UIDAI
22.	Sh. Lakshay Veer Godara	Manager, National Housing Bank
23.	Sh. Vaibhav Sharma	NPCI

**MEMBER BANKS:**

1.	Sh. Manoj Kumar Srivastava	General Manager, Punjab National Bank
2.	Sh. Shrawan Manta	Managing Director, HP State Cooperative Bank
3.	Sh. Prabhat Kumar	Deputy General Manager, State Bank of India
4.	Sh. Rajender Singh	Chairman, HP Gramin Bank
5.	Sh. Sudhir Kumar	General Manager, HP Gramin Bank
6.	Sh. Pankaj Sood	Managing Director, JCCB
7.	Sh. Sankar Raju V.	Deputy General Manager, Indian Bank
8.	Sh. Bal Kishan	Deputy General Manager, Bank of Baroda
9.	Sh. K C Bhardwaj	Deputy General Manager, KCCB
10.	Sh. Ashok Singal	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.	Sh. Saurabh Prasad	Deputy Zonal Manager, Bank of India
15.	Sh. Krishan Kumar Gahlawat	Deputy Regional Head, Union Bank of India
16.	Sh. Praveen Rai	Assistant General Manager, Canara Bank
17.	Sh. Mukesh Chaudhary	Assistant General Manager, Central Bank of India
18.	Sh. Amandeep Jaiswal	Assistant General Manager, IDBI
19.	Sh. Harish Sharma	Assistant General Manager, JCCB
20.	Sh. Ajay Kumar Sreen	CEO, Parwanoo Urban Coop. Bank

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

21.	Sh. Parveen Arora	General Manager, Parwanoo Urban Coop. Bank
22.	Sh. Rakesh Kumar	Assistant General Manager, HP ARDB
23.	Sh. Vibhu Kant Sharma	Chief Manager, State Bank of India
24.	Sh. Yash Bansal	Chief Manager, Punjab National Bank
25.	Sh. K Kiran Kumar	Chief Manager, Indian Overseas Bank
26.	Sh. Sunny	Chief Manager, Bank of India
27.	Sh. Ranvir Singh	Senior Manager, Central Bank of India
28.	Sh. Gyan Prakash	Regional Lead, HDFC Bank
29.	Sh. Ashish Mittal	Sr. Vice President, Axis Bank
30.	Sh. Prabhjeet Purba	Zonal Manager, ICICI Bank
31.	Sh. Vineet Rana	Assistant Vice President, Indusind Bank
32.	Sh. Dinesh Kumar	Senior Manager, UCO Bank
33.	Sh. Anup Negi	Deputy Manager, IDFC First Bank
34.	Sh. Karan Garg	Manager, Kotak Mahindra Bank
35.	Sh. Naveen Kumar Joshi	Nodal Officer, Punjab & Sind Bank
36.	Sh. Rishi Sharma	Circle Head, AU Small Finance Bank
37.	Sh. Ranveer Singh	Circle Head, Indian Post Payment Bank
38.	Sh. Iftikhar Abdullah	Regional Head, J & K Bank
39.	Sh. Amit Kumar	Manager, Fino Payment Bank
40.	Sh. Pawan Sharma	Area Head, Yes Bank
41.	Sh. Tashi Gyalchan Bodh	Branch Manager, Catholic Syrian Bank
42.	Sh. Rahul Sharma	Deputy Manager, Bandhan Bank
43.	Sh. Hemender Kumar	RMPA, RBL Bank

**INSURANCE COMPANIES:**

1.	Sh. Manohar Lal	Manager, LIC of India
2.	Sh. Gaurav Singh	Deputy Manager, AIC of India
5.	Sh. Arun Kumar	State Coordinator, Kshema General Insurance
6.	Sh. Ajay Kumar	State Coordinator, AIC of India

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

**LEAD DISTRICT MANAGERS:**

1.	Sh. Chandrashekhar 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.	Sh. Rajinder Kumar	LDM- Kullu
8.	Smt. Alka Sarta	Officer- LDM Office, 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:**

1.	Sh. S. S. Chouhan	AGM & SLBC In-charge
2.	Sh. Pankaj Sharma	Chief Manager
3.	Sh. Harsh Vardhan Katna	Senior Manager
4.	Sh. Rahul Grewal	Manager

-----OXO-----