

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

संदर्भ संख्या: रा.स्त.बैं.स./2020-21/159

दिनांक: 07.04.2021

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

विषय: 159वीं राज्य स्तरीय बैंकर्स कमेटी बैठक के कार्यवृत्त।
Sub: Minutes of 159th State Level Bankers' Committee Meeting.

इस पत्र के साथ हम राज्य स्तरीय बैंकर्स समिति की 159वीं बैठक के कार्यवृत्त, जो 24.03.2021 को होटल होलिडे होम में आयोजित की गई थी, आपकी सूचनार्थ एवं कार्यवाही हेतु संलग्न कर रहे हैं।

We are enclosing herewith the Minutes of 159th State Level Bankers' Committee Meeting of SLBC HP held on 24.03.2021, at Hotel Holiday Home, Shimla, for your information and necessary action.

सादर/ Regards,
भवदीय/ Yours faithfully,



(पी.के.शर्मा /P.K.Sharma),
उप महा प्रबंधक एवं प्रभारी/ Deputy General Manager & In-charge,
राज्य स्तरीय बैंकर्स समिति, हिमाचल प्रदेश,
शिमला -171001.

संलग्न: यथोक्त
Encl: As above

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MINUTES OF SLBC MEETING HELD ON 24.03.2021
AT HOTEL HOLIDAY HOME, SHIMLA

159th Meeting of State Level Bankers' Committee- Himachal Pradesh was held on 24th March, 2021 to review the performance of banking sector in the State for the quarter ended December, 2020. Sh. Prabodh Saxena, IAS, Additional Chief Secretary (Finance) to the Govt. of Himachal Pradesh chaired the meeting. Sh. A.K. Goel, Managing Director & C.E.O., UCO Bank co-chaired the meeting. The list of participants is herewith annexed (Annexure-I).

The meeting started with the permission of the Chair at 11.00 AM at Regency Hall, Hotel Holiday Home, Shimla, and was attended personally by local Representatives of Major Banks, RBI, NABARD and State Government Officials. The meeting commenced with Welcome Address delivered by Sh. S.S. Negi, Deputy General Manager & Convenor, SLBC, UCO Bank. The Key Note Address was given by Sh. A.K. Goel, Managing Director & CEO, UCO Bank. The DGM & Convenor extended warm welcome to distinguished dignitaries sitting on the Dias and Senior Bureaucrats/Executives from State Government Departments, Boards, Corporations, Banks and Insurance Companies present in the meeting.

HIGHLIGHTS OF THE WELCOME ADDRESS DELIVERED BY SH. S.S. NEGI, DGM & CONVENER, SLBC, HP:

The Convener extended warm welcome to the dignitaries sitting on the dais viz.

- **Sh. Prabodh Saxena**, IAS, Additional Chief Secretary (Finance) to the Government of Himachal Pradesh. DGM & Convener, SLBC, UCO Bank extended heartiest welcome & expressed gratitude towards Sh. Saxena for sparing valuable time to chair the Meeting.
- **Sh. A.K. Goel**, MD & CEO, UCO Bank. The DGM extended warm welcome to MD & CEO on his participation in the meeting. The Convener expressed gratitude towards Sh. A.K. Goel on co-chairing the meeting.
- **Sh. K.C. Anand**, General Manager (In-charge), Reserve Bank of India, Shimla. The Convener, SLBC extended warm welcome to GM (In-charge), RBI on his participation in the meeting and expressed gratitude for proactive participation, guidance and support by the team of RBI officials to the SLBC forum.
- **Dr. S.K.K. Mishra**, General Manager, NABARD. The DGM, UCO Bank extended warm welcome to GM NABARD on his participation in the meeting and expressed gratitude for proactive support in rural credit and micro finance.

While welcoming the participants, DGM & Convenor apprised about the core agenda of the meeting i.e. to review ACP achievement up to December quarter, progress under

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Government Sponsored Schemes, viz. MMSY, Interest Subvention Scheme for Hospitality sector, PM-SVANidhi, etc. Further, he told the house that the new Annual Credit Plan for FY 2021-22 will also be discussed during the meeting wherein an increase of 9.29% amounting to Rs. 27,702 crores over the last year ACP has been proposed. He hoped that the House will found the proposed ACP progressive and will approve.

In his concluding remarks, Mr. Negi, DGM & Convener, SLBC requested the participants to proactively participate in the deliberations.

HIGHLIGHTS OF THE KEY NOTE ADDRESS DELIVERED BY SHRI A.K. GOEL, MD & CEO, UCO BANK:

The MD & CEO in his Key Note Address to the House highlighted the achievements of banking sector in Himachal Pradesh during the period ended December, 2020. Important points are mentioned as below:

- Due to unprecedented repercussions caused by COVID-19 pandemic, virtual SLBCs were conducted last year. This time SLBC meeting is being convened with physical participation of members while strictly adhering to social distancing norms.
- To alleviate the impact of COVID-19 on the Economy, Centre Govt. and RBI provided fiscal stimulus package of Rs. 29.87 lakhs crore which is 15% of India's GDP.
- He appreciated the performance of the member banks under APY Citizen's Choice Campaign and shared with the House that SLBC HP has been appreciated by Sh. Deepak Mohanty, Member, PFRDA, New Delhi. He congratulated Central Bank of India and Canara Bank for being awarded for their performance in the first half of the year 2020-21. He also thanked the State Government for their contribution of Rs. 2000 to each subscriber of APY scheme.
- MD & CEO, UCO Bank informed the house that during the COVID-19 period, Banks have performed extraordinarily and provided Rs. 520 crores to MSMEs against the target of Rs. 398 crores under Instant Credit to MSMEs.
- Under Guaranteed Emergency Credit Line (GECL) Scheme, Banks provided Rs. 1042 crores against the target of Rs. 1299 crores. Also, Overdraft facility of Rs. 3.39 crores was given to 16686 eligible PM Jan Dhan Beneficiaries.
- Similar financial assistance of Rs. 29.34 crores to 1936 eligible SHGs and Rs. 730 crores to 75557 farmers was provided by Banks during the pandemic. Mr. A.K. Goel, while

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presenting the data said that these figures signify that Banks have truly come forward to extend financial assistance to the needy section of the society during the pandemic.

- The COVID-19 pandemic has taken a heavy toll on the Tourism industry in the State and is in need of financial assistance for their revival. As much as 1218 beneficiaries were sanctioned fresh loans for Hotels, Dhabas and Home Stays amounting to Rs. 159 crores during the COVID-19 period. In addition, 54 beneficiaries have been extended financial support under GECL scheme or Interest Subvention Scheme for Hospitality scheme.
- While highlighting the ACP achievements, MD & CEO expressed his satisfaction over the performance of banks up to period under review. Under Priority Sector, Banks have achieved 105% of the target up to December quarter. The total business of the State has shown 8% Y-o-Y growth as on 31st Dec, 2020.
- Mr. Goel, MD & CEO, UCO Bank concluded the Key Note Address expressing gratitude to all the participants for sparing their valuable time. He also urged the participants to keep up the good work and be ready to face the oncoming challenges. He extended best wishes for fruitful & conclusive deliberations on all agenda issues for the meeting.

HIGHLIGHTS OF THE ADDRESS DELIVERED BY SH. K.C. ANAND, GENERAL MANAGER (IN-CHARGE) RBI, SHIMLA:

Mr. K.C. Anand, GM (In-charge), RBI began his address by welcoming the dignitaries sitting on the dais. He expressed his pleasure at the SLBC being conducted once again in original format and appreciated the physical presence of the members.

He congratulated the members on completion of the 50th Statehood year of the State. He expressed that the Banks have an important role to play in the financial and economic development of the State and hoped that the same will continue in the future as well. He shared with the House that as per the available information, only 113 Scheduled bank branches were operating in the State in Dec 1972, and the Deposit and Advances stood respectively at Rs. 40.35 crore and Rs. 5.9 crores only. CD Ratio at that time stood at a paltry 14.75%. At present, 2195 branches are providing banking service in the State as on 31st December, 2020. Deposits have increased to Rs. 139214 crore, Advances to Rs. 60033 crore and CD ratio has increased to 43.12%. It is pertinent to note that the population has increased only a little more than double to 75 lakhs from 35 lakhs during the period.

He added that in comparison to other states in the North zone, Himachal Pradesh had a widespread network of Bank branches even at the beginning of the 20th century. He suggested that contribution of Banks in the development of the state in the past 50 years

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should also be highlighted at the appropriate platforms. In this regard, LDM offices at District level and SLBC can coordinate with the line departments as well as with the State Government.

Mr. Anand, GM (In-charge), RBI recorded his displeasure over Banks not uploading the data on revamped SLBC website. He also observed that RBI is in receipt of letter from Local Board North Zone Secretariat expressing discontent over discrepancies in SLBC data. He advised SLBC to take appropriate action against the erring Banks. He further advised SLBC to follow up with the member banks which are yet to implement the model BC scheme.

GM (In-charge), RBI highlighted that certain unbanked villages are yet to be covered under banking facilities. He opined that satisfactory reply be sent to DFS and all villages should be provided banking service. In addition, he noted that the matter of installation of LED screens at block level was discussed in the last SLBC meeting but not much progress has been made in the area. He asked Convenor, SLBC to coordinate and ensure installation at the earliest. He also advised that Steering Committee be convened well in time so that only major issues are raised in SLBC forum.

Mr. Anand shared with the House that the theme for Financial Literacy Week 2021 is "Responsible Borrowing" and all banks should make continuous efforts for implementation of the theme throughout the year. He added that posters regarding Complaints redressal escalation matrix has been shared with all the Banks and the same should be installed at ATMs to increase public awareness on the matter.

He expounded that one village each in Hamirpur and Solan and 2 villages in Chamba have been selected for implementation of Regulatory Sandbox – Application for 'Retail Payments' cohort and the onus is on the banks to make it a success. He noted that the scheme is unique for Pan India and enables P2P digital payments even in the absence of network.

Mr. Anand, GM (In-charge), RBI brought forth that Issue Department, RBI, Chandigarh supplies currency in the State but as per the complaints received by them, branches are not providing facility for exchange of soiled and mutilated notes. He advised all the Controlling Heads of member banks to take adequate steps in this regard. He added that coins should also be made available to general public through melas, etc. wherever possible. He noted that down time of ATMs, non-availability of cash, etc. has been a serious concern and has been taken up by RBI again and again. He advised banks to take necessary steps to ensure proper working of ATMs.

During his address, he mentioned that fairly good progress has been recorded under Deepening of Digital Payments campaign and advised Banks to endeavour to accomplish 100% achievement of target by 31st March, 2021 making HP one of the few states to implement the scheme fully. He appreciated HP Gramin Bank for achieving 100% of

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digitization in the three districts. He asked Banks to consider replicating the scheme in the remaining 9 districts as well on voluntary basis.

While elaborating on the Agenda Items, he made the following observations:

1. The performance of Banks in the state as of Dec, 2020 has deteriorated in comparison to Dec, 2019.
2. Y-O-Y credit growth is 5.1% in the State as against 8.68% of North Zone; as a result CD Ratio has shown a negative growth of -4% against minor fall in North Zone.
3. Y-O-Y Advances to Agriculture has shown a negative growth of -6.23% against 6.9% growth of North Zone. It is a matter of serious concern and needs to be looked into. He advised that meeting of sub-committee on Agriculture be held by NABARD, being the Convenor.
4. Y-O-Y Advances to MSME has shown a negative growth of -1.96% against 5.54% growth of North Zone.
5. Overall achievement under ACP stands at 104.56%. The achievement under priority sector and non-priority sector stands at 87% and 206% respectively which is satisfactory.
6. ACP achievement under Agriculture sector stands at 67% and is a matter of major concern. Also, performance under education sector and other priority sectors is not at par and stands at 17% and 16% respectively.
7. In MSME category, achievement under ACP is good and stands at 143%.
8. Overall analysis shows that public sector banks have shown low performance in Agriculture, Housing and Other Priority sector. Also, cooperative banks have low performance in Agriculture and Education sector.

He wished for fruitful and conclusive deliberations on the agenda items.

HIGHLIGHTS OF THE ADDRESS DELIVERED BY Dr. S.K.K MISHRA, GENERAL MANAGER, NABARD

At the outset, General Manager, NABARD welcomed all the participants of SLBC meeting. He extended special thanks to dignitaries sitting on the dais for sparing their valuable time to attend 159th SLBC meeting. To start off with, Dr. Mishra complimented bankers for working tirelessly and seamlessly for facilitating banking services even in the tough times of pandemic. He added that the practice of cashless banking was encouraged during this time and emerged as one-stop solution to banking needs during the pandemic.

He said that NABARD lays special impetus on performance under Agriculture sector and noted that special attention of bankers is needed as the state is lagging behind in this sector. He brought to the attention of the House that NABARD in association with Central Government has launched the KCC Saturation Campaign in the country. Assistance is being provided by the State Government as well to make the campaign a huge success. Animal Husbandry, Fisheries and Dairy are also covered under the campaign. He apprised the House

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that Animal Husbandry functions as safety net for rural households and one-third of the bank credit under Agriculture goes to this sector, hence, requires special attention.

Also, focus should be on increasing Agriculture Term lending in the state. Investment in agriculture infrastructure viz., poly houses, irrigation facilities, godowns, cold storages, etc. should be encouraged. He propounded that 102 FPOs have been formed by NABARD and out of these 18 FPOs have been provided bank finance through NABARD. He urged the banks to provide credit to eligible FPOs and make the scheme a resounding success.

Further in his address, Dr. Mishra, GM, NABARD highlighted that more than 5000 SHGs are present in the state and around 1300 SHGs are credit-linked. Also, Joint Liability Groups have been formed and provided bank credit. Also, MOUs have been signed by NABARD with Banks, namely, State Bank of India, UCO Bank and HP Gramin Bank. He advised member banks to finance maximum SHGs and JLGs as these are premium customers and follow good credit practice. Also, Banks have helped in the digitization of SHGs under E-Shakti program and he hopes that the same will continue in the future as well.

GM, NABARD also shared with the House that NABARD has extensively worked in the development of watersheds, tribal development and spring sheds in particular. He advised that refinance facilities at nominal rates are provided by NABARD which should be taken advantage of by banks in the State.

He emphasized that the Annual Credit Plan of the next FY 2021-22 should be designed in synchronization with the Potential Linked Plan of NABARD keeping in consideration the realizable potential. While concluding his remarks, he added that the member Banks should work towards achieving the targets under ACP. He wished all the best for fruitful and conclusive deliberations during the course of meeting.

Mr. Negi thanked Dr. Mishra for sharing the information on various schemes launched by NABARD. He further invited Mr. P.K. Sharma, AGM & In-charge SLBC to place the regular Agenda before the House.

Discussion on Agenda Items

Mr. P.K. Sharma, AGM 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 agenda for the 159th meeting was discussed at length in the 9th Steering Committee held on 17.03.2021 wherein it was decided to bring forth the below points for discussion at the SLBC meeting. 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 158th State Level Bankers' Committee Meeting held on 28.12.2020 were circulated by the Convenor Bank to all SLBC members vide its letter No. DGM/SLBC/2020-21/158 dated 08.01.2021.

Since no comments were received from any quarter, the minutes of the 158th quarterly review meeting for quarter ended September, 2020 stand confirmed and adopted.

The House adopts and confirms the minutes of 158th State Level Bankers' Committee Meeting.

AGENDA ITEM NO. 1: ACTION TAKEN REPORT ISSUES

Agenda Item No.1.1: Sub-Committee on BC Model

The BC Model Paper was finalized and compiled by the sub-committee. RBI suggested that the compiled model should be sent to the Member Banks operating in the State for approval from their respective Head Offices. AGM & In-charge, SLBC, HP apprised the house that only UCO Bank, Punjab National Bank, HP Gramin Bank and HDFC Bank have approved and adopted the proposed BC model. The responses received from some of the member Banks, viz., Bank of Baroda, State Bank of India, Canara Bank, Central Bank of India, Bank of India and Union Bank of India were shared with the House for their perusal.

Mr. A.K. Goel, MD & CEO, UCO Bank opined that the BC model approved by SLBC was formulated with the betterment of state in mind and should compulsorily be adopted in the State by member Banks. He advised the representatives from member Banks to submit detailed analysis of the compiled model highlighting the major features to their Head Office for reconsideration. He suggested that the Banks already having better BC model in terms of remuneration can follow the same and the left over Banks should expedite the matter and obtain necessary approval from their boards at the earliest. He shared that the matter will be taken up by his office with the respective MDs as well. He also suggested that the BCs should be assigned targets under Government sponsored schemes as well.

(Action Point: Member Banks to obtain approval within allotted deadline)

Agenda Item No.1.2: Appointment of BC in Lahaul & Spiti

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Mr. P.K. Sharma, AGM & SLBC In-charge informed the House that the matter was discussed at length in 9th Steering Committee and the process will be completed by 15th April, 2021 as apprised by representative from SBI. The issue stands dropped from the agenda of SLBC.

Speaking on the matter of appointment of BCs in the state, Mr. Prabodh Saxena, ACS (Finance), Govt. of H.P. opined that thrust to be given on appointment of women BCs. He advised that the list of villages where BC needs to be appointed can be shared with the Rural Development Department who can help with the same.

(Action Point: List of villages wherein BCs are to be appointed to be shared with RD Deptt. by SLBC / RD Deptt. to appoint women BCs)

Agenda Item No. 1.4: Revamping of SLBC Website

Issue of Revamping of SLBC website has been long pending as some of the Member Banks are still to develop a standardized system for data flow. As on 05.04.2021, 4 PSBs (Bank of India, Bank of Maharashtra, Indian Overseas Bank and Punjab & Sind Bank), 4 Pvt. Banks (Axis Bank, CSB Bank, ICICI Bank and Kotak Mahindra Bank), 3 Cooperative Banks (Jogindra Central Coop. Bank, Kangra Central Coop. Bank and HPARD Bank), 4 Urban Coop. Banks (Baghat, Chamba, Mandi and Shimla UCB) and 1 Payment Bank (India Post Payment Bank) are yet to upload the reports for September quarter 2020 on the revamped SLBC website within prescribed timeline. The agenda has been pending in spite of several extensions in the past.

Mr. A.K. Goel, MD & CEO, UCO Bank took strong notice of the banks failing to develop the appropriate system and advised imposing of penalty on the erring banks. He also requested Mr. K.C. Anand, GM (In-charge), RBI to intervene in the matter.

(Action Point: Member Banks to complete the revamping task within given timeline / SLBC / RBI)

AGENDA ITEM NO. 1.5 Issue of Claim Settlement under PMFBY

AGM & In-charge, SLBC apprised the house that Agriculture Insurance Company has refunded the Add-on Premium which was remitted to AIC on 03.01.2020 by UCO Bank Anti and HP State Coop. Bank Jubbal for Apple Crop covering the loss due to hail storm. State Government has finally laid responsibility on the Banks citing that premium was deducted after due date but insurance company refunded the premium for add-on cover only, that too after 5 months whereas in case of invalid applications the premium should have been refunded within 45 days. The matter was also again referred to the Ministry of Agriculture, Govt. of India vide email dated 19.12.2020 and their decision is awaited.

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Mr. A.K. Goel, MD & CEO, UCO Bank advised SLBC to take up the matter with the Department of Horticulture, Himachal Pradesh to resolve this long pending issue at the earliest.

(Action Point: SLBC to refer the matter to the Horticulture Deptt, H.P./ Horticulture Deptt. to resolve the matter)

Agenda Item No. 1.6: Updation of Bank Branches and ATMs on DBT-GIS portal

All member Banks were requested to update their branch network position on the portal so that unbaked location are kept to a minimum. AGM & SLBC In-charge advised the Banks to update the information of their network outreach on the portal at the earliest.

Action Point: Member Banks to get the network outreach updated on the portal by their respective Head Offices

AGENDA ITEM NO. 1.9: Non-Agriculture Commercial Entities – Lease Issue

Earlier, non-agriculturist commercial entities were allowed to get leased buildings transferred in rural and urban areas without seeking prior permission from the State Government. Now, as the same has been withdrawn, for transferring of building on lease by all entities permission will have to be sought from the Government. Due to this, Banks are facing problems in renewal of leased Bank branch premises in rural areas.

Mr. Prabodh Saxena, ACS (Finance), Govt. of H.P. advised SLBC to refer the matter to Government of India so that adequate measures can be taken.

(Action Point: Letter to be addressed to Government of India to issue necessary clarification / SLBC)

AGENDA ITEM NO.-2

AGENDA ITEM NO. 2.3.: PM KISAN SAMMAN NIDHI YOJANA- KCC SATURATION:

AGM & In-charge, SLBC informed the House that 595 application are pending with the member Banks. Speaking on the matter, Mr. A.K. Goel, MD & CEO, UCO Bank said that coordination should be established between the line departments and Banks in the state. Specific camps at block levels should be organized to bring the remaining farmers under the ambit of KCC having participation of representative from NABARD, Agriculture Deptt., LDMs, Banks, etc. On the cases related to Animal Husbandry, MD & CEO, UCO Bank advised the Banks to not insist on furnishing of Health certificate of the cattle and accept the farmers'

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certificate confirming the availability of cattle with them as a valid document for financing. Dr. S.K.K. Mishra, GM, NABARD advised the Banks to cover maximum farmers under KCC and record in writing the refusal of farmers not interested in availing credit. Mr. P.K. Sharma, AGM & SLBC Convenor requested the State Government to forward the KCC applications to the Banks where the beneficiary is already availing banking services. This will ease out the process of financing under the scheme.

(Action Point: Member Banks / SLBC / NABARD, Agri. Deptt., H.P. Govt.)

AGENDA 2.5: MUKHYA MANTRI SWAVLAMBAN YOJANA-(MMSY):

AGM & In-charge, SLBC placed before house the year-wise position on MMSY. As on 28.02.2021, Banks have sanctioned 3151 cases whereas 1377 cases are still lying pending with the Member Banks. As many as 3551 cases are rejected by the Banks till 28.02.2021. During the deliberations, representative from Industries Deptt., H.P. expressed that the rejection rate under the scheme is on comparatively higher side. Also, it was highlighted that the Banks are rejecting the cases even after sanctioning and not disbursing the loan amount in the cases already sanctioned. She also informed that the user credentials for MMSY portal of Controlling Offices have been created and the same have been shared by SLBC with member banks.

Mr. Prabodh Saxena, ACS (Finance), Govt. of H.P. advised the Industries Department and member banks to work in tandem and ensure the achievement of targets set under the scheme for FY 2020-21. He also asked SLBC to share with his office the performance of Private Banks under Government Sponsored Schemes, MMSY and PM-SVANidhi in particular. This will help in evaluating the role played by Private Sector Banks in financing under the schemes.

(Action point: Banks to dispose of cases in time bound manner / SLBC to provide comparative performance analysis of PSBs and Pvt. Banks)

Agenda 2.6: NULM/PRADHAN MANTRI SVA-NIDHI YOJNA

Progress made under NULM & PM SVA-NIDHI Yojana was deliberated during the meeting. AGM & In-charge, SLBC informed the house that as on 17.03.2021, Banks have sanctioned 2806 cases; out of them 2609 cases have been disbursed whereas 300 cases are lying pending for sanction under PM-SVA-Nidhi scheme. He further apprised that it has been decided in the review meeting with NULM department that cases lying in open Market Place will be distributed by the LDMs among Banks under their respective jurisdiction. In-charge, SLBC requested Member Banks to narrow down the number of pending cases in prompt manner and ensure disbursement latest within 3 days of sanctioning. Mr. Prabodh Saxena, ACS (Finance), Govt. of H.P. advised the Banks to sanction the cases under the scheme without delay and remove the pendency.

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Mr. Abid Hussain, Director, NULM Department apprised that the performance under the scheme is good and Banks are working in tandem with the Department. He highlighted that although private banks have sanctioned the cases sponsored to them, they are yet to disburse the loan amount to the beneficiaries. He advised Banks to provide the status report of cases pending under the Scheme as on 29.03.2021 to SLBC. Mr. P.K. Sharma urged the member banks to reduce the pendency to a bare minimum within prescribed timeline.

(Action Point: Member Banks to expedite sanctioning and disbursement of cases)

Agenda 2.4: Prime Minister Employment Generation Programme (PMEGP)

Progress made under PMEGP scheme was deliberated in the House. Director, KVIC informed the House that 77% of the target set for FY 2020-21 has been achieved by the banks in the State. He also apprised that the list of cases wherein margin money is pending to be claimed has been shared with the Banks and SLBC with a view to resolve the pendency at the earliest.

(Action Point: Member Banks to expedite sanctioning of cases and claiming margin money)

AGENDA 2.7: SCHEME FOR INTEREST SUBVENTION ON WORKING CAPITAL LOAN FOR HOSPITALITY INDUSTRY:

AGM & In-charge, SLBC apprised the house that 44 cases have been sanctioned under the Interest Subvention Scheme recently launched by Department of Tourism, Government of HP. The major reasons for rejection of cases under the Scheme were also shared with the House.

As desired by Mr. Saxena, ACS (Finance), Govt. of H.P., the progress made in sanctioning fresh loans from 01.04.2020 for Hotels, Dhabas and Home Stays and total assistance provided for the Tourism industry since inception in the state was placed before the House.

AGENDA ITEM NO -3

FINANCIAL INCLUSION CAMPAIGN IN HIMACHAL PRADESH- REVIEW FOR DECEMBER, 2020.

Agenda Item No-3.2: Social Security Schemes: (PMSBY/PMJJBY/APY)

◆ Insurance Claims settlement under Micro Insurance Schemes i.e. PMSBY & PMJJBY.

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Pradhan Mantri Suraksha Bima Yojana (PMSBY): Banks have enrolled nearly 14.92 lakh account holders under the Scheme as on 31.12.2020. Under the Scheme, the benefit of insurance claim amount has been given to nominees of 798 account holders as on 03.03.2021.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): Banks have enrolled more than 4.29 lakh subscribers under this life insurance scheme and nearly 1508 beneficiaries have been paid insurance Claim under the Scheme as on 03.03.2021.

Delay in settlement of Insurance claims: 103 claim cases have been pending for more than 2 months under PMSBY scheme. Also, 32 cases have been pending under PMJJBY scheme for more than two months. Beneficiaries enrolled under both the above mentioned Micro Insurance schemes belong to low income groups and Banks need to ensure that necessary paper formalities are completed without any hassle. Special emphasis should be paid by Insurance Companies to ensure that claims should not remain pending beyond two months.

Representatives from Insurance Companies were not available for comment on the matter. Mr. A.K. Goel, MD & CEO, UCO Bank took strong note of absence of Insurance companies from SLBC meeting and advised an explanation be sought for the same from the erring companies.

(Action: SLBC / Insurance Companies having claims pending for more than 2 months)

Atal Pension Yojana (APY):

Banks have enrolled more than 2.11 Lakh subscribers under the Scheme till the end of Dec, 2020. AGM & In-charge, SLBC informed the house that under the "APY CITIZEN'S CHOICE", Canara Bank and Central Bank of India have been identified for "Award of Excellence" by PFRDA. They have achieved 15 subscriptions per branch. Regional Managers from the respective Banks were accordingly felicitated by the ACS (Finance). Govt. of H.P. in the House.

Agenda item No- 3.5: Financial literacy campaign in Himachal Pradesh

The issue of nil reporting of FLC camps in certain districts was highlighted by Mr. Ramesh Chand, GM, RBI. LDMs were instructed to ensure prompt and accurate reporting.

(Action: LDMs to ensure correct reporting)

Agenda item No- 3.8.: STAND UP INDIA SCHEME (SUIS):

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The progress under Stand Up India Scheme (SUIS) was placed before the house. As on 31.12.2020, Banks have financed 520 cases having amount outstanding of Rs. 99.89 crores.

During the deliberations, it was concluded that low performance under the scheme can be attributed to scheme overlap. Mr. A.K. Goel, MD & CEO, UCO Bank opined that performance under similar schemes may be permitted to be clubbed under the Stand Up India scheme.

AGENDA ITEM NO. -4

AGENDA ITEM NO-4.1:- VILLAGE UNCOVERED BY FINANCIAL INFRASTRUCTURE ON DBT-GIS Portal

The Convenor Bank informed the house that DFS is time and again reporting that there are still 74 unbanked villages in the State which have no banking touch point within a radius of 5 kms. To review the situation and chalk out a strategic actionable plan, the concerned banks convened a meeting under the aegis of RBI on 25.02.2021. The minutes of the same were placed in the agenda of the 159th SLBC meeting and brought to the attention of the House.

Also, AGM & SLBC In-charge advised the member Banks to update the position of Banking touch points on the DBT-GIS portal at the earliest.

(Action Point: Member Banks to update DBT-GIS portal)

AGENDA ITEM NO- 4.2: Expanding and Deepening of Digital Payments:

AGM & SLBC In-charge apprised the House that monthly review of progress under the agenda is done by RBI and SLBC in the sub-committee meetings. He advised the underperforming banks to put special focus to increase their performance under the scheme.

(Action Point: LDMs/Banks to ensure improvement in performance and achievement of target within deadline).

AGENDA ITEM NO. 4.8: Induction of Equitas Small Finance Bank and IDFC First Bank as members of SLBC

The Equitas Small Finance Bank and IDFC First Bank having branch in Baddi and Shimla, respectively were proposed to be inducted as members of the SLBC. The approval for the same was accorded by the House.

(Action Point: Equitas Small Finance Bank & IDFC First Bank to submit reports to SLBC within prescribed timelines.)



AGENDA ITEM NO. 4.9: Misc. Issues Emerged in 9th Steering Committee Meeting held on 17.03.2021

The unethical practice of putting up advertisement boards, hoardings and signboards by HDFC Bank at shops, commercial complexes and Government offices was brought to the notice of the House by DGM, SBI. SLBC conveyed extreme displeasure over the matter. Mr. A.K. Goel, MD & CEO, UCO Bank expressed that a letter be addressed to Controlling Office, HDFC Bank advising them to desist from such unfair practice in the future.

(Action Point: HDFC Bank for removal of said boards)

AGENDA ITEM NO.- 5

AGENDA ITEM NO: 5: REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN 2020-21- PROGRESS UP TO DECEMBER, 2020:

The achievement up to period ended 31st Dec, 2020 under ACP 2020-21 mentioned in the agenda notes was placed before the House. Banks have disbursed fresh loans to the tune of Rs. 21723.90 crore to more than 7.61 Lakh new units.

The overall achievement against the target set for up to quarter ended Dec, 2020 recorded at 104.56%. The sub-sector wise achievements for financial year 2020-21 up to quarter ended Dec, 2020 was placed before the House – Priority sector advances - Rs. 15435.60 crores (87.12%); Non Priority sector advances- Rs. 6288.30 crore (205.65%); Agriculture sector– Rs. 5332.44 crore (62.86%), MSME advances Rs. 9147.48 crore (143.26%).

AGM & SLBC In-charge informed the House that the Banks who have failed to achieve even 50% of their allocated targets under ACP 2020-21 will be reported to MD & CEO, UCO Bank and letter on the same will be forwarded to the Head Offices of the erring banks.

(Action: SLBC/Banks to improve their performance)

AGM & SLBC In-charge tabled the proposed District-wise Annual Plan for the FY 2021-22 for the state of Himachal Pradesh. The ACP 2021-22 was prepared by LDMS keeping in view the achievements of the Banks over last year ACP vis-à-vis Potential Linked Plan prepared by NABARD.

It was decided that a special meeting be convened with representatives from SLBC, RBI and NABARD to finalize the ACP for FY 2021-22.

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(Action: SLBC / RBI / NABARD)

AGENDA ITEM NO. 6

AGENDA ITEM NO: 6.5: Review of Position of CD Ratio in H.P. –Progress up to Dec, 2020

CD ratio in the state (based on RBI instructions) is recorded at 43.12% in Dec, 2020 quarter. Mr. K.C. Anand, GM (In-charge), RBI opined that lending by foreign Banks in the State is not being taken into consideration while calculating CD ratio. He suggested addition of the amount financed by foreign banks will result in increase in the CD ratio.

(Action: SLBC)

Mr. Anand, while concluding his remarks expressed his dissatisfaction with the quality of participation from Private Sector Banks. He instructed the representatives from private banks to go through the agenda meticulously and be apprised of the proceedings.

(Action: Private Sector Banks)

AGENDA No-8.3: Doubling of Farmers' Income by 2022

AGM & SLBC In-charge apprised that the issue will be taken up in the meeting of sub-committee on Agriculture credit.

(Action: NABARD, RBI, SLBC)

THE REGULAR AGENDA FOR THE MEETING CONCLUDED WITH PERMISSION OF CHAIR.

Concluding Remarks of Sh. Prabodh Saxena, Addl. Chief Secretary, Finance, Govt. of H.P.:

Mr. Prabodh Saxena expressed his satisfaction over successful conduct of 159th SLBC meeting. He applauded the Banks for their performance, especially during the tough times of the pandemic.

He said that banks should specially focus on schemes sponsored by State Government, viz., MMSY, Interest Subvention Scheme on working capital loan for hospitality sector, etc. He added that the sanctions under the scheme should be expedited which will ultimately contribute in mitigating the problem of unemployment in the State which in itself is a cause of grave concern. He also informed the House that few of these schemes have inherent structural problems which were reviewed in the recently concluded Budget session. He invited the members of SLBC to suggest improvements or changes to be incorporated in the schemes.

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He opined that Central Govt. Schemes should also be implemented in their true spirit as these are being specifically monitored by DFS. While expressing his displeasure over non-performance of Private sector banks under Govt-sponsored schemes, ACS (Finance) asked SLBC to provide comparative analysis of their performance with Public Sector Banks.

Before concluding his remarks, he again complemented the banking fraternity for their good performance and expressed hope that the member Banks will achieve the targets allotted to them by the conclusion of the ongoing financial year.

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159th STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 24th MARCH, 2021 AT REGENCY HALL, HOTEL HOLIDAY HOME, SHIMLA.

(Annexure 1)

LIST OF PARTICIPANTS:

- I. Chairman:** **Sh. Prabodh Saxena, IAS,**
Additional Chief Secretary, Finance,
Govt. of Himachal Pradesh
- II. Co- Chairman:** **Sh. A.K. Goel,**
MD & CEO,
UCO Bank.
- III. Convenor SLBC:** **Sh. S.S. Negi,**
Deputy General Manager & Convenor SLBC HP,
UCO Bank.

IV. DFS, Government of Himachal Pradesh & Related Agencies:
SARVASHRI:

1	Abid Hussain	Director, Urban Development Department, Govt. of H.P.
2	Surinder Kumar	DLR-cum-Deputy Secretary, Law, Govt. of H.P.
3	S.K. Agarwal	Director, KVIC
4	Kirti Chandel	Deputy Director, Rural Development Deptt., Govt. of H.P.
5	Deepika	Deputy Director, Industries Deptt., Govt. of H.P.
6	Dr. Sandeep Rattan	Deputy Director, Animal Husbandry Deptt., Govt. of H.P.
7	Gagan K. Tewari	Assistant Director, KVIC
8	Atul Kumar	Law Officer, Law Deptt. Govt. of H.P.
9	V.K. Sharma	DCO, KVIC
10	Bragesh Bahadur	SMM, FI & ME, Urban Development Deptt., Govt. of H.P.

V): RESERVE BANK OF INDIA, NABARD.
SARVASHRI:

1	K.C. Anand	General Manager (In-charge), RBI
2	Dr. S.K.K. Mishra	General Manager, NABARD
3	Ramesh Chand	General Manager, RBI
4	A.K. Sinha	Deputy General Manager, NABARD

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VI): MEMBER BANKS:
SARVASHRI

1	Reeta Kaul	GM, PNB.
2	Dr. R.P. Nainta	GM, HPSCB
3	Uday Chandra	Chairman, HPGB
4	Anoop Gupta	CEO, Shimla Urban Coop. Bank
5	Pawan Kumar	DGM, SBI
6	Jyotika Khimta	DGM, HPSCB
7	Parveen Kumar Arora	DGM, Parwanoo Urban Coop. Bank
8	Vivek Dhawan	DGM, Bank of Maharashtra
9	S.S. Mathur	RM, Central Bank of India
10	Manish Kumar	RM, Canara Bank.
11	Bhupender Rohilla	Deputy Regional Manager, Bank of Baroda
12	Amit Kumar Poddar	Deputy Zonal Manager, Bank of India
13	Puneet Jaggi	Regional Head, ICICI Bank
14	Vikas Kumar	Cluster Head, Axis Bank
15	Prashant Mandyal	Cluster Head, HDFC Bank
16	Virender Sharma	Deputy Vice President, HDFC Bank
17	R.N. Jamalta	AGM, HPARD Bank
18	Ravinder Kumar	AGM , Kangra Central Coop. Bank
19	Roop Singh Thakur	AGM, Jogindra Central Coop. Bank
20	Avneesh Thakur	AGM, SBI
21	Ramesh Kumar	AGM, SBI
22	Amit Nagar	Chief Manager, Punjab & Sind Bank
23	Vizender Singh	Chief Manager, Indian Overseas Bank
24	Karan Garg	Chief Manager, IDFC First Bank
25	Ashish Parmar	Chief Manager, Kotak Mahindra Bank
26	Tavishi Verma	CBSL (VP), YES Bank
27	Dawa Cherring	Senior Manager, Indian Bank
28	Rajnish Kumar	Senior Manager, UCO Bank
29	Deepak Sharma	Senior Executive, J&K Bank
30	Kamal Khanduri	Manager, Union Bank of India
31	Neeta Devi	Manager, Bank of Baroda
32	Nitin Verma	Manager, IDBI Bank
33	Hemant Kumar Sethi	Manager, South Indian Bank
34	Suman Lata	Manager, Baghat Urban Coop. Bank
35	Devender Kalsi	Manager, IT, UCO Bank Zonal Office
36	Jeet Kumar	Deputy Manager, SBI
37	Kanchan Singh	Deputy Manager, Bandhan Bank

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38	Rohit Malik	Assistant Manager, India Post Payment Bank
39	Himanshu Negi	Assistant Manager, India Post Payment Bank
40	Karm Singh	BOSM, AU Small Finance Bank

VII): LEAD DISTRICT MANAGERS:

SARVASHRI

1	Ashok Kumar Gupta	LDM- Bilaspur
2	Bhupender Singh	LDM Chamba
3	G.C. Bhatti	LDM-Hamirpur
4	K.K. Kalsi	LDM-Kinnaur
5	Nima Singh Negi	LDM-Lahaul & Spiti
6	Pama Chhering	LDM-Kullu
7	A.K. Singh	LDM-Shimla
8	Rajeev Arora	LDM-Sirmaur
9	J.P. Bhanot	LDM-Una
10	S.K. Sinha	LDM-Mandi
11	K.K Jaswal	LDM- Solan

IX): INSURANCE COMPANIES:

1	S.D. Negi	Chief Manager, LIC of India
2	Pawan Rana	DM, AIC of India
3	Supriya Dhauta	Relationship Manager, SBI General Insurance

IX): SLBC REPRESENTATIVES:

SR NO.	NAME	DESIGNATION
1	P.K. Sharma	AGM & SLBC In-charge
2	Ramesh Dadhwal	Chief Manager
3	Kritika Joshi	Manager
4	Peeyush Rathore	Manager

X): ABSENTEES:

SR NO.	DEPARTMENT
1	Life Insurance Companies (excl. LIC of India)
2	LDM Kangra
3	Agriculture Department
4	Horticulture Department

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