

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

संदर्भसंख्या: रा.स्त.बैं.स./2023-24/169

दिनांक: 13.09.2023

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

विषय: 169वीं राज्य स्तरीय बैंकर्स समिति की बैठक के कार्यवृत्त।
Sub: Minutes of 169th State Level Bankers' Committee Meeting.

महोदय/Sir,

हम आपकी जानकारी और आवश्यक कार्रवाई के लिए, 31.08.2023 को होटल वुडविले पैलेस, शिमला में आयोजित एसएलबीसी एचपी की 169वीं राज्य स्तरीय बैंकर्स समिति की बैठक के कार्यवृत्त नीचे संलग्न कर रहे हैं।

We are appending below the Minutes of 169th State Level Bankers' Committee Meeting of SLBC HP held on 31.08.2023, 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 31.08.2023
AT HOTEL WOODVILLE PALACE, SHIMLA

169th Meeting of State Level Bankers' Committee- Himachal Pradesh was held on 31st August, 2023 to review the performance of banking sector in the State for the quarter ended June, 2023. Sh. Ashwani Kumar, MD & CEO, UCO Bank chaired the meeting through video conferencing and Sh. Manish Garg, IAS, Principal Secretary, Finance, Govt. of Himachal Pradesh co-chaired the meeting.

The meeting started with the permission of the Chair at 11.30 AM at Conference Hall, Hotel Woodville Palace, Shimla. The review meeting was attended by representatives of all Banks, RBI, NABARD and Officials from different State Government Departments. The meeting commenced with welcome address delivered by Sh. Pradeep Anand Keshari, Deputy General Manager & Convenor, SLBC, UCO Bank. The 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 ASHWANI KUMAR, MD & CEO, UCO BANK:

Sh. Ashwani Kumar, MD & CEO, UCO Bank in his key note address welcomed all the dignitaries and participants and expressed his pleasure for attending the SLBC meeting through video conferencing. He highlighted the achievements of banking sector in Himachal Pradesh during the first quarter of financial year 2023-24 and apprised the house that:

- The banking industry in India plays a vital role in the development of the economy. Public sector banks cumulative profit has crossed Rs.1 Lakh crores mark in the FY ended March 2023. In the March quarter the public sector banks profit cumulatively increased more than 95 % to Rs.34483 crores.
- As far as the State of HP is concerned, the first quarter of the year have shown healthy results. During first quarter, we have added 14 ATMs and 3 Branches in the state. Also the deposit has increased by Rs.3,489 Crs. and advances by

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Rs.2,648,Crs in this quarter. Overall Banks in the state have achieved 29% of their annual credit Plan-PS of their target.

- Despite being a hilly state with low industrial activities, the Banks are above in their achievements as compared to National Parameters set by RBI.
- Banks are contributing to their best in Government sponsored schemes and other social security schemes as well. The state has performed well in ongoing PMSVANidhi scheme.
- He informed the house about PM Vishwakarma scheme that is going to be launched on 17.09.2023 for rural and urban artisans. The scheme has a financial outlay of Rs.13000 crores for a period of 5 years. The scheme aims to strengthen and nurture family based practice of traditional skills.
- He apprised the house about the losses occurred due to incessant rains leading to floods, cloud bursts, landslides taking etc. Keeping in view the present situation Govt. of HP has declared natural calamity vide notification dated 18.08.2023.
- SLBC has also proposed the agenda for extending relief measures under natural calamity to be provided to the borrowers as per the provisions contained in RBI/NABARD circular.

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 168th State Level Bankers' Committee Meeting held on 18.05.2023 were circulated by the Convenor Bank to all SLBC members vide its letter No. DGM/SLBC/2023-24/168 dated 01.06.2023.

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Since no comments were received from any member, the minutes of the 168th quarterly review meeting for quarter ended March, 2023 stands confirmed and adopted.

ACTION TAKEN REPORT

Agenda Item No.1.1: Database for KCC borrowers on E-Himbhoomi portal.

During 167th SLBC meeting it was discussed to create a separate database for KCC borrowers where creation of charge is not applicable. A meeting was convened on 30th May, 2023 in the Chamber of Director Land Records with Director Land Records, Shimla to explore the possibility as resolved 168th SLBC meeting.

It has been informed by the department that creation of separate database for KCC borrowers for amount less than 1.60 lakhs is not feasible. However, password resetting on the portal can be done at LDM level. Department has provided users credentials to enable LDMs to update the branch users on the portal.

Agenda Item No.1.2: Opening of RSETI in District Kinnaur.

During 168th SLBC meeting, Sh. Manish Garg, Principal Secretary, Finance, Govt. of HP has advised SLBC & LDM Kinnaur to explore the possibilities of opening of RSETI in District Kinnaur. LDM Kinnaur apprised the house that they have discussed the matter with DC Kinnaur and guidelines regarding opening of RSETI were also provided to them. However few difficulties are there like transfer of land is a major concern, also the population in the district is scattered and it will be difficult to complete a batch for training.

(Action Point: LDM Kinnaur)

Agenda Item No.1.3: Common guidelines for SHG formation.

It was suggested that Common guidelines for SHG formation should be issued to all Banks after seeking clarification from concerned Department. The guidelines were shared with all member banks vide minutes of 165th SLBC meeting and again through letter dated 25.05.2023.

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Agenda Item No.1.4: Separate data for fresh KCC sanction during the quarter.

During the last SLBC meeting it was suggested to create separate data for fresh KCC sanctioned during the quarter to analyze the actual increase in KCC coverage. SLBC has incorporated a new reporting format on SLBC portal for submission of fresh KCC data and the report has been placed in SLBC agenda.

Agenda Item No.1.5: Steep decline in CD ratio during Financial Year 2016-17.

SLBC apprised the house that the major cause of decline in CD ratio during the year was demonetization in the month of November 2016. As per the data available for the year 2016-17, there was a huge increase in deposits and decrease in advances due to prepayment of loans resulting in decline in CD ratio from 56.17% in March 2016 to 45.12% in March 2017.

AGENDA ITEM NO.-2

AGENDA ITEM NO. 2.1: BANKING SECTOR BUSINESS PARAMETERS

Data regarding business parameters in the state was placed before the house. Sh. Manish Garg, questioned about Districts having low CD ratio and what strategies they are adopting to improve the same. LDM Hamirpur and LDM Kangra apprised that camps are being conducted at various places in the District to create credit awareness and encourage people to avail credit facilities from banks.

Sh. Manish Garg advised LDM Hamirpur and LDM Kangra to make strategies in consultation with the District Authorities to improve the CD Ratio in their respective Districts. Further, he advised LDM Kangra to submit their action plan to improve CD ratio to SLBC within 15 days, as District Kangra has lot of potential. He also advised SLBC to examine the allotment of bank wise targets under CD ratio with an objective to increase the CD ratio of state as a whole.

(Action Point: LDM Hamirpur & LDM Kangra)

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AGENDA ITEM NO.-3

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

SLBC placed before house the data for achievement under ACP during the first quarter of Financial Year 2023-24 and informed that banks have achieved 29% of their annual targets under Priority sector.

Sh. Maish Garg, observed that ACP achievement under agriculture sector is low and has decreased from previous year. He advised member banks to improve their performance in agriculture sector.

(Action Point: Member Banks)

AGENDA ITEM NO.-4

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

SLBC placed before house the data for progress under KCC saturation. Convenor SLBC advised member banks to improve their performance in KCC saturation and try to keep the pendency below 15 days.

Joint Director, Agriculture requested the member banks to encourage farmers to take Fasal Bima as presently many farmers are opting out. Convenor SLBC, requested the insurance companies to provide the data regarding the KCC farmers who opted out for insurance to resolve the issue.

MD, HP State Cooperative Bank apprised that one of the reasons for farmers to opt out is that the claim settlement rate under Fasal Bima is very low. Sh. Manish Garg, advised the insurance companies to provide the data of insurance claim settlement ratio and SLBC to review the same.

(Action Point: Agriculture Insurance Companies & SLBC)

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

Sh. Manish Garg questioned about the low achievement in the state. Sh. Ravinder Dhiman from NRLM, apprised that the data presented does not consist the performance of RRB and Cooperative banks as their data was not fetched due to some technical error and these banks have major contribution in overall performance. He said that department is also keen to improve the performance in the state, they are introducing the concept of Credit Mobiliser at each block to provide support to the SHGs in availing credit facility from banks. Further, he requested the member banks to observe the SHG login day on third Wednesday of every month as resolved during the 165th SLBC meeting.

Sh. Manish Garg, advised the department to increase the sponsored cases to improve the overall performance.

(Action Point: HPSRLM & Member Banks)

AGENDA ITEM NO. 4.4: Progress under PMSVANIDHI:

Additional Director, Urban Development Department appreciated the bank's performance under the scheme. He requested the member banks to clear the pending cases timely in order to achieve the revised targets. Few banks informed that they are not receiving much sponsored cases and it is difficult to achieve the targets within the given time period.

Additional Director, Urban Development Department apprised that the department is planning to organize camps with the ULBs and LDMs to mobilize the scheme. Convenor SLBC also advised the member banks to take advantage of this opportunity and source maximum applications.

(Action point: Department of Urban Development & LDMs)

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

SLBC presented the data for progress under PMEGP, Assistant Director, KVIC requested the member banks to claim the subsidy amount for FY 2022-23 as huge amount is pending for claim.

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Representative from PMFME apprised the house that the response under the scheme is good, he requested the banks to clear the pending cases timely and sponsored cases pending for long should be attended on priority.

(Action point: Member banks)

AGENDA ITEM NO.-5

AGENDA ITEM NO.5.1 to 5.4: Financial Inclusion achievement during the quarter ended June 2023.

The data for progress under social security schemes, Atal Pension Yojana, PMJDY, PMMY and FLC was presented before the house. It was informed that during the Jansuraksha campaign from 01.04.2023 to 31.07.2023 banks and LDMS were able to cover almost 98% of Gram Panchayats in the state. While reviewing the progress under PMMY, Principal Secretary, Sh. Manish Garg advised SLBC to present the data for District wise progress under the scheme.

(Action Point: SLBC)

AGENDA ITEM NO.-6

AGENDA ITEM NO.6.2 : Digital Payments:

Agenda regarding various Fresh/Miscellaneous issues was presented before the house. Sh. Vikas Sirohi from NPCI apprised the house about the digital payments platform provided by NPCI. He informed that Himachal is at 18th rank in terms of digital payments and still there is a huge scope of improvement. Further, he requested the member banks to adopt few measures in order to improve the performance under digital payments

1. Aadhaar Seeding in the accounts for pushing Aadhaar based DBT.
2. Issuance of Rupay Cards.
3. UPI-QR on all cash points in State.
4. Adoption of various new initiatives like eRupi, NCMC, CBDC, UPI123, FASTag etc.

(Action: Member Banks)

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AGENDA ITEM NO.6.3 : Special DLRC and Credit Outreach Camp:

Ministry of Finance, Govt. of India has directed the LDMs to hold special DLRC meetings in each District wherein a roadmap to open bank accounts of all unbanked adults would also be prepared. LDMs were also directed to organise credit outreach camps in Districts with low CD ratio.

(Action: LDMs)

AGENDA ITEM NO.6.4 : Swamitva/Property Cards:

Joint Director, Land Records apprised the house that the scheme was launched in the year 2020 to provide ownership to inhabitants of abadi area. In Himachal Pradesh the scheme was launched in year 2021 and started in District Hamirpur. Our state has already completed 50% of the survey of abadi area, remaining survey is to be completed by December 2023 and we have a target to achieve saturation by March, 2024.

SLBC requested the Joint Director, Land Records to provide information regarding status of ownership, circle rate to ascertain the valuation and procedure to create charge on such properties to enable the banks to extend loans on the basis of property cards. Convenor SLBC advised the member banks to be prepared for financing against property cards whenever it will be launched and if banks have any queries regarding the scheme they can put forward the same at this platform for timely resolution with the department.

(Action: Member Banks)

AGENDA ITEM NO.6.5 : Natural Calamity:

The house was informed that since the month of June, 2023 entire state of Himachal Pradesh has been badly affected by incessant rains leading to floods, cloud bursts, landslides taking toll of lives, property, unprecedented loss of crops, agriculture land, infrastructure, national highways. State, districts as well as local roads were severely damaged and especially w.e.f. 24th June, 2023, the situation had worsened due to heavy rain, cloud bursts and landslides.

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Due to which different industry & businesses, mainly the business activity of hotel & tourism industry and other sectors dependent on tourism have been affected at large and considering the nature of damage to economic activities and other businesses, the prospect of loan default is looming. The economic fallout has led to significant financial stress for borrowers. The resultant stress can potentially impact the long term viability of firms, otherwise having a good track record.

It was informed to the house that a meeting of bankers took place at the office of RBI Shimla and after due deliberations it was decided that SLBC will take up the matter with State govt. to decide the future course of action. Accordingly, SLBC on behalf of bankers have met in person with Special Secretary, Finance and also submitted a representation to Chief Secretary State Govt. of Himachal Pradesh for initiation of process for extending relief measures in our state as per RBI guidelines which state that relief measures can only be given to the loan borrowers, if the State Govt. declares the present disaster as natural calamity through notification.

Since, the State Govt. has declared the whole state of Himachal Pradesh as naturally calamity affected area vide notification no. REV (DMC) (F) 2-5/2023 dated 18.08.2023 (enclosed), hence, the provisions of RBI circular ref. no. RBI/FDD/2018-19/64 and RBI/FDD/2018-19/65 dated 17.10.2018 and directions issued by NABARD on time to time had been taken up for deliberations.

DECISION/RESOLUTION:

1. The following modalities have been finalized by the house, to mitigate the difficulties being faced by the borrowers whose repayment capacity has been severely affected due to disruption of the economic activities and loss/damage of economic assets, for extending the rehabilitation/restructuring measures and shall be communicated to all concerned for its implementation-
 - a) To provide relief measures through rescheduling of all type of existing loans borrowers- MSME, Retail and other loans except advances to Agriculture & allied activities.
 - b) The date of natural calamity shall be June 24, 2023 and therefore assessment date for the implementation of relief measures will be **24th June, 2023.**

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- c) The rehabilitation/restructuring measures will be applicable to only those accounts which were not overdue as on **24th June, 2023**.
 - d) The benefit of asset classification of the restructured account as on the date of natural calamity will be available only if the restructuring is completed within a period of three months from the date of declaration of the natural calamity by the State Government i.e. **August 18, 2023**.
 - e) To extend moratorium period up to 12 months from the date of implementation of the need based rehabilitation/restructuring measures on case to case basis.
 - f) The relief measures will be extended to all regulated entities of RBI – Scheduled Commercial Banks, Regional Rural Banks, Cooperative banks (Rural and Urban) and Small Finance Banks.
 - g) While restructuring loans in an area affected by natural calamity banks shall also take into account the insurance proceeds if any receivable from insurance company and insurance proceeds shall be adjusted towards the restructured accounts. However, it shall not be put as a precondition.
 - h) The individual member banks may approve and issue the detailed rehabilitation/restructuring measures based on the discussion of special SLBC meeting and the banks will be guided by the Master Direction issued by RBI Ref. no. RBI/FDD/2018-19/64 and RBI/FDD/2018-19/65 dated 17.10.2018, directions issued by NABARD from time to time and the board approved policies of the respective banks.
2. Relief measures in respect to loans extended to Agriculture and Allied activities, as per RBI circular ref. no. RBI/FDD/2018-19/64 and RBI/FDD/2018-19/65 dated 17.10.2018 will be extended to the borrowers after certificate of crop loss/area more than 33% in the Mohal/Patwar circle /Tehsil is issued by the competent authority in the State govt. The SLBC, in consultation with stakeholders may issue necessary direction to all concerned in this regard, without seeking any fresh approval from the committee.
 3. SLBC shall take up the matter regarding eligible interest subvention (subject to Inclusion in the Interest Subvention Scheme on short terms crop loans) to farmers availing short terms crop loans and affected by natural calamity for the first year on restructured loan amount. Such restructured loans shall attract normal rate of interest from the second year onwards. In case such type of

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facility is available, the SLBC, in consultation with stakeholders may issue necessary direction to all concerned in this regard, without seeking any fresh approval from the committee.

4. Further, during the meeting, many Banks had requested to include all categories (Standard, SMA-0, SMA-1, SMA-2, as the case may be) of loan accounts except for NPA loan accounts, for extending relief measures to the borrowers affected by natural calamity. RBI Stated that as per the Master Direction on Natural Calamity, only the accounts which are not overdue shall be eligible.

Keeping in view the request of the bankers, SLBC shall take up the matter with RBI, for inclusion of loan accounts in the category of SMA0 except for NPA loan accounts, for extending relief measures to the borrowers affected by natural calamity.

5. It is also deliberated that extension of implementation of restructuring, if any, may be taken up with RBI, later on, in case the given period is not sufficient.
6. All banks have to report the progress on quarterly basis in the matter of relief extended to SLBC as per the format prescribed by RBI.

(Action: SLBC & Member Banks)

AGENDA ITEM NO.-7

AGENDA ITEM NO.7.1 to 7.3: Review of recovery performance of banks up to 30.06.2023

SLBC shared the position of non-performing assets in the state. It was observed that there is slight increase in absolute NPA from last quarter, however NPA percentage has decreased from last quarter as there is increase on overall advances.

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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 30.06.2023

Progress of RSETIs during the quarter ended June 2023 was shared with the house. State Director RSETI, informed the house that there is a huge amount of approx. Rs.10 Crore pending with the Rural Development Department. Representative from SRLM apprised the house that they have put up the claim proposal many times but it gets rejected due to some queries. In order to expedite the matter, he requested Principal Secretary, Sh. Manish Garg to put their recommendation on behalf of the state to release the state share under the Centrally Sponsored Scheme.

(Action: HP SRLM)

HIGHLIGHTS OF THE ADDRESS DELIVERED BY SH. MANISH GARG, PRINCIPAL SECRETARY, FINANCE, GOVT. OF HIMACHAL PRADESH:

Sh. Manish Garg, Principal Secretary, Finance, Government of Himachal appreciated the banks for healthy discussion during the meeting. He advised the LDMS with low CD ratio to make strategies to improve their performance. Sh. Manish Garg requested the member to contribute to Mukhya Mantri Rahat Aapda Kosh as a step towards helping the people affected from natural calamity in the state. He appreciated the banks who already have contributed as it will encourage others too.

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

-----OXO-----

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169th STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 31st August, 2023 AT CONFERENCE HALL, HOTEL WOODVILLE PALACE, SHIMLA.

(Annexure 1)

LIST OF PARTICIPANTS:

I. **Chairman:** Sh. Ashwani Kumar (Attended through video conference)
MD & CEO
UCO Bank

II. **Co-Chairman:** Sh. Manish Garg
Principal Secretary, Finance,
Govt. of Himachal Pradesh

III. **Convenor SLBC:** Sh. Pradeep Anand Keshari,
Deputy General Manager & Convenor SLBC HP,
UCO Bank

V. RESERVE BANK OF INDIA & NABARD:

SARVASHRI:

1.	R S Amar	Regional Director, RBI
2.	Dr. Ajay Kumar Sood	CGM, NABARD
3.	Pitamber Aggarwal	DGM, RBI
4.	Ashish Sharma	AGM, RBI
5.	Dr. Vivek Pathania	GM, NABARD

VI. STATE GOVERNMENT OFFICIALS:

SARVASHRI:

1.	Pavan Gupta	Director, Department of Telecom
2.	Hem Chand Sharma	Joint Director, Horticulture

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3.	Atul Dogra	Joint Director, Agriculture Department
4.	Dr A K Sharma	Joint Director, Animal Husbandry
5.	Chandan Kapoor	Joint Director, Department of Land Record
6.	Anil Thakur	Deputy Director, Industries Department
7.	Jagan Thakur	Additional Director, Urban Development Department
8.	Satyender Chauhan	SMM, DAY-NULM
9.	Amir Singh	AC(FSA), ESOMSA
10.	Gagan Kumar Tiwari	Nodal Officer, KVIC
11.	Chanchal Thakur	Assistant Director, Fisheries Department
12.	Ravinder Dhiman	SPM-FI, HPSRLM
13.	Punia Thakur	Senior Assistant, HPSRLM
14.	Manish Kumar	SLPM, Department of Industries
15.	Vikas Sirohi	Nodal Officer, NPCI
16.	J P Singh	State Director, RSETI
17.	Vijay Singh	State Project Manager, UIDAI

VII: MEMBER BANKS:

SARVASHRI

1.	Naresh Kumar Garg	General Manager, Punjab National Bank
2.	Shrawan Manta	MD, HP State Cooperative Bank
3.	Rajender Singh	Chairman, HP Gramin Bank
4.	R K Khagta	Deputy General Manager, KCCB
5.	Ram Paul	Assistant General Manager, JCCB
6.	Harish Sharma	Assistant General Manager, JCCB
7.	M K Bharti	Deputy General Manager, HP ARDB
8.	Arun Kumar Jain	Deputy General Manager, IDBI Bank
9.	L S Chauhan	Assistant General Manager
10.	Shreepal Singh Tomar	Regional Head, Bank of Baroda
11.	Kirpal Singh	Assistant General Manager, India Overseas Bank
12.	Kajal Singh	Assistant General Manager, Indian Bank
13.	Mukesh Chaudhary	Assistant General Manager, Central Bank of India

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14.	Rakesh Kumar	Assistant General Manager, HP ARDB
15.	Paramjit Singh	Assistant General Manager, Bank of India
16.	Chander Mohan	Chief Manager, Bank of India
17.	Rewatiram V Sinha	Assistant General Manager, Union Bank of India
18.	Vikas Chauhan	Chief Manager, State Bank of India
19.	Yash Bansal	Chief Manager, PNB
20.	Anuj Gupta	Chief Manager, Indian Bank
21.	Akhilesh Bhardwaj	Senior Manager, Punjab & Sind Bank
22.	Ankush Chauhan	Senior Manager, Bank of Baroda
23.	Mayank Suryavanshi	Cluster Head, Fino Payment Bank
24.	Munishwer Jain	Branch Head, South Indian Bank
25.	Gulshan Ansari	Manager, Union Bank of India
26.	Nisha Verma	Manager, Central Bank of India
27.	Jyoti Vashisth	Manager, Bank of Maharashtra
28.	Sanjeev Puri	Branch Head, J&K Bank
29.	Virender Sharma	Cluster Head, HDFC Bank
30.	Sukhdev Gupta	Sales Manager, IDFC First
31.	Gaurav Batish	Senior Manager, HDFC Bank
32.	Parveen Arora	Deputy general Manager, Parwanoo UCB
33.	Ranveer Singh	Circle Head, IPPB
34.	Vinod Kumar	Circle Head, Axis Bank
35.	Sachin Sud	Senior Manager, Yes Bank
36.	Monika Bhandari Nainta	Regional Head, Indusind Bank
37.	Deepak Kumar	Regional Head, ICICI Bank
38.	Karan Garg	AVP, Kotak Mahindra Bank
39.	Rajinder Singh	Manager, Federal Bank
40.	Sushma Sharma	Senior Manager, Catholic Syrian Bank
41.	Vinay Kumar	Branch Manager, AU Small Finance Bank

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

VIII): LEAD DISTRICT MANAGERS:
SARVASHRI

1.	Ashok Kumar Gupta	LDM-Bilaspur
2.	D. C. Chauhan	LDM-Chamba
3.	Laxmi Narayan	LDM-Hamirpur
4.	Kuldeep Kaushal	LDM-Kangra
5.	Tilak Raj Dogra	LDM-Kinnaur
6.	Bhima Dutta	LDM-Shimla
7.	Rajeev Arora	LDM-Sirmaur
8.	S.K. Bodh	LDM- Kullu
9.	Sanjay Kumar	LDM-Mandi
10.	G. C. Bhatti	LDM-Una
11.	Norbu Chhering	LDM- LahaulSpiti
12.	Tamanna Modgil	LDM- Solan

IX): INSURANCE COMPANIES:

1	Ajay Kumar	State Coordinator, AIC
2	Manohar Lal	LIC
3	Arun Kumar	State Coordinator, Kshema General Insurance

X): SLBC REPRESENTATIVES:

SR NO.	NAME	DESIGNATION
1	Kusum Gupta	AGM & SLBC In-charge
2	Pankaj Sharma	Senior Manager
3	Harsh Vardhan Katna	Manager
4	Sapna Chauhan	Manager

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