



State Level Bankers' Committee
Himachal Pradesh
Convenor: UCO BANK

Secretariat GENERAL MANAGER & CONVENOR HP SLBC UCO Bank, Himland Hotel Annexe, Shimla 171001	Teleph Fax E-Mail	0177-2623093 01772625061 contact@slbchp.com
No.GM/SLBC/2013-14/130	4.1.2014	

**All the Participants of
State Level Bankers Committee
Himachal Pradesh**

Dear Sir,

**REG: PROCEEDINGS OF THE 130TH SLBC MEETING OF
HIMACHAL PRADESH HELD ON 27.12.2013 AT
SHIMLA.**

We enclose the proceedings of 130th SLBC meeting of Himachal Pradesh held on 27.12.2013 at Shimla.

We would request you to initiate action on the points related to your Department/office/Organization immediately and send us the Action Taken Report as early as possible.

With regards,

Yours faithfully,

Encl: As above

(Dr.S.K.Nandi)
General Manager & Convenor
SLBC HP.

Copy to:

1. The Chief Secretary, Govt. of HP, HP Secretariat, Shimla
2. Dr. Alok Pande, IAS, Director, FI, MOF, DFS, New Delhi
3. The CMD's Secretariat, UCO Bank, Head Office, Kolkata
4. The EDs Secretariat-1, UCO Bank, Head Office, Kolkata
5. The ED's Secretariat-2, UCO Bank, Head Office, Kolkata
6. The General Manager, SLBC, UCO Bank, Head Office, Kolkata
7. The General Manager, RBI, RPCD, Shimla
8. The Chief General Manager, NABARD, Shimla.

MINUTES OF 130TH SLBC MEETING OF STATE LEVEL BANKER'S COMMITTEE- HIMACHAL PRADESH HELD ON 27.12.2013 AT HOTEL HILDAY HOME, SHIMLA (H.P.)

The meeting commenced at 11.00 AM. The list of participants is annexed. Dr. S.K. Nandi, General Manager, UCO Bank & Convenor SLBC HP welcomed Sh. P.Mitra, Addl. Chief Secretary to the Govt. of Himachal Pradesh and other participants attending the meeting. He said that the overall performance results on various banking key areas are good.

He informed that recently Govt. of India has launched new scheme namely National Urban Livelihood Mission(NULM) and Rajiv Rinn Yojana where Department of Urban Development will act as nodal Department for its successful implementation of the schemes in the State. He requested Banks to provide bank finance in order to achieve the targets fixed for the current fiscal. The NULM Scheme meant to cover many target groups under self employment, skill development and provision for houses to homeless Urban population including street vendors. The Urban Development Department has to play a vital role at the initial stage to identify eligible beneficiaries well before sponsoring of loan cases to banks.

General Manager, UCO Bank said that the momentum on implementation of Financial Inclusion efforts announced by Govt. of India has well taken up by the Banks in the State. The Direct Benefit Transfer for selected welfare schemes as well as DBTL implementation is on progress at the satisfactory level with the active involvement of Banks, Department of IT, UIDAI team of the State, So far it has reported that about 6.76 lakh LPG consumers Aadhaar details are captured under DBT in the State which represented 56% of total LPG consumer. The forum will further discuss the progress and operational problems listed in the Agenda.

He appreciated on the role and responsibility assigned to Lead District Managers for successful implementation of Financial Inclusion efforts in the State.

KEY NOTE ADDRESS DELIVERED BY SH. S.CHNDRASHEKHARAN, EXECUTIVE DIRECTOR, UCO BANK ON THE OCCASION OF 130TH SLBC MEETING HELD ON 27.12.2013

On behalf of UCO Bank, Convenor, State Level Bankers' Committee, Himachal Pradesh I extend a warm welcome to all. I personally welcome Sh. P.Mitra, IAS, Addl. Chief Secretary attending today's meeting for the first time. He said that the House is feeling the absence of Sh. Sudripta Roy, State Chief Secretary to the Government of Himachal Pradesh who is presently undergoing medical treatment and prayed for his speedy recovery.

He said that the performance data for the half year ended September, 2013 will be reviewed. The progress data indicates that Banks have done quite well and disbursed Rs. 5435 Crores under Annual Credit Plan (2013-14) by surpassing the commitment over 103% against the financial targets fixed upto September, 2013. He said that the performance of Non Priority Sector Advances was more than the Priority Sector Advances which should be minimized to achieve the goal as directed

by Govt. of India./RBI. Though the demand for bank finance is increasing in line with market driven forces.

The Executive Director UCO Bank stressed the need to increase bank finance under Agriculture Sector more particularly under various Investment Credit related activities in accordance with the potentials worked out by NABARD.

In addition gap also persist on the target vis-à-vis achievement so far achieved in various Investment Credit related Agricultural activities as projected under Annual Credit Plan. All such matters required intensive deliberations.

The Executive Director UCO Bank informed the House that the mounting pressure developed on implementation of Direct Benefit Transfer on LPG (DBTL) since he was associated as nodal person to implement the scheme in UCO Bank as well as in the State of Himachal Pradesh.. He informed that the scheme remains in the top agenda of the Ministry and the progress is regularly being monitored at the apex level.

The Executive Director UCO Bank expressed his happiness that the State has achieved high penetration of Aadhaar enrollment, as a result 11 out of 12 districts of the State have been selected to roll out DBTL scheme. He informed that as of 20.12.2013 an average of 65% bank Aadhaar seeding has been completed in four priority districts of the State. In addition seeding of Bank Aadhaar in six districts identified in phase-II reported crossed by 49% average seeding by banks.

He requested all the Banks to achieve at least 60% Aadhaar seeding in the bank accounts of LPG consumers. Banks have to chase the goal of Aadhaar seeding done by LPG Distributors to minimize the gap. The joint efforts fillip the pace in all the districts selected under phase-I and II and we should plan out a roadmap to achieve the target. He appealed the Bankers, Oil Marketing Companies and District Administration particularly district Shimla to intensify their efforts to achieve the goal in a joint campaign.

The Executive Director UCO Bank shown concern over slow progress so far achieved for appointment of BCAs and opening of new bank branches in the unbanked villages identified under RBI Roadmap in the State. As of September, 2013, about 2709 number of unbanked villages are being covered through BC model. Banks in the State have approved a target to cover 15840 unbaked villages under RBI roadmap 2013-16 and suggested the banks to improve both quality and quantity of Bias functioning.

He requested the Banks to come forward for opening of need based rural branches in inaccessible and unbaked areas of the State to support the BC model. Banks have opened 28 new branches during the quarter ended September, 2013 out of which 9 new branches are opened in unbaked villages. He requested the Banks to consider opening of banking outlets in those locations which are recommended by public representatives.

He focused on the various initiatives announced by GOI under which Financial Inclusion having a comprehensive meaning which covers a variety of issues such as opening of Basic Saving Bank Deposit Accounts, but the objective of offering a bucket of products - Deposits, Credit, remittance, micro pension and Insurance - apart from Basic Saving Deposits Accounts to the poor and the vulnerable is yet to be achieved. In other words the Financial Inclusion has not become an option but a compulsion for banks to enlarge its future business plans.

The performance highlights of the quarter ended September, 2013 are as under:

- The total Deposits of the Banks as of Sept, 2013 has grown by 18.84% over the corresponding period September, 2012 and advances have y-o-y growth of 22.64%. The growth of advances over deposits has taken a reverse trend. In absolute terms, the total business of the banks in the State has a net increase of Rs.14874 Crores as of Sept, 2013 over Sept, 2012 and registered y-o-y of 20%
- Priority Sector Advances constitute about 68% of the total advances denoting the high flow of credit to the preferred sectors in the hilly State. It is a matter of satisfaction that Banks have achieved all the important national parameters set by RBI except DRI advances.
- The CD Ratio (CDR) of Banks in the State has declined to 60.20% as of September, 2013 from the corresponding position of 69.29% as of September, 2012 mainly due to decline of Investments made by banks in State Government Security/Bonds which form a component of credit for calculation of CD Ratio under Throat Committee.
- Banks penetration in the State is well set up by having branch net work of 1706 branches as of Sept, 2013 with more than 80% branches are located in rural areas. Banks have added 28 new branches during the quarter ended Sept, 2013. Based on Census 2011 data the State has per branch population coverage of 4019 which is good indicator of availability of banking services and one of the best averages in the country. Banking Sector has further strengthened the alternate delivery channels of providing banking services by adding 36 new ATM during the quarter ended Sept, 2013 and the total numbers of ATMs increased to 1056 as of Sept, 2013 in the State.

During the period under review 16522 new Kinas Credit Cards (Kicks) were issued and total number of Kicks issued by Banks has gone upto 5.85 lacs in the State. I urge my banker friends to intensify distribution of Repay Credit Card to all KCC holders. Banks have reported the issuance of 51267 Repay Credit Card to Farmers in the State.

During the period under review the position of NPA of the Banks in the State has declined to 5.53% of the total advances as of Sept, 2013 from 6.11% as of June, 2013, 0.58% reduction in NPA of the banks is a good

indicator reflecting the sincere efforts being taken by banks. However, there is need to speed up disposal of pending Certificate recovery Cases of bank by the State designated authority. I also request my Bankers friends to avail the opportunity and file eligible recovery cases under HP Public Money Recovery Act, 2000.

He also informed the House that Rural Development Department has taken steps for sensitization of Centrally Sponsored flagship programmed namely National Rural Livelihood Mission (NRLM) by conducting two workshops specially to sensitize field agencies. The Scheme is new and carrying various aspects to be completed by Rural Dev. Department before start of sponsoring of loan proposals to banks.

He further informed that Govt. of India has launched a new scheme namely National Urban Livelihood Mission (NULM) under which beneficiaries would be covered for self employment activities, skill development and assistance to street vendors and also to provide bank finance to urban homeless people.

There is one long outstanding issue with regard to delay in the construction of RSETI buildings in accordance with the project approved by MORD within stipulated monetary ceiling of Rs.1.00 Crore. The civil work for construction of RSETI building where agency has been approved by PNB could not start after finalization of deal. UCO Bank has also invited expression from the Construction agencies for building of 25 RSETIs across the country of which four locations are in the State. He suggested the Banks that a proposal may be sent to Govt. of India informing the escalation of construction cost either to reduce the construction plan or increase the central assistance

HIGHLIGHT SH. P.MITRA, IAS, ADDL. CHIEF SECRETARY TO THE GOVERNMENT OF HIMACHAL PRADESH ON THE OCCASION OF 130TH SLBC MEETING HELD ON 27.12.2013

MORNING to all of you, I welcome Sh. S.Chandrasekharan, Executive Director, UCO Bank. DR.S.K.Nandi, General Manager, UCO Bank, Sh. U..Sharma, DGM, UCO Bank, Smt. Padma Raghunathan, CGM, NBARD and Dr. Shrikant Baldi and Smt. Upma Choudhary, Principal Secretaries to the Govt. of HP.

First he recall when he was associated with SLBC forum as Director Institutional Finance in 1990s during the intervening period manifold changes has taken place in banks as well as other spheres specially extension of banking services to all section of society with holding of variety of banking products like Credit Cards/ATM Cards. The role and responsibility of banks has taken a new horizon by introducing capital loans apart from working capital.

He appreciated the Banking fraternity for retaining five out of six national parameters as prescribed by RBI in the field of Priority Sector Advances, Agriculture Advances, Advances to Weaker Section, Advances to Women and CD Ratio. While Deposits of the Banks recorded 18.84% year to year annual growth and reached at a level of Rs.63459 Crores, advances of the Banks has witnessed 22.64% annual growth and reached at a level of Rs.26090 Crores as of Sept, 2013 in comparison with the position of Sept, 2012. There is a substantial decline in investment made by Banks in State Govt. Securities/Bonds amounting to Rs. 4271

Crores as of September, 2013. He urged the banks to give priority for more investment in Govt. security bonds in line with advances to public. He urged the banks to maintain the same tempo in the future as well.

The Chief Secretary felt satisfaction on opening of 28 new branches during September, 2013 quarter and total number of branches as of Sept, 2013 gone upto 1706 out of which 1367 are located in rural areas with 1056 ATMs are in service. The Chief Secretary loud on the role of the banks in the development of the State and desired that Banks will play a dominant role to accelerate the growth of the State.

The Chief Secretary announced that recently two flagship schemes of Govt. of India namely National Rural Livelihood Mission and National Urban Livelihood Mission has been launched in the State which should be actively implemented to help the targeted group.

There are many issues listed in the Agenda for discussion in today's meeting, I hope everyone should participate to find out an amicable solution.

The normal agenda for the meeting (item wise) as follows, taken up by Sh. U. C. Sharma, Deputy General Manager, UCO Bank (Convenor Bank) for deliberation in the House.

AGENDA ITEM NO.1

Confirmation of Minutes of the last 129th meeting held on 28.9.2013

The forum unanimously adopted the minutes of the 129th meeting of SLBC HP held on 28.9.2013 which was forwarded to the members vide Convenor's Bank letter No.GM/SLBC/2013-14/129dated 19.10.2013.

AGENDA ITEM NO.2

Action Taken Report (ATR) on the action points emerged during the 129th HP SLBC meeting held on 28.9.2013

Action Point No.	Action Point Emerged	Action To Be Taken By	Action Taken up to Date
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1.	Holding of sub committee meetings of DCC constituted for the purpose of improvement in CD Ratio above 40% minimum level prescribed by RBI and preparation of special plan thereof.	The position of District-wise Credit Deposit Ratio (CDR) as of Sept, 2013 based on the Deposit and Advances data reported by Banks is as under:																									
			<table border="1"> <tr> <td>Bilaspur</td> <td>(26.89%)</td> <td>L&S</td> <td>(27.92%)</td> </tr> <tr> <td>Chamba</td> <td>(40.81%)</td> <td>Mandi</td> <td>(30.40%)</td> </tr> <tr> <td>Hamirpur</td> <td>(21.68%)</td> <td>Shimla</td> <td>(34.82%)</td> </tr> <tr> <td>Kangra</td> <td>(30.92%)</td> <td>Sirmour</td> <td>(77.05%)</td> </tr> <tr> <td>Kinnour</td> <td>(168.88%)</td> <td>Solan</td> <td>(91.84%)</td> </tr> <tr> <td>Kullu</td> <td>(47.14%)</td> <td>Una</td> <td>(35.32%).</td> </tr> </table>	Bilaspur	(26.89%)	L&S	(27.92%)	Chamba	(40.81%)	Mandi	(30.40%)	Hamirpur	(21.68%)	Shimla	(34.82%)	Kangra	(30.92%)	Sirmour	(77.05%)	Kinnour	(168.88%)	Solan	(91.84%)	Kullu	(47.14%)	Una	(35.32%).
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		<p>The House reviewed the CD Ratio position and decided to continue holding of sub committee of DLCC meeting in seven districts having CD Ratio less than 40%. The LDMs has been advised to hold the meeting and send the report to RBI/NABARD, Shimla alongwith all Controlling Heads of Banks having less than 40% CD Ratio.</p> <p>The suggestions given by Principal Secretary Finance to allocate a reasonable targets under ACP in such a manner to increase the CD Ratio of the district. He impressed upon the LDMs that mere achievement of financial targets under ACP cannot be justified if CD Ratio position not moved up in relation to achievements made by banks under ACP.</p> <p style="text-align: right;">(Action: LDMs of seven districts)</p>
2	Implementation of NRLM - Preparations	<p>The House deliberated on the achievement so far made by the Department of Rural Dev. On holding of two sensitization workshops. The Principal Secretary Rural Development proposed an action points on following issues:</p> <ol style="list-style-type: none"> 1. Disposal of 302 pending loan applications sponsored to banks in 9 districts(except Kangra, Kinnour & L&S) of the State by respective DRDAs. - Status Report from Banks within a fortnight. Convenor Bank vide letter dated 31.12.2013 has forwarded the bankwise pending cases to LDMs for updating the information by 8.1.2014. <p>In order to avoid large number of rejections on flimsy grounds by the Bank branches it has been decided that branch should not directly reject the loan proposal and such cases should be referred to next higher authority. The Controlling Heads of all the Banks are requested to communicate this decision to all their branches under their jurisdiction.</p> <ol style="list-style-type: none"> 2. Finalization of common loan application format within a week in consultation with NABARD/ Major banks to be used by BDOs for sponsoring of NRLM cases to

		<p>banks in HP. The House also suggested to finalize the minimum documents required for financing under NRLM - The Department of RD has fixed the date (6.1.2014) for the purpose.</p> <p>3. Formulation of District level NRLM Coordination Committee in accordance with the guidelines issued by MORD. It has decided to hold a District level workshop in the month of January, 2014 jointly by LDMs/DRDA - The Convenor Bank vide letter dated 31.12.2013 has advised the LDMs to do the needful and confirm the date of holding of workshop.</p> <p>In addition to above the Department of Rural Development has requested the banks to ensure availability of guidelines issued by RBI/Banks about implementation of NRLM to all their branches under their jurisdiction in order to avoid any communication gap.</p> <p>The Convenor Bank requested HP State Cooperative Bank/JCCB to send a formal communication to Convenor Bank about their consent to implement NRLM in accordance with the guidelines issued by NABARD.</p>
3	<p>On-line access of Land Records to Banks - Adoption of "Bhoomi Bank Integrated Project" for online creation of charge on land - holding of sensitization workshop.</p>	<p>The Convenor Bank informed that during deliberation on the issue in the 128th SLBC meeting held on 15.7.2013 the Director,DFS,MOF, GOI, New Delhi suggested first to hold a sensitization workshop on the project to know the role and responsibility of Banks/State Revenue Deptt. for adoption of Bhoomi Bank Integrated Project in the State of Himachal Pradesh in line with Karnataka where the project has successfully launched.</p> <p>. In fact the project is one of the initiative taken by GOI and likely to be adopted by States in a phased manner. It facilitates the Bank to assess the land record and have a facility of online creation/vacation of charge on landed property. It also benefits the farmer not to make frequent visit to revenue</p>

		<p>offices.</p> <p>The representative from IT informed that online access of land records are available to banks. However, facility for online creation of charge is yet to develop by NIC.</p> <p>After detailed discussion Dr.S.K.Baldi, Principal Secretary Finance, Govt. of HP suggested that Director Land Records in consultation with Revenue Department and Department of IT will hold a meeting with representatives from Revenue Department and Convenor Bank to explore the possibility to develop a software by NIC about how to create online charge on land. The IT Department should be associated to provide technical support required by user departments (Revenue Department).</p> <p>The Convenor Bank request the concerned Department to obtain the details from Karnataka and other sources before finalizing the date of meeting.</p> <p>The suitability for adoption of Bhoomi Project for our State will be examined later on. The outcome of meeting may be placed in the next SLBC meeting.</p> <p>(ACTION: DIRECTOR LAND RECORDS /REVENUE/IT/NIC/CONVENOR BANK)</p>
4.	Performance of Business Correspondents (BCs) engaged by Banks under Financial Inclusion in HP.	<p>While reviewing the progress under extension of banking services by BCAs engaged by various banks under FI to cover DBT transactions the House urged the need to evaluate the performance of BCs in terms of financial transactions carried out by them.</p> <p>The member banks are requested to report the feed back data to Convenor Bank to enable us to report the progress in the next meeting. Please note that reporting format for the quarter ended December, 2013 has already been sent to all banks.</p>
5.	Printing of Financial Literacy Material	<p>The Convenor Bank apprised the House about the cumbersome process involved in printing of Financial Literacy material by tendering as</p>

		proposed by the Small Group. It has proposed that the material should be get printed through Corporate Printers as the same has done by PNB in Punjab & Haryana. The House has given his concurrence on the proposal and observed that the same should be done immediately to avail the support from NABARD before closing of financial year i.e. March, 2014.
6.	Construction of RSETI buildings	<p>The representative from PNB informed that the agency has been finalized to start civil work for construction of RSETI buildings at five locations in the State. The LDM Chamba informed that land allotted to bank for construction of RSETI building is awaited possession. UCO Bank informed that the agency will be finalized after opening of expression received from Construction Company on 13.1.2014.</p> <p>The ED UCO Bank advised the Bankers to expedite the matter as soon as possible otherwise Govt. will withdraw the assistance and the land allocated by State Government also be cancelled on reluctant approach of banks. It has decided that final decision of the banks should be reviewed in the next meeting.</p>
7.	Relief to farmers availed bank loans under old Poly House Scheme	The Chairman observed that existing OTS cannot be more appropriate to resolve the issue. The Bank concerned should come forward with a separate financial proposal to deal the matter individually on merit basis. The SLBC forum cannot pass any policy decision in this regard.
8.	Continuation of Dairy Entrepreneurship Development scheme of NABARD	It has reported that the scheme has been restarted for implementation by banks during the current fiscal 2013-14 giving more weight-age to women beneficiaries. The CGM NABARD observed that branches of district Sirmour and Solan are not aware about the extension and requested to re-circulate the scheme to all bank branches in the State.

AGENDA ITEM NO.-3

3.1 PROGRESS UNDER DIRECT BENEFIT TRANSFER (DBT)

The Convenor Bank informed that so far 20253 hassle free DBT transactions amounting to Rs.17.47 Crores has been carried out by banks under 16 schemes using Aadhaar/ NPCI platform where the amount of subsidy/scholarship has directly been transferred in the banks account by six participatory sponsored banks of which maximum transactions carried out by SBOP (7476), UCO (6305) and UBI (5296). Maximum 10529 DBT transactions were achieved in District Hamirpur. The large number of DBT transactions were materialized for providing scholarships to students in the State. The scheme wise progress as of 20.12.2013 under DBT is as under:

Scheme-wise Total	DBT Transactions	Amount	Sponsor bank
SVUCY	806	8,060,000.00	State Bank of Patiala
JSY	4	2,800.00	Punjab National Bank
IGMSY	5,296	8,591,720.00	Union Bank
Post Matric OBC	1,598	12,880,074.00	State Bank of Patiala
Post Matric SC	4,020	95,865,119.00	State Bank of Patiala
Post Matric ST	416	23,891,518.00	State Bank of Patiala
Pre Matric Minority	755	1,928,485.00	Bank of Baroda
Top Class Education SC	44	2,131,341.00	State Bank of India
Top Class Education ST	15	1,653,451.00	
Dr. Ambedkar Medhavi Chhatravrity Yojna	636	6,360,000.00	State Bank of Patiala
MARIT CUM MINE	21	539,333.00	UCO Bank
NSAP	6,251	11,875,500.00	UCO Bank
POST MATRIC MINORITY	13	58,965.00	UCO Bank
SCHOLARSHIP SCHEMES OF UGC	19	168,000.00	
ICSSR FELLOWSHIP	1	8,903.00	
Unclean Occupation	358	662,300.00	Bank of Broda
Total	20,253	174,677,509.00	

The Deputy Director, IT informed that there is no issue with banks on DBT implementation, however, Department has resolved the issue of Data Entry Operators as requested by Education Department and now more DBT transactions will commence.

The Executive Director, UCO Bank advised the Bankers to report the instances of rejections/returns of subsidy amount on account of mismatch in Aadhar numbers , if any, come to their notice the same may be informed to District Administration to initiate necessary action, since the beneficiaries are not aware about DBT benefits awarded under various schemes.

The Convenor Bank informed the development took place for finalization and Mapping of Gram Panchayats under Sub Service Area approach in respect of six districts namely Bilaspur, Hamirpur, Kullu, Mandi, Una and Solan where Banks were advised to engage Lok Mitra Kendras to act as BC under DBT transactions. The Ministry of Finance, DFS is also finalizing the roadmap for remaining six districts. However, banks in the State has been given flexibility to club more than one Gram Panchayat and depute a single BCA in those areas where there is no other banking outlets or the presence of functional Lok Mitra Kendras keeping in view of hilly constraints. It is informed that Banks has engaged BCAs in Priority Districts selected under DBT whereas large number are yet to made functional in other districts.

The Chairman desired that the financial transactions carried out by BCAs in terms of opening of accounts /financial transactions and credit may be collected from the banks to review the position in the next meeting. DGM PNB informed that the Bank has made 11 BCAs functional in district Solan but it has observed that most people are having an account with bank branches and the BCAs have left with only few accounts as a result the volume of transaction is low. He further informed that people can avail the banking services from BCA as well as branch as their model is integrated with main server. Due to delay in acquisition of Bio-metric capturing machine with Lok Mitra Kendras the BC model has been delayed but the issue has sorted out with their Technical Vendor.

Banks has been informed that UIDIA is providing financial support at a rate of Rs. 15,000/- per machine for the purchase of Bio-metric machines for banks. The Controlling Heads of the Banks are requested to engage more BCAs in their allocated Gram Panchayats by using LMKs to cover all unbanked villages identified under RBI roadmap by March, 2016.

The Convenor Bank informed about a new software developed by NIC to online update the banking outlets in the Sub Service Area by concerned LDMS on a regular basis as per the instructions received from DFS the updates is to be completed by 31.12.2013.

3.2 Review of Progress under DBTL:

The Convenor Bank through Power Point Presentation show the progress achieved under DBTL implementation by banks in the State. The phase-wise DBTL progress as of 20.12.2013 is as under:

Review of Progress under Direct Benefit Transfer LPG (DBTL) under phase-I districts in HP as of 20.12.2013

District Name	Active LPG Consumers	LPG Aadhaar Seeding as of 20.12.13	% LPG Aadhaar Seeding as of 20.12.13	Bank Aadhaar Seeding as on as of 20.12.13	% Bank Aadhaar Seeding as of 20.12.13	%age of Banks seeding over LPG seeding	Extant of gap in %age
Bilaspur	59907	46705	77.96	40213	67	86	19
Hamirpur	97435	80422	82.54	66623	68	83	15
Mandi	163313	118776	72.73	95998	59	81	22
Una	100830	79522	78.87	71139	71	89	18
TOTAL	421485	325425	77.21	273973	65	84	19

Review of Progress under Direct Benefit Transfer LPG (DBTL) under phase-II districts in HP as of 20.12.2013

District Name	Active LPG Consumers	LPG Aadhaar Seeding as of 20.12.13	% LPG Aadhaar Seeding as of 20.12.13	Bank Aadhaar Seeding as on as of 20.12.13	% Bank Aadhaar Seeding as of 20.12.13	%age of Banks seeding over LPG seeding	Extant of gap in %age
Chamba	40889	28124	68.78	20357	50	72	22
Kangra	309571	187837	60.68	157980	51	84	33
Kullu	82965	52802	63.64	46577	56	88	32
Shimla	201179	103045	51.22	83366	41	81	40
Sirmour	63374	40803	64.38	33349	53	82	29
Solan	128573	78982	61.43	60917	47	77	30
Total	826551	491593	59.48	402546	49	82	33

The data reveals that more than 60% bank Aadhaar seeding were completed in four priority districts except Mandi having a shortfall of 1%. Under second phase four districts have crossed 50% seeding and remaining two the position of District Shimla is only 41%.

The Executive Director, UCO Bank informed that at the time of booking of LPG the amount of subsidy is credited in the beneficiary's account and the Consumer has to pay market price at the time of delivery. He emphasized the working of BC model to make available of cash in the remotest corner where banks services are not available at present. Similarly Bank should provide ATM Cards to all customers to draw the cash from the ATM as an alternate source. Bank should also ensure that Aadhaar number must be seeded in the Bank accounts to avail the ICT based services. He shown his concern on the lowest seeding of Aadhaar in bank accounts in district Shimla and advise to make a joint efforts by banks and OMCs to contact the consumers personally through telephone/SMS. As soon as Bank seeding cross a minimum of 60% stipulated targets, the things move easy.

Many LDMs have raised an issue regarding delay in transfer of subsidy in the bank accounts of LPG Consumer and they are contacting the LDMs to sort out the issue under the circumstances that no such requests are being entertained by the LPG distributor. In order to sort out these issues a Grievances Redressal Mechanism should be created at the district level. The House has been informed that Aadhaar

number should be seeded in only one account in case the person having more accounts in other banks. If the same customer move to another bank for seeding of Aadhaar the Aadhaar seeded in the previous bank will be overwritten. In case where the customer have entered their mobile number the amount of subsidy credited in his account will be known through SMS alert. A new software is also introduced to give a status of move in and move out of Aadhaar number between banks at the day end. This report can be exchanged between various banks.

Wide range of queries relating to delays in transfer of LPG subsidy in the bank accounts were raised by LDMs. The Chairman advised to handle the issue very carefully with polite attitude. Banks are directed to seed Aadhaar in those accounts which are either being provided by OMCs or directly approached by the consumers. He also assured to apprise the field problems as discussed today with the ministry in the next review meeting.

AGENDA ITEM NO.-4

Review of progress under RBI Roadmap 2013-16 - Extension of Banking Services in all unbanked villages:

The Convenor Bank informed that revised roadmap for 16640 unbanked villages of the State has been approved in last SLBC meeting held on 28.9.2013 under which 800 B&M/USB branches are to be opened by banks and 15840 unbanked villages will be covered by BC model over a period of three years.

The feed back progress received from banks indicates that total 2725 unbanked villages were reported covered by various banks upto September, 2013 of which 9 new branches have been opened and 2709 unbanked villages has been covered with BCAs.

The consolidated Districtwise progress under RBI roadmap 2013-16 as of September, 2013 is given below:

Statement of Progress during the Quarter ended SEPT, 2013										
Name of State/UT: HIMACHAL PRADESH							Name of RBI Regional Office: SHIMLA			
SR	Name of the District	Number of allotted villages	Out of roadmap prepared for less than 2000, no. of villages where banking outlet opened upto the end of reporting quarter.							Grand Total 5+10+11
			Branches	BC			BCs sub	Other mode		
				Fixed locations	Visit every week	Visit once in fortnight	visits more than once in fortnight	(6+7+8+9)		
1	2	4	5	6	7	8	9	10	11	12
1	BILASPUR	901	0	0	0	398	0	398	0	398
2	CHAMBA	1052	0	0	0	18	0	18	0	18
3	HAMIRPUR	1556	0	0	0	452	0	452	3	455
4	KANGRA	3372	1	0	0	367	0	367	0	368
5	KINNOUR	205	0	0	0	0	0	0	0	0
6	KULLU	310	1	0	0	338	0	338	1	340

Statement of Progress during the Quarter ended SEPT, 2013										
Name of State/UT: HIMACHAL PRADESH										Name
of RBI Regional Office: SHIMLA										
SR	Name of the District	Number of allotted villages	Out of roadmap prepared for less than 2000, no. of villages where banking outlet opened upto the end of reporting quarter.							
			Branches	BCs sub total (6+7+8+9)				Other mode	Grand Total 5+10+11	
7	I&S	277	0	0	0	0	0	0	0	0
8	MANDI	2714	1	0	0	226	0	226	1	228
9	SHIMLA	2459	0	0	0	6	0	6	0	6
10	SIRMOUR	912	1	0	0	34	0	34	1	36
11	SOLAN	2331	2	0	0	689	0	689	0	691
12	UNA	699	3	0	0	181	0	181	1	185
	TOTAL	16640	9	0	0	2709	0	2709	7	2725

The Executive Director, UCO Bank observed that pace of opening of new Brick and Mortar type of banking outlet has not picked up as only 9 new branches were opened against the target of 156 earmarked for 2013-14 under RBI roadmap. In addition the coverage of unbanked villages through BC Model also requires to be geared up by banks. The Controlling Heads of Banks are advised to appoint either individual BC or Corporate BCAs as suitable for early completion of roadmap.

The Circle Head PNB apprised that appointment of BCAs has been decentralized at the Circle level and Banks has also provided technology. At present 43 BCAs locations has been identified in district Solan out of which PNB has appointed 11 LMKs to act as BCAs and all are operationalized. The Bank is agreed to pay Rs.5000/- per month remuneration. Bank will review the performance and thereafter take a decision to expand the BC model in other parts. Regarding opening of new branches a note for the current fiscal is to be submitted to Head Office giving stress to open more rural branches.

Intervening in the discussions the AGM RBI, Shimla requested the Banks having Lead District responsibility to issue instructions to all LDMs for inclusion of a separate regular agenda in DLCC for review of progress under RBI roadmap. He pointed out that most of LDMs are not including as a regular agenda. He also stressed to review the performance of BCAs and other initiatives like issuance of GCC/KCC/Basic SB accounts as part of Financial Inclusion should be reviewed regularly. After detailed discussion a few important decisions arrived as under:

1. LDMs has to comply the decision of House about identification of unbanked location for opening of USB/Rural Branch as per the revised roadmap approved and name of the villages as approved by sub committee of DLCC for opening of new bank branch/appointment of BCAs should be sent to respective Controlling Heads of Banks.
2. The Controlling Heads of the Banks are requested to take up the matter with their Head Offices for engagement of BCAs in the allocated villages under RBI roadmap.
3. LDMs has to collect performance data of BCAs from banks and also collect the commission/service charges paid to BCAs for rendering of

services on monthly basis/performance basis. The feedback data should be provided to Convenor Bank for placing the same in the next SLBC meeting.

4. The Chairman advised the Banks to make BC model more viable in terms of remuneration and apart from routine banking services they should also be involved Bank recovery Agent so that they should have some incentive to protect their livelihood.

(ACTION: LDMS/CONTROLLING HEADS OF BANKS)

OPENING OF NEW BRANCHES - VIP REFERENCES

The Convenor Bank informed that VIP references have received for opening of new bank branches at 10 places in the State. The LDMS has been instructed to undertake a survey and find out viability for opening of new branch in all centres to inform the position to Ministry accordingly. The list of VIP references are given below:

S.No.	District	Name of VIP	Name of Place	Ref. file No. & date
1	Bilaspur	Sh. Anurag Thakur, MP	VILL. SAMOH	10/366 DT.27.8.2013
2	-DO-	-do-	VILL.BHARADI	10/370 DT. 10.8.2013
3	Hamirpur	-do-	TIKKAR BAZAR	10/142 DT. 29.3.2013
4	-DO-	-DO-	VILL.KULWAL,TEHSIL BARSAR	10/253 DT.14.6.2013
5	Mandi	Sh.Virbhadra Singh, Hon'ble CM, HP	Vill.Panarasa, sub Div. Aut	10/337 DT. 12.8.2013
6	-DO-	Sh. Anurag Thakur, MP	Vill.Bhadehad (Kujjwalh)	10/377 dt.18.9.2013
7	-DO-	-do-	Vill. Samoh & Bhadew	10/378 dt.18.9.2013
8	-DO-	-do-	Vill.Garoudu	10/385 dt.18.9.2013
9	-DO-	-do-	Vill.Tiharar	10/385 dt. 18.9.2013
10	Solan	Sh.Virender Kashyap, MP	BAROG	10/160 dt 29.3.2013

In addition State Govt. has forwarded a proposal for opening of bank branch in Gram Panchayat Gopalpur, Distt. Kangra and Gram Panchayat Palhori, district Sirmour.. These centers may also be surveyed by respective LDMS.

ACTION: LDMS ARE REQUESTED TO SUBMIT THE ATR REPORT ON VIP REFERENCE WITHIN 15 DAYS.

AGENDA ITEM NO.-5

Review of Performance under Annual Credit Plan 2013-14 - Disbursement by Banks in the State of Himachal Pradesh as of Sept, 2013.

A Power point presentation has been made to review the achievement data under Annual Credit Plan 2013-14 under which Banks in the State has shown satisfactory performance on implementation of ACP 2013-14 witnessing overall disbursement to the tune of Rs. 5435.18 Crores against the half yearly target fixed at Rs.5196.54 Crores upto September, 2013 surpassing by 104.59% achievement.

Under Agriculture Sector a fresh loan amounting to Rs. 1600.39 Crores were disbursed to 170242 farmers registering 87.48% targets, likewise under MSE Sector against the target of Rs. 1420.68 Crores, Banks have provided Rs. 1232.60 Crores registering 86.76% achievement whereas lowest achievement was recorded under Other Priority Sector advances disbursed only Rs. 831.42 Crores against the Sept, 2013 target of Rs. 1178.96 Crores. Total Priority Sector Advances achieved by 83% and highest achievement was reported under Non Priority Sector where Banks have disbursed Rs. 1770.77 Crores against the target of RS.767.45 Crores registering significant achievement of 230.73%.

The summary position of progress is as under

PROGRESS UNDER ANNUAL CREDIT PLAN 2013-14

POSITION AS OF SEPT, 2013 AT A GLANCE (Amount in Crores)

S.No	Sector	Annual Target 2013-14	Targets SEPT, 2013	Achievement, SEPT, 2013		%age Ach. Over tgtl
				Fresh Units	Amount	
1	Agriculture	4065.44	1829.45	170242	1600.39	87.48
2	MSE	3157.08	1420.68	26748	1232.6	86.76
3	Other Priority Sector	2619.92	1178.96	32889	831.42	70.52
A	Total Priority Sector	9842.44	4429.09	229879	3664.41	82.74
4	Non Priority Sector	1705.44	767.45	38594	1770.77	230.73
B	Grand Total (A +B)	11547.88	5196.54	268473	5435.18	104.59

Intervening in the discussions the Principal Secretary Finance, Govt. of HP suggested to allocate the financial targets under ACP 2014-15 particularly for 9 districts (except Kinnaur, Solan & Sirmour) in such a manner to attain atleast 40% CD ratio at the district level having a ambitious plan. At the end of execution of plan in case the achievement is less than the targeted, the issues responsible for non achievement should be discussed in a manner if any, policy intervention is required from State Government has to be initiated to remove the bottlenecks.

LDM Hamirpur suggested that potential has to be created for credit observation sectors like Industries so that demand for credit is created to fillip the CD Ratio. In absence of any Industrial area, the Investment opportunity for Banks is limited. Likewise DGM PNB suggested to review y-to-y disbursement made by banks and

review the position of growth in comparison with national average. The Bankgroup wise achievement under ACP upto September, 2013 is given below:

GROUND LEVEL DISBURSEMENT UNDER ACP 2013-14 AS OF SEPT, 2013.
(Amount in Crores)

No.	Sector-wise performance	Agency wise Institutional Credit provided by Banks				
		PSBs	RRBs	Coop. Banks	Private Banks	TOTAL
1	AGRICULTURE SECTOR					
A	Annual Target 2013-14	2609.47	340.54	1004.5	110.91	4065.44
B	Tgt. Sept, 2013	1174.26	153.24	452.03	49.91	1829.45
C	Ach. Sept, 2013	1054.30	117.18	380.36	48.55	1600.39
D	%age of qtrly Achs	89.78	76.47	84.14	97.28	87.48
2	MSE SECTOR					
A	Annual Target 2013-14	2194.77	194.26	651.78	116.28	3157.09
B	Tgt. Sept, 2013	987.65	87.42	293.30	52.33	1420.69
C	Ach. Sept, 2013	763.04	68.20	337.07	64.29	1232.60
D	%age of qtrly Achs	77.26	78.02	114.92	122.86	86.76
3	OTHER PRIORITY SECTOR (Housing, Education, Consumption, Micro Fin. Etc.)					
A	Annual Target 2013-14	1725.23	147.26	650.01	97.51	2620.01
B	Tgt. Sept, 2013	776.35	66.27	292.50	43.88	1179.00
C	Ach. Sept, 2013	496.75	48.06	262.08	24.53	831.42
D	%age of qtrly Achs	63.99	72.52	89.60	55.90	70.52
4	NON PRIORITY SECTOR					
A	Annual Target 2013-14	1171.30	85.80	369.13	79.22	1705.45
B	Tgt. Sept, 2013	527.09	38.61	166.11	35.65	767.45
C	Ach. Sept, 2013	786.17	33.19	805.1	146.30	1770.76
D	%age of qtrly Achs	149.15	85.96	484.68	410.39	230.73
5	TOTAL FOR ALL SECTORS (1To 4)					
A	Annual Target 2013-14	7700.77	767.86	2675.44	403.92	11547.99
B	Tgt. Sept, 2013	3465.35	345.54	1203.95	181.71	5196.55
C	Ach. Sept, 2013	3100.26	266.63	1784.61	283.67	5435.17
D	%age of qtrly Achs	89.46	77.16	148.23	156.11	104.59

GROUND LEVEL DISBURSMENT OF CROP LOAN AS OF SEPT, 2013

1	CROP LOAN PROVIDED BY:					Total
		PSB	RRB	Coop.	Pvt	
A	Annual Target 2013-14	1486.02	204.26	573.85	55.47	2319.60
B	Tgt. Sept, 2013	668.71	91.92	258.23	24.96	1043.82
C	Ach. Sept, 2013	734.12	70.5	300.00	23.83	1128.45
D	%age of qtry Achs	109.78	76.70	116.17	95.47	108.11

(ACTION: MEMBER BANKS ARE REQUESTED TO ACHIEVE THE SHORTFALL IN THE REMAINING QUARTER TO ENSURE 100% IMPLEMENTATION OF ACP TARGETS.

AGENDA ITEM NO.6

REVIEW OF STATISTICAL BANKING DATA AS OF SEPT, 2013**6.1 COMPARATIVE BANKING KEY INDICATORS AS OF SEPT, 2013**

S.No.	Item	30.9.2011	30.9.2012	30.9.2013	Variation & %age of growth over SEPT, 2012	
1	Deposit PPD				ABSOLUTE	%AGE
	Rural	26586.06	29742.87	36257.43	6514.56	21.90
	Urban/SU	18459.51	23657.6	27201.43	3543.83	14.98
	Total	45045.57	53400.47	63458.86	10058.39	18.84
2	Advances (O/S)					
	Rural	10364.41	11438.91	16129.88	4690.97	41.01
	Urban/SU	10693.03	9835.52	9960.16	124.64	1.27
	Total	21057.44	21274.43	26090.04	4815.61	22.64
3	Investment made by Banks in State Govt. Securities/Bonds.	359.57	6531.58	2260.49	-4271.09	-65.39
4	CD RATIO as per Thorat Committee	67.54%	69.29%	60.20%	-9.09	-13.12
5	Priority Sector Advances (O/S) of which under:	12642.79	15265.49	17794.11	2528.62	16.56
	I) Agriculture	3801.89	4758.68	4803.27	44.59	0.94
	ii) MSE	5216.49	7430.69	8563.30	1132.61	15.24
	iii) OPS	3624.41	3076.12	4427.54	1351.42	43.93
6	Weaker Section Adv.	3664.87	4405.58	5119.20	713.62	16.20
7	DRI Advances	6.45	9.62	14.19	4.57	47.51
8	Non Priority Sec.Adv.	8414.63	6008.93	8295.93	2287.00	38.06
9	No. of Branches	1510	1614	1706	92	5.70
10	Advances to Women	1157.02	1808.51	1823.18	14.67	0.81
11	Credit to Minorities	408.92	571.37	660.28	88.91	15.56
12	Advances to SCs	1827.01	2225.00	2452.9	227.90	10.24
13	Advances to STs	623.87	848.79	837.65	-11.14	-1.31
14	Advances under Govt.sponsored programme	802.63	954.96	920.33	-34.63	-3.63

Review of Banking Sector Performance on Key parameters in Himachal Pradesh as of Sept 2013.

The data collected from Banks indicates that there is a positive growth in Bank's Deposits, Advances & PS Advances as of Sept, 2013 in comparison with corresponding figure of Sept, 2012. However, there is a sharp decline in Investment Portfolio of banks as a result CD Ratio of the State calculated in terms of Thorat Committee guidelines reduced to 60.20% as of September, 2013 from 69.29% as of September, 2012.

It is a good indication that growth of advances witnessed at about 23% as of September, 2013 whereas 19% annual growth in deposits registered as compared to the figures of September, 2012.

The Sectoral component under Priority Sector i.e. Agriculture/MSE/OPS, the outstandings of the banks has increased . Banks in the State have surpassed the five important parameters except DRI.

POSITION OF NATIONAL PARAMETERS AS OF SEPT, 2013 IN HIMACHAL PRADESH

Sr No.	Sector	%age of advances as on 30.9.2011	%age of advances as on 30.9.2012	%age of advances as on 30.9.2013	National Parameter
1	Priority sector advances	60.04%	71.76%	68.20%	40%
2.	Agriculture advances	18.05%	22.37%	18.41%	18%
3.	MSE Advances(PSC)	41.26%	48.68%	48.12%	
4.	Other Priority Sectors(PSC)	28.67%	20.11%	24.88%	
5.	Advances to weaker sections	17.40%	20.71%	19.62%	10%
6.	DRI Advances to total advs. Of previous year	0.07%	0.05%	0.05%	1%
7	Advances to women	5.49%	8.50%	6.99%	5%
8	C.D. Ratio	67.54%	69.29%	60.20%	60%
9	Advances to S/Cs (PSC)	14.45%	14.57%	13.78%	
10	Advances to S/Ts (PSC)	4.93%	5.56%	4.71%	
11	Advances to Minorities(PSC)	3.23%	3.74%	3.71%	

***Credit Deposit Ratio of the State of HP as of SEPT, 2013 = 60.20 %**

Components taken for calculation of Credit Deposit Ratio (CDR) as per Thorat Committee

Recommendations as of September, 2013 (Amount in Crores)

i) Advances from Banks (within State)	-	26090.40
ii) Advances from Banks (outside the State)	-	8301.90
iii) RIDF (Bal. outstanding as of Sept, 2013)	-	1552.79
6. Investment made by Banks in Govt loans/Bonds Securities.	-	2260.49
TOTAL (Credit Component)	-	38205.22

6.3 BRANCH NET WORK

During the period under review, 9 banks have reported the opening of 28 new branches in the State. The position of new branches opened during quarter ended Sept, 2013 is as under:

NEW BRANCH OPENED DURING THE QUARTER SPET, 2013					
		Rural	Semi Urban	Urban	Total
1	Andhra	1	0	0	1
2	Bank of Baroda	1	0	0	1
3	Canara Bank	3	2	0	5
4	Central Bank of India	3	0	0	3
5	Punjab National Bank	2	0	0	2
6	State Bank of India	4	0	0	4
7	State Bank of Patiala	1	0	0	1
8	HDFC	7	1	0	8
9	JCCB	3	0	0	3
	TOTAL	25	3	0	28

The branch expansion campaign in the State has gradually increasing and the position of branch net work in the State as of Sept, 2013 is as under:

Branch network	Position June, 2013	New Br. Opened during Sept, 2013	Position Sept, 2013
Rural	1342	25	1367
Semi Urban	250	03	253
Urban	86	0	86
Total	1678	28	1706

The position of banking outreach in Himachal Pradesh:

S.No.	Position	Status as of Sept, 2013
1	Total number of branches	1706
2	Total number of rural branches	1367
3	Total number of Semi Urban branches	253
4	Total number of Urban branches	86
5	Total CBS branches	1646
6	Total Non CBS Branches (LDB 49, KCC 11)	60
7	ATMs installed by Banks	1056
8	Branches dealing in foreign business	41
9	Branches having currency chest	54
10	Branches dealing Treasury Business	92
11	Branches having Clearing Houses	25
12	Branches having Extension counters	34
13	Branches specified SME	50
14	Branches specified USB	46
15	Branches having BC model	170
16	Branches having Business facilitator	302

Member banks are requested to improve the achievement under National parameters laid down by RBI specially under DRI advances.

(ACTION ALL BANKS)

AGENDA ITEM NO -7

Review of Performance under Centrally Sponsored Schemes:

7.1 LAUNCHING OF NATIONAL RURAL LIVELIHOOD MISSION (NRLM) AAJEEVIKA IN HIMACHAL PRADESH

Sh. Rajiv Sharma, CEO, HPSRLM apprised the House about sponsoring of 327 fresh loan applications under NRLM to various banks in nine districts of which 22 cases were sanctioned and 302 number of cases pending with banks for disposal. Districtwise Blockwise /Bankwise list of pendency have been circulated to all LDMs to expedite the matter. It has decided that latest status on the pendency should be collected by LDMs and report may be given to Convenor Bank by 8.1.2013. The Convenor Bank vide letter dated 31.12.2013 has also advised the LDMs to comply the decision. It has further decided that no application should be rejected at the Branch Manager level and it should be routed through the next higher authority.

The House has been apprised about the recent guidelines issued by GOI/NABARD in connection with application of rate of interest on NLRM financing. A copy of circular has been circulated to all member banks/LDMs

with the request to further send the communication to all the bank branches under their jurisdiction. It has decided that UCO Bank will be the nodal bank for administration of interest subvention account in the State.

The House felt a need to strengthen sensitization of the scheme at the grass route level and it has decided to constitute district level NRLM coordination Committee and hold a sensitization workshop on NRLM on any suitable date in the month of January, 2014 jointly by lead bank/DRDA.

It has decided to finalize a common loan application format and other formalities to be completed under NRLM in consultation with major banks/NABARD within a week's time for the use at BDO level. The Rural Development Department has fixed a date of meeting to be held on 6.1.2014 for the purpose.

In addition to above the LDM Sirmour informed that about 900 Women SHGs has been formed in the district with the help of NGO out of which only 67 were credit linked. He has reported that rate of interest i.e. base rate + 5% has been stipulated in the RBI guidelines whereas lower rates are charged from other districts to SHG financing under NRLM. Similarly LDM Mandi informed that more number of SHG Groups for Dairy activities has been formed and there is a lack of Veterinary Doctors services Members also raise a query to provide interest incentive in case the account turned NPA after a year. These matters may be examined by the Department if required a clarification from GOI can be sought. The introduction of interest subvention applicable under NLRM for the state of Himachal Pradesh is as under:

NRLM has a provision for interest subvention, to cover the difference between the Lending Rate of the banks and 7%, on all credit from the banks.financial institutions availed by women SHGs, for a maximum of Rs. 3,00,000/- per SHG. This will be available across the country in two ways.

- a. In 150 identified districts (2 Districts of Himachal Pradesh Mandi & Shimla in 2013-14), banks will lend to all the women SHGs @ 7% upto an aggregated loan amount of Rs. 3,00,000/-. The SHGs will also get additional interest subvention of 3% on prompt payment, reducing the effective rate of interest to 4%.
- b. In the remaining districts, NRLM complaint women SHGs registered with HPSRLM are eligible for interest subvention to the extend of difference between the lending rates and 7% for the loan upto Rs. 3 lakhs, subjected to the norms prescribed by the HPSLRM. This part of the scheme will be operationlized by HPSRLM.

All the decisions mentioned above has been taken under ATR. The Controlling Heads of Banks/LDMs are requested to take necessary action on all suggested decisions to the Convenor Bank for placing the progress in the next meeting.

(ACTION; LDMs/BANKS/CONVENOR BANK)

7.2 PROGRESS UNDER PRIME MINISTER EMPLOYMENT GENERATION PROGRAMMES (PMEGP) 2012-13 AS OF Sept, 2013

The Convenor Bank informed that 388 loan proposals were sanctioned by banks upto September, 2013 against the revised target of 1619.

The districtwise consolidated progress position as of September, 2013 is given below:

Agency	2013-14 (Revised Target)	Proposal disbursed by banks (Nos.)	Amt. disbursed in Crores
KVIC	485	70	2.00
KVIB	485	96	4.23
DIC	649	222	10.61
TOTAL	1619	388	16.84

The Director KVIC is requested to expedite the sponsoring of more cases to banks by all implementing agencies in view of revised targets to be achieved during current fiscal.

(ACTION : KVIC)

7.4 PROGRESS UNDER INDIRA/RAJIV AWAAS YOJANA FOR THE QUARTER ENDED SEPT, 2013

The representative from Rural Development Department informed that so far 159 loan applications has been sponsored to different banks out of which 11 cases were sanctioned and 12 were rejected and the remaining 136 are lying pending with banks as of 26.11.2013. The Circle Head PNB requested the Department to send the branch wise pendency to all Controlling Heads as they are not aware of the position to expedite the pendency. Henceforth it has decided that a list of sponsored cases must be sent to Controlling Heads of Banks from concerned Department.

(ACTION: RDD)

7.4 PROGRESS UNDER SWARAN JAYANTI SHAHRI ROJVAR YOJANA (SJSRY) FOR THE QUARTER ENDED SEPT, 2013

The House observed very slow progress so far achieved under the scheme in the State against the allocated target fixed for the State. The Department of Urban Development is requested to take up the matter with all Urban Local Bodies to sponsor sufficient number of cases to banks and all such applications must be routed through Lead Distt. Offices in order to have a close monitoring.

(ACTION : URBAN DEV. DEPARTMENT)

7.6 IMPLEMENTATION OF RAJIV RINN YOJANA (RRY)

The Convenor Bank informed that a new scheme has been launched for construction of Houses meant for economically weaker section of society /low income groups. The detailed guidelines of the scheme has already been incorporated in the 120th SLBC Agenda booklet.

The Urban Development Deptt.is requested to popularize the scheme for the benefit of low income groups.

(ACTION : URBAN DEV. DEPTT)

7.7 LAUNCHING OF NATIONAL URBAN LIVELIHOOD MISSION

The Convenor Bank informed that a new scheme has been launched to cover Urban BPL families for self employment, skill development and to meet shelter needs.

The Urban Development Deptt.is requested to popularize the scheme and sponsoring eligible loan proposals to banks for financing.

(ACTION : URBAN DEV. DEPTT)

7.7 PROGRESS UNDER WEAVER CREDIT CARD

The Convenor Bank has requested the member banks to furnish progress data under the scheme regularly as the same has been reviewed by ministry of Textile from time to time. As of Sept, 2013 Banks have reported issuance of only 44 WCCs amounting to Rs.32.38 lacs during the current fiscal. The Industry Deptt. is requested to expedite the sponsoring of cases to achieve the targets fixed for the State.

(ACTION: INDUSTRIES DEPTT.)

AGENDA ITEM NO.8

8.1 Review of Recovery Performance of Banks in Himachal Pradesh.

BROAD SECTOR WISE RECOVERY POSITION as of SEPT, 2013 (Amt. in lacs)

S.No	Sector	Demand	Recovery	Overdue	%age of Recovery
1	Agriculture	105103	79074	26029	75.23
2	MSE	255912	194156	61756	75.87
3	Housing	80422	58679	21743	72.96
4	Education	9427	6945	2482	73.67
5	OPS	26263	16693	9570	63.56
A	Total Priority	477127	355547	121580	74.52
1	Medium Enterprise	41858	31945	9913	76.32
2	Other Non Priority	198849	150512	48337	75.69
B	TOTAL-Non Priority	240707	182457	58250	75.80
	Grand Total (A+B)	717834	538004	179830	74.95

8.2 Recovery Position under Govt. Sponsored Programmes: (Amt. in lacs)

S.	Sector	Demand	Recovery	Overdue	%age of Recovery
1	SGSY	2318	1680	638	72.48
2	PMRY	1509	775	734	51.36
3	PMEGP	1649	1031	618	62.52
4	SJSRY	130	76	54	58.46
5	SLRS	46	24	22	52.17
6	REGP	415	235	180	56.63
7	RURAL HOUSING	398	312	86	78.39
8	OTHERS	3523	2111	1412	59.92
	TOTAL	9988	6244	3744	62.52

8.3 Agency-wise Recovery Position (Amount in lacs)

S. No	Agency	Demand	Recovery	Overdue	%age of Recovery
1	Public Sector Banks	596509	458150	138359	76.81
2	RRBs	38345	32578	5767	84.96
3	Cooperative Banks	80373	45064	35309	56.07
4	Private Banks	2608	2212	396	84.82
	TOTAL	717835	538004	179831	74.95

8.4 Position of Certificate cases under HP Public Money Recovery Act, 2000 as of SEPT, 2013

'Amt in Rs lacs

		Position as of SEPT, 2013	
S.NO	Particulars	No.	Amt.
1	Previous Pending recovery cases as of JUNE, 2013	4200	5212.09
2	Fresh cases filed during the quarter	295	474.64
3	Cases disposed off during the quarter	61	125.13
4	Cases pending as of SEPT, 2013 Out of item 4 cases pending	4434	5561.60
5	A - up to period of one year	791	1395.33
6	B - Beyond one year	3643	4166.27

8.5 Non Performing Assets (NPAs) of Banks as of SEPT, 2013 in HP (Amount in Crores)

	Particulars	Position as of SEPT 2013
1	Total Advances as on 30.9.2013	26090.04
2	Total NPA as on 30.9.2013	1441.66
3	%age of NPA as on 30.9.2013 of Total Advs	5.53

Sectorwise position of NPA

	Sector	Amount in Crores	%age of NPA
1	Agriculture	374.36	25.97
2	MSE	282.33	19.58
3	OPS	446.99	31.01
4	NPS	337.98	23.44
	TOTAL NPA	1441.66	100

The House reviewed the Recovery Performance of Banks for the review period ended September, 2013 through Power Point Presentation.

AGENDA ITEM NO.9

Review of progress under Non Sponsored Programmes.

9.1 Progress under Kisan Credit Cards (KCC):

During the period under review 16522 fresh KCC with credit facility amounting to Rs.243.39 Crores were issued by Banks and cumulative position of KCC issued by banks in the State has gone upto 5.85 lakhs. It is reported that Banks has issued 51267 Rupay Credit Cards to KCC holders as of Sept, 2013. There is a wide gap of progress under KCC reported by Banks and LDMS as such it has henceforth decided to report only live KCC position for SLBC monitoring.

Member Banks are requested to provide Rupay Credit Cards to all KCC holders in a time bound manner.

9.2 Progress under Self Help Groups

During the period under review Banks has formed 803 new SHGs and 399 groups were given credit facility. The Micro-Finance movement in the State is picking up as the cumulative position of SHG credit linked groups reached at a level of 67070 numbers having balance outstanding Rs.349.11 Crores worked out as of Sept, 2013.

Bankers are requested to submit SHG data as per the recommendations made by sub committee of SLBC to know the base data about the functional SHGs in the State to accommodate under NRLM. Banks are requested to report only live SHG data for SLBC monitoring.

9.3 Review of performance under Education Loans

Target for the current fiscal as communicated by MOF has been allocated to banks. During the period under review banks has sanctioned 1318 fresh loans amount to Rs.20.40 Crs. and cumulative position reached to 16709 number of Education loans having balance outstanding Rs. 349.69 Crs.

Member banks are requested to intensify their efforts to surpass the March, 2014 targets fixed by GOI in terms of physical 22637 no. of loans with balance outstanding Rs. 426.89 Crs.

9.4 Review of performance under Housing Loans

During the period under review Banks had sanctioned 5328 fresh housing loans amounting to Rs.287.53 Crores and cumulative position reached to 89594 no. of Housing loans having balance outstanding Rs.3727.26 Crs.

9.5 Progress under other Misc. schemes (Amt.in lacs)

S.No.	Scheme	Ach.Sept, 2013 qtr		Cumulative position Sept, 2013	
		No.	Amt.	No.	Amt.
1	All type of Credit Cards	1860	624.86	45875	10684.00
2	Joint Liability Group(JLGs)	23	34.80	940	650.25
3	Basic SB Deposit Accounts	65444	2292.66	1072908	65229.08
4	Migrate Labour a/cs opened	564	11.70	2406	72.00
5	Street Vendors	126	1.71	789	13.40
6	Weaver Credit Card	44	32.38	157	119.35

130th STATE LEVEL BANKERS COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 27TH DEC, 2013 AT REGENCY HALL HOTEL HOLIDAY HOME SHIMLA.

List of Participants

- I. Chief Guest **Sh.P.Mitra, IAS**
Addl. Chief Secretary to the Govt. of HP
- II. Chairman **Sh.S.Chandrasekharan**
Executive Director,
UCO Bank
- III **Government of Himachal Pradesh & Related Agencies:**

SARVASHRI:

1	Dr.Shrikant Baldi, IAS	Principal Secy. Finance, Govt. of HP, Shimla
2	Smt. Upma Chawdhary, IAS	Principal Secretary- RD, Govt. of HP, Shimla
3.	Dera Singh Negi	Director Land Records, Govt. of HP, Shimla
4	Dr.Gurdev Singh	Director Horticulture, Govt. of HP, Shimla
5.	Prityu Mandal	Director Food & IT, Govt. of HP, Shimla
6	Dr.Chand Prakash	Joint Director, Urban Development, Govt. of HP
7	Satish Choudhary	Jt.Director Industries, Govt. of HP, Shimla
8	K.S.Dhaulta	Jt.Registrar, Deptt. of Coop. Govt. of HP
9	P.S.Parmar	Jt.Director Agri, Govt. of HP, Shimla
10	Rameshwar Sharma	Additional Director, SC, OBC & Min.Affairs
11	Dr. W.S.Rana	Dy.Director, Animal Husbandry, Govt. of HP, Shimla
12	Anil Samwal	Dy. Director, DIT, Govt. of HP, Shimla
13	Nalin Mahajan	OSD (Finance), Govt. of HP, Shimla
14.	M.S.Thakur	Dy. Secy, Revenue Deptt, Govt. of HP, Shimla
15	Rajeev Sharma	CEO, NRLM, HP Govt. Shimla
16	Robin George	Paroject Director, NLRM, Deptt. of RD, Shimla
17	Sher Singh Sharma	Dy.Secy,Agriculture Deptt.Govt. of HP, Shimla
18	Dr.Onkar Thakur	Programme Officer, Dte. ofWCD, HP
19	V.P.S.Tomar	Asst.Director, KVIC, Shimla
20	Sanjeev justa	Nodal Officer, KVIB, Shimla
21	Rakesh Kumar	EO, KVIC, Shimla
22	Anil Gomma	Information Officer, I&PR, Govt. of HP, Shimla

IV RESERVE BANK OF INDIA, NABARD, NHB, SIDBI

SARVASHRI:

1	Padma Raghunathan	Chief General Manager, NABARD, Shimla
2	S.S.Saha	General Manager, NABARD, Shimla
3	Ramesh Chand	AGM, RBI, Shimla
4	Ravi Rawal	Manager, RBI, Shimla

V LEAD DISTRICT MANAGERS:**SARVASHRI**

1	K.C.Sharma	LDM- Bilaspur
2	L.R.Thakur	LDM-Chamba
3	P.K.Agarwal	LDM-Hamirpur
4	Jai Prakash Panwar	LDM-Kinnour
5	R.S.Rohil	LDM - Kangra
6	P.K.Walia	LDM - kullu
7	Amar Singh Thakur	LDM-Mandi
8	RakeshVerma	LDM-Sirmaur
9	Kartar Singh	LDM- Shimla
10	K.K.Verma	LDM-Solan
11	B.S.Saini	LDM-Una

COMMERCIAL BANKS:**SARVASHRI**

1	Dr.S.K.Nandi	General Manager & Convenor, SLBC. UCO Bank,
2	U.C.Sharma	DGM, UCO Bank, Zonal Office, Shimla
3	V.K.Goyal	DGM, PNB, Circle Office, Shimla
4	S.K.Sharma	DGM, PNB, FGM office, Shimla
5	V.K.Mahendru	DGM, CBI, Shimla
6	Rakesh Arora	DGM, SBOP, Chandigarh
7	T.B.Negi	AGM, UCO Bank, ZO, Solan
8	T.N.Sharma	AGM, UCO Bank, ZO, Dharmshala
9	Rakesh Teji	AGM, SBI, Admn.Office, Shimla
10	Prem lal	Sr.Manager, IOB, Shimla
11	Surjit Singh	Chief Manager, BOB, Shimla
12	Mukesh Kumar	Chief Manager, Allahabad Bk, Shimla
13	Vikas Mehta	Chief Manager, Canara Bank, Shimla
14	P.N.Swarup	Chief Manager, Indian Bank, Shimla
15	Markandey Yadav	Chief Manager, UBI, Shimla
16	Wazir Singh	Chief Manager, OBC, Shimla
17	Chander Mohan	Manager, Bank of India, Chandigarh
18	S.C.Singh	Asst.Branch Manager, Vijaya Bank, Shimlas
19	Dev Raj Rana	Sr.Brn.Manager, Syndicate Bank, Shimla
20	B.S.Chahel	Br.Manager, Bank of Maharashtra, Shimla
21	Manoj Kumar Sharma	Sr.Manager, Dena Bank, Shimla
22	Amarjit Katoch	Sr. Manager, Corporation Bank, Shimla
23	Mohit Crackta	Agri.Finance Officer, CBI, Shimla
24	Harish Kumar	Br.Head, United Bank of India, Shimla
25	Deepak Kumar	Manager, P&SB, Shimla
26	M.J.Amla	Senior Manager, SLBC, UCO Bank,ZO, Shimla
27	O.P.Panta	Senior Manager, P&D, UCO Bank, ZO, Shimla
28	Ravi Thakur	Sr. Manager, Recovery, UCO Bank, ZO, Shimla
29	C.L.Sharma	Sr.Manager, GAD, UCO Bank, ZO, Shimla
30	Deepak Sharma	Manager, UCO Bank, Solan
31	M.L.Sharma	Manager, PS, UCO Bank, Shimla
32	Jasbir S Rajput	Officer, SLBC, UCO Bank, ZO, Shimla
33	Devinder Kalsi	Officer, ZITC, UCO Bank, ZO, Shimla
34	Gurdeep	Officer, OL, UCO Bank, ZO, Shimla

VII COOPERATIVE & REGIONAL RURAL BANKS:**SARVASHRI**

1	S.S.Negi	GM, HP State Coop. Bank, Shimla
2	H.S.Bhully	DGM, KCCB, Dharmshala
3	R.S.Thakur	Sr.Manager, JCCB, Solan
4	N.K.Gupta	Chief Manager, HPGB, Mandi
5	R.N.Jamalta	Sr.Manager, Loan LDB, Shimla

VII PRIVATE BANKS:**SARVASHRI**

1	Ayant Sarabhai	Br.Manager, HDFC Bank, Shimla
2	Vikram	Asst.Manager, HDFC Bank, Shimla
3	Mohinder Singh	Sr.Executive, J&K Bank
4	Pankaj Sharma	Cluster Manager, ICICI Bank Ltd.
5.	Vikas Kumar	Asst.Vice President, AXIS Bank, Shimla