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संदर्भ संख्या: रा. स्त. बैं. स. /2025-26/179

दिनांक: 09.03.2026

राज्य स्तरीय बैंकर्स समिति के सभी सदस्यों को जारी।
To All Members of SLBC Himachal Pradesh

विषय: 179 वीं राज्य स्तरीय बैंकर्स समिति की बैठक के कार्यवृत्त।
Sub: Minutes of 179th State Level Bankers' Committee Meeting

Madam/Dear Sir,

हम आपके अवलोकन एवं आवश्यक कार्यवाही हेतु दिनांक 02.03.2026 को आयोजित 179वीं राज्य स्तरीय बैंकर्स समिति की बैठक की कार्यवाही संलग्न कर रहे हैं।

We are herewith enclosing the Minutes of 179th State Level Bankers' Committee Meeting held on 02.03.2026, for your kind information and necessary action.

सादर/ Regards,

भवदीय/ Yours faithfully,

उप महाप्रबंधक एवं संयोजक
Deputy General Manager & Convenor
राज्य स्तरीय बैंकर्स समिति
State Level Bankers' Committee
हिमाचल प्रदेश, शिमला
Himachal Pradesh, Shimla



संलग्न: यथोक्त
Encl: As above

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MINUTES OF 179TH STATE LEVEL BANKERS' COMMITTEE MEETING HELD ON 02.03.2026

179th Meeting of State Level Bankers' Committee, Himachal Pradesh was held on 02nd March 2026 to review the performance of banking sector in the State for the quarter ended December, 2025. Shri Vijay Kumar N. Kamble, Executive Director, UCO Bank and Shri Abhishek Jain, Secretary, Finance, Govt. of HP honored the meeting with their presence. Shri Vijay Vardhan, Special Secretary, Finance, Govt. of HP, Shri Aatish Anant, Deputy General Manager, RBI and Shri Vivek Pathania, CGM, NABARD also attended the meeting. The list of participants is given in Annexure-I.

The meeting started with the permission of the Chair at 10.30 AM at Conference Hall, Hotel Marina, 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. Vivek Kumar Mishra, Deputy General Manager & Convenor, SLBC, UCO Bank. DGM & Convenor extended warm welcome to the distinguished dignitaries sitting on the dais and Senior Bureaucrats/Executives from State Government Departments, Boards, Corporations, Banks and Insurance Companies etc. present in the meeting and requested all participants to actively participate in the review meeting.

HIGHLIGHTS OF THE KEY NOTE ADDRESS DELIVERED BY SHRI VIJAY KUMAR NIVRUTTI KAMBLE, EXECUTIVE DIRECTOR, UCO BANK:

Shri Vijay Kumar Nivrutti Kamble, Executive Director, UCO Bank in his key note address welcomed all the dignitaries and participants and expressed his pleasure for attending the meeting. He highlighted the achievements of banking sector in Himachal Pradesh during the current financial year 2025-26 and apprised the house that:

- Indian economy is growing rapidly and as per the IMF reports India has become the fourth largest global economy in 2025, driven by domestic reforms and global positioning under AtmaNirbhar Bharat, India is on track to become the world's third largest economy by 2030.
- Banks in Himachal Pradesh have achieved 59% of the Annual Credit Plan 2025-26 till December 2025, he requested the banks to achieve 100% ACP targets by

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March 2026 and discuss the modalities to be adopted in the remaining days of FY to achieve the ACP Target.

- Under the National parameters, banks in the state of Himachal Pradesh cumulatively, have achieved five out of seven targets while achievement under agriculture and CD ratio of 10 districts has been below the national parameter. He requested the LDMs of districts having low CD ratio to at least achieve the minimum benchmark so that overall CD ratio can be improved.
- To improve the agriculture credit in the state, banks need to focus on Micro Credit like improving SHG financing, as being a hilly state there might be some limitations in financing to agriculture sector. The progress under SHG financing should also be discussed during the various quarterly review meetings held at Block, District and State level and all efforts should be done to extend the financing to SHG, JLG, FPOs etc.
- CD ratio of the state is also below the national average; however there has been improvement from the previous year but still there is a huge scope for improvement in CD ratios in the different districts by tapping the economic development opportunities.
- State heads of many banks are not attending the SLBC meeting, which is a cause of concern. **Name of these banks are:** Kotak Mahindra Bank, IDFC First Bank, Bandhan Bank, South Indian Bank, Canara Bank, HDFC Bank, Punjab & Sindh Bank, IndusInd Bank, AU Small Finance Bank, Axis Bank, Bank of India, Himachal Pradesh Gramin Bank, Bank of Baroda, Kangra Central Co-operative Bank. SLBC being the highest platform of LBS scheme of RBI, the participations from all state heads from Banks and respective state department is a compulsory. **Some action must be taken against these State/Zonal Heads for non-participation in 179th SLBC meeting held on 02.03.2026 including reporting to their MDs/CEOs, RBI, Finance ministry and Hon'ble Chief Secretary, GoHP.**
- It is usually found that junior officers attending the meeting are not updated about the agenda items and are not able to provide information and they fail to take immediate decision in the meeting, if required.
- He also requested the state government departments that only the department heads should attend the SLBC meeting for a meaningful discussion and a letter on the same should be addressed to Hon'ble Chief Secretary Sir for future compliance.

(Action point for SLBC, Banks and State Government Deptt).

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

Dr. Vivek Kumar Pathania, Chief General Manager, NABARD welcomed all the dignitaries and other participants. During the address he apprised the house that:

- In KCC saturation, the total no. of KCC is compared with the Kisan Samman Nidhi holders in the state which can be reviewed, as one farmer may have more than one KCC account for different activities such as Crop, Animal Husbandry and Fisheries. Simultaneously, crop insurance coverage should also be prioritised by Insurance companies and Banks for any unforeseen weather conditions.
- He also requested DFS that the annual ACP target allotted to Himachal Pradesh under agriculture sector is on the higher side than PLP projection for Current FY and next year, as Himachal is a small state having hilly terrain, achievement of such huge targets is not possible. He requested to reconsider the ACP target under agriculture sector to match out with targets as per the PLP projection for the next financial year.

HIGHLIGHTS OF THE ADDRESS DELIVERED BY SHRI VIVEK GUPTA, DIRECTOR, DEPARTMENT OF FINANCIAL SERVICES, GOVT. OF INDIA:

Shri Vivek Gupta, Director, DFS, Govt. of India expressed his pleasure to attend the SLBC meeting and appreciated the banks for performing well under various parameters. Banking sector has become very challenging these days, as there are various targets from DFS, RBI and corporate targets that they have to achieve but still banks are managing to achieve all these targets.

He further said that there are some sectors where the performance is not up to the expected level, such as low achievement under CD ratio and agriculture is a matter of concern in the state. He wished for improvement in coming quarters and discuss other issues during the meeting.





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Discussion on Agenda Items

In Charge, SLBC informed the House that agenda papers have been placed before the participants and the point-wise agenda issues are being taken up for deliberations. The proceedings of the meeting placed hereunder for record and further necessary action by stakeholders.

AGENDA ITEM NO.-1

CONFIRMATION OF MINUTES OF THE LAST SLBC MEETING HELD:

The Minutes of 178th State Level Bankers' Committee Meeting, held on 23.12.2025, were circulated by the Convener Bank to all SLBC members vide its letter no. DGM/SLBC/2025-26/178 dated 03.01.2026.

The minutes of the 178th quarterly review meeting for quarter ended September, 2025 were confirmed and adopted by the members of the house.

ACTION TAKEN REPORT

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

SLBC In charge informed the house that the agenda of opening of RSETI in district Kinnaur is pending since long and requested the sponsoring bank to start the working of RSETI, Kinnaur at the earliest.

General Manager, Punjab National Bank informed that they have scheduled the written examination for recruitment of faculty on 22.03.2026 and after the final selection of faculty the functioning of RSETI will begin from April 2026.

Secretary, Finance, Govt. of HP advised the PNB bank to start the RSETI, Kinnaur before the end of this financial year only.

(Action: Punjab National Bank & LDM Kinnaur)

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Agenda Point No. 1.2- Status of pending RSETI claims:

SLBC In charge informed the house that SLBC has requested the Department of Rural Development to apprise the status of pending RSETI claims and requested to provide a tentative timeline by which the claims will be settled.

State Controller RSETI informed that all the claims till March 2024 have been released by the department and remaining claims will also be settled by the end of this month. SLBC requested the department to provide the details of claim settlement so that the sponsoring banks and RESTIs can also reconcile the amount at their end.

(Action: Department of HP State Rural Development)

Agenda Point No. 1.3- Relief Measures to borrowers affected due to Natural Calamity during monsoon season 2025:

The agenda of relief measures under natural calamity was discussed during the 177th SLBC meeting. A sub-committee to discuss the various related issues was also formed and the first meeting of the committee was held on 14.10.2025 and second meeting was held on 09.12.2025. The proceedings of the meeting were shared with all the members.

Further, it was informed that as per the RBI guidelines the last date for implementation of the relief measures was 01.12.2025, and after inclusion of agriculture sector loans banks requested for further extension, hence on requests made by member banks the period was extended till 28.02.2026. SLBC requested the member banks to submit the data regarding relief measures extended to borrowers during the implementation period.

(Action: Member Banks)

AGENDA ITEM NO. -2

AGENDA ITEM NO. 2.1: BANKING SECTOR BUSINESS PARAMETERS

Data for overall business performance as of 31.12.2025 was presented before the house and it was informed that there has been growth under all the sectors as compared to the previous quarter.

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Secretary, Finance, Govt. of HP advised SLBC to keep the proceedings of previous meetings and also apprise the action taken on issues discussed. During the review of district wise CD ratio data, it was observed that CD ratio of some districts has declined from March 2025. Secretary Finance, Govt. of HP asked the LDMs of these districts to apprise the reasons for decline and how they are going to improve the CD ratio in coming quarters.

Una - CD ratio declined from 31.52% in March, 2025 to 31.03% in December, 2025

Secretary Finance, Govt. of HP apprised that despite having Industrial area in District Una the CD ratio of the district is low and it has further declined from March 2025. LDM Una informed that many industries in the district are financed from outside the state as the district shares border with Punjab. He further assured to increase the CD ratio by March, 2026.

Secretary, Finance, Govt. of HP apprised that district Una has the highest rate of economic growth in the state, still the CD ratio of the district is critically low. He advised the LDM to improve the CD ratio by March 2026.

SIRMAUR-CD ratio declined from 78.11% in March, 2025 to 76.69% in December, 2025

LDM Sirmaur informed that there has been higher growth in deposit and funds for Ranuka Dam were credited to the beneficiaries; however the growth in credit has not been increased proportionate. He assured to improve the CD ratio in coming quarters.

Secretary, Finance, Govt. of HP advised the LDMs to meet the Industrialists, Entrepreneurs, and Agriculturists etc. in their districts to analyze their credit needs.

HAMIRPUR- CD ratio declined from 24.17% in March, 2025 to 23.39% in December, 2025

LDM Hamirpur informed that the district is having relatively more deposits as most of the population is in service sector and credit is mostly for retail needs only, having smaller ticket size.

Secretary, Finance, Govt. of HP advised the LDM that there are many educational institutes in Hamirpur district and LDM should visit these institutes and explore the

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possibilities for education loans. Lending to other sectors should also be explored as more deposit means there is more scope for lending too.

KANGRA- CD ratio declined from 26.56% in March, 2025 to 25.97% in December, 2025

LDM Kangra informed that due to inflow of deposit CD ratio has declined after March 2025, however there has been improvement in CD ratio after that. He also assured to improve it further in coming quarters.

Secretary, Finance, Govt. of HP apprised that tourism is growing rapidly in Kangra District and banks should focus more on lending to tourism sector.

LAHAUL SPITI- Critically low CD ratio- 25.57%

Secretary, Finance, Govt. of HP advised the LDM to improve the CD ratio as tourism activities has increased in the district during recent times and it has a lot of potential to improve the credit flow.

| SI | District | Focus area for increasing Credit Offtake |
|----|---------------|--|
| 1 | Una | Industries |
| 2 | Sirmaur | Commercial Vehicles, meeting with Industrialists, Entrepreneurs, and Agriculturists etc. |
| 3 | Hamirpur | Educational Institutes |
| 4 | Kangra | Tourism |
| 5 | Lahul & Spiti | Tourism |
| 6 | Shimla | AIF, Tourism, |

On the similar ways, each district should explore the opportunities based on the economic activities. Further, there should be fixed number of days that any LDM should utilize in the field and visit the various industries, farmers and other individuals to understand their banking needs and issues.

(Action: LDMs)

Low achievement under Agriculture sector- Achievement against the national parameters was placed before the house and Executive Director, UCO Bank asked the reason for low achievement under agriculture sector, despite Himachal being

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agriculture state where mostly people are dependent on agriculture activities for their livelihood. Representative of banks present in the meeting apprised that agriculture lending in the state is mostly KCC and term loan factor is very small. Most of the farmers opt for smaller KCC limits, where interest subvention is available.

Executive Director, UCO Bank advised the banks to focus on KCC saturation camps, SHG lending and lending for high density plantation in hilly areas, as it will contribute to improve the agriculture credit/horticulture sector in the state.

(Action: Member Banks)

AGENDA ITEM NO.-3

AGENDA ITEM NO. 3: Achievement during the Financial Year 2025-26 under Annual Credit Plan (ACP) 2025-26 up to December, 2025

Data for ACP achievement till December, 2025 during FY 2025-26 was presented before the house and informed that the total achievement during the period under review stood at 59%. Executive Director, UCO Bank apprised that the ACP achievement is not satisfactory and requested the banks to achieve 100% ACP targets by March, 2026.

(Action: All Banks)

Under the Annual Credit Plan, an Annual Target of ₹ 50,018 crore was allotted to Banks. Out of which, Banks have achieved ₹ 29,549 crore up to the quarter ended December 2025 i.e. a percentage of 59.08% and thus, in the remaining days of the quarter, intensified efforts are required to ensure full achievement of ACP target.

To improve CD Ratio and achieve ACP targets, the following steps are proposed:

- District-wise monitoring through DCC/DLRC meetings must be strengthened
- Special credit drive in all districts during remaining days of March 26 quarter
- Weekly monitoring of ACP achievement at controlling state/zonal/regional level
- Focus on districts with CD Ratio below 40%
- Block-level credit camps in coordination with district administration
- Fast disposal of pending applications under Govt sponsored schemes and others

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AGENDA ITEM NO.-4

AGENDA ITEM NO. 4: Performance under major Govt. Sponsored Schemes:

SLBC shared the scheme wise progress under Govt. sponsored schemes and banks were advised to clear the applications timely and ensure that rejections are for valid reasons only.

- **KCC Animal Husbandry & Fisheries-** Data regarding KCC Animal Husbandry & Fisheries was presented before the house and it was informed that the pendency under the schemes is latest only.
Director, Department of Fisheries informed that PM Matsya Sampada Yojan is a centrally sponsored scheme, where capital subsidy up to 40% is available for General category beneficiaries and 60% for women and SC/ST category beneficiaries and the progress under this program so far is merely satisfactory and it is limited to Bilaspur district only.
- **National Rural Livelihood Mission (NRLM)-** Data for the achievement under the scheme was shared with the house. Representative from the department informed department has launched a scheme for women led enterprises and 12 MOUs were signed with the 12 PSUs but the progress under this program has not been satisfactory due to lack of awareness at branch level. He requested the banks to disseminate the scheme guidelines at branch level so that the progress can be improved.
- **Pradhan Mantri Employment Generation Programme (PMEGP)-**Progress under the scheme was presented before the house and banks present in the meeting reported regarding the pending claims under the scheme. However, the receipt of margin money is a concern and the same has to be taken up centrally by implementary agencies like KVIC, KVIB and DIC so that the projects may be viable.
- **Prime Minister Food & Micro Processing Enterprises (PMFME)-** Data for progress under PMFME was shared with the house and SLBC In charge informed that most of the application sanctioned in the state belongs to District Shimla only and requested other districts to contribute more under the scheme by diversifying the activities eligible under PMFME.

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- **Agriculture Infrastructure Fund (AIF)**- Progress under the scheme was presented before the house and representative from the department informed that banks have achieved 50% of the targets allotted to the state. He requested the banks to sanction maximum applications under the scheme as it will be valid till March 2026 and may get extended after that. The State AIF –Project Management Team has achieved the third best Project management team award recently in the Northern conference, Chandigarh in the presence of Joint Director, DFS.
- **PM Vishwakarma** –Progress under the scheme was presented before the house and banks were advised to reduce the rejection rate by its periodic review and it should be ensured that any complaints should be disposed off in true spirit including rejection of application by one step higher authority.
- **PM SVANidhi**- SLBC Incharge informed that the PM SVANidhi scheme has revamped on 10.09.2025 and data for progress under the scheme was presented before the house. Secretary, Finance, Govt. of HP said the pendency under the scheme is very high as this scheme is for small vendors and amount is also low and therefore high pendency in each trenches is not acceptable and should be disposed off in a week time.

Secretary, Finance, Govt. of HP advised SLBC to only report the pending applications beyond the TAT (Turnaround time) as that it should be the focus for discussion.

(Action: All Banks)

AGENDA ITEM NO.-5

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

Progress under **Jan Suraksha schemes** was shared with the house and it was appealed to achieve the target under PMJJBY, PMSBY and APY. Under APY, there should be all efforts to increase the enrollment as it is merely 27% coverage.

SLBC in charge informed the house regarding the various objectives of **National Strategy for Financial Inclusion 2025-30** and requested the banks to work for out for

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the implementation of these objectives, especially on 4 points like unbanked revenue centres, increasing share of BCs to 30% in a phase manner, credit linkage to the beneficiaries and financial literacy including digital enrollment for new customers.

Progress under campaign for Re-KYC of accounts was discussed and Secretary, Finance, Govt. of HP advised that banks should verify the KYC of accounts more frequently as State Govt. has identified many accounts where the account holder is deceased since long and the account is still operative and various subsidy or pension amount is being credited to the account. He also informed that the Finance Department, Govt. of HP will provide a list of deceased people to the banks and banks need to block all such accounts for any kind of DBT benefit.

Progress under campaign to facilitate efficient and faster settlement of unclaimed funds was placed before the house and Secretary, Finance, Govt. of HP apprised that the progress under this campaign is not satisfactory as a huge amount is lying there in DEAF accounts. He advised the banks to visit the DEAF account holders and settle the claims, he also advised the LDMs to participate in the campaign and also review the banks progress during block level and district level meetings.

(Action: All Banks)

AGENDA ITEM NO.-7

AGENDA ITEM NO. 7.1 to 7.2: Review of recovery performance of banks up to 31.12.2025

Data regarding NPA position of the banks was presented and it was observed that overall NPA has decreased from previous year and there is decline in NPA of all sectors, especially in MSME Sector by 161 bps on YOY basis. However, the Gross NPA percentage should be targeted to come down to 2.5-3.0% by decreasing the agriculture and MSME NPA from 6.01% and 6.17% respectively to 3% minimum in the coming quarters.

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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 31.12.2025

Progress of RSETIs during the quarter ended December 2025 was shared with the house and SLBC In charge requested the banks to improve the credit linkage of the candidates trained from RSETIs.

AGENDA ITEM NO.-9

Discussion regarding the State Government's Deposit with banks:

Secretary, Finance, Govt. of HP advised the banks to deposit all the funds to treasury that are lying in inoperative and DEAF accounts belonging to the State Government as already decided during the earlier meeting of Task Force Committee. Instructions regarding the transfer of funds have already been issued to all the banks but still only few banks have transferred the funds to treasury. All the banks were advised to adhere to the instructions and transfer the funds to state treasury immediately.

It is pertinent to note that **Task Force Committee meetings on 'Unspent funds/balances of various departments/PSUs lying in the Banks'** have been held **under the chairmanship of Hon'ble Chief Minister, Himachal Pradesh on 26.04.2025, 13.05.2025 and 20.05.2025**, wherein written directions through its minutes have already been circulated to all Banks for its timely compliance. However, only few banks have transferred the funds to treasury, which is a matter of great concern. A follow up meetings have also been held on 01.12.2025 and 22.01.2026, among others and the directions have also been reiterated to all concerned banks.

The Secretary (Finance), Government of Himachal Pradesh, categorically conveyed that all banks are required to strictly comply with the written directives issued through the minutes of various meetings held under the chairmanship of the Hon'ble Chief Minister, Himachal Pradesh. He further noted that while certain banks have been performing satisfactorily, others continue to fall short of the expectations despite clear and repeated instructions.

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He stated that government deposits will be withdrawn from all such banks that fail to adhere to the directions of the State Government. The government funds presently maintained with these banks will be reallocated to performing banks that are following the prescribed guidelines and extending the necessary support to the State in managing its government deposits lying with banks.

Secretary, Finance, Govt. of HP also informed the banks that implementation of SNA (Single Nodal Account) model in the state is under process as it will be helpful for reducing the number of government accounts and making the system efficient for improving the financial monitoring in the state. Basic criteria for selecting the bank for implementation of SNA model was discussed and banks were advised to submit the proposal to the department as per the criteria.

(Action: All Banks)

CONCLUDING REMARKS BY SH. ABHISHEK JAIN, SECRETARY, FINANCE, GOVERNMENT OF HIMACHLA PRDAESH

Secretary, Finance, Govt. of HP expressed his pleasure for attending the LSBC meeting. He advised the banks and other departments to follow the instructions issued during the SLBC meeting and Task force committee and advised that only the Heads of departments and banks shall be attending the meeting for fruitful discussion.

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

-----OXO-----



State Level Bankers' Committee, Zonal Office, Himland Hotel Annexe, Circular Road Shimla-171001

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**179th STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON
02nd MARCH 2026 AT CONFERENCE HALL, HOTEL MARINA, SHIMLA.**

(Annexure 1)

On Dias:

| | | |
|----|---------------------------|---|
| 1. | Sh. Abhishek Jain | Secretary, Finance, Govt. of HP |
| 2. | Sh. Vijay Vardhan | Special Secretary, Finance, Govt. of HP |
| 3. | Sh. Vijay Kumar N. Kamble | Executive Director, UCO Bank |
| 4. | Sh. Vivek Gupta | Director, DFS, Govt. of India |
| 5. | Sh. Aatish Anant | Deputy General Manager, RBI |
| 6. | Sh. Vivek Kumar Pathania | Chief General Manager, NABARD |
| 7. | Sh. Vivek Kumar Mishra | Deputy General Manager & Convenor SLBC |

RESERVE BANK OF INDIA:

| | | |
|----|-------------------------|--------------------------------|
| 1. | Sh. Ashish Kumar Sharma | Assistant General Manager, RBI |
| 2. | Sh. Bikram Bangarh | Assistant Manager, RBI |

NABARD:

| | | |
|----|--------------------|--------------------------------|
| 1. | Sh. Sanjeev Sharma | Deputy General Manager, NABARD |
|----|--------------------|--------------------------------|

STATE GOVERNMENT OFFICIALS:

| | | |
|-----|------------------------|---|
| 1. | Dr. Ravinder Singh | Director, Agriculture Department |
| 2. | Sh. Vivek Chandel | Director, Fisheries Department |
| 3. | Sh. Ramesh Verma | Joint Director, Department of Industries |
| 4. | Dr. Sanjay Gupta | Assistant Director, Animal Husbandry Department |
| 5. | Sh. Hitender Sharma | Deputy CEO, HP SRLM, Rural Development |
| 6. | Sh. Om Prakash | State Program Manager, HPSRLM, Rural Development |
| 7. | Sh. Priyanjal Sharma | Mission Executive- FI, HPSRM, Rural Development |
| 8. | Sh. Naresh Kashyap | SMM, PM SVANidhi, Urban Development |
| 9. | Sh. Styander Chauhan | SMM- DAY- NULM, Urban Development |
| 10. | Sh. Murari Sharma | Tehsildar, Department of Land Records |
| 11. | Sh. Govind Rai | MS, Directorate Youth Services & Sports |
| 12. | Dr. Prabal K Chauhan | Senior Marketing Officer, Horticulture Department |
| 13. | Sh. Abhishek Kumar Rai | Assistant Director, IEDS, MSME |
| 14. | Dr. Ambika Sahoo | State Controller, RSETI |
| 15. | Sh. R K Sharma | Team Leader, AIF - SPMU |
| 16. | Sh. Vaibhav Sharma | Senior Associate, NPCI |

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MEMBER BANKS:

| | | |
|-----|----------------------------|---|
| 1. | Sh. Shrawan Manta | Managing Director, HP State Cooperative Bank |
| 2. | Sh. Rajesh Kumar | General Manager, Punjab National Bank |
| 3. | Sh. Prabhat Kumar | Deputy General Manager, State Bank of India |
| 4. | Sh. Ashok Kumar Singal | Deputy General Manager, IDBI Bank |
| 5. | Sh. Rajneesh Rohilla | Regional Head, Union Bank of India |
| 6. | Sh. S. Shyam Sunder | State Representative, Indian Overseas Bank |
| 7. | Sh. Pankaj Sood | Managing Director, Jogindra Central Cooperative |
| 8. | Sh. Sankar Raju V. | Deputy General Manager, Indian Bank |
| 9. | Sh. L. Raj Kishore | Deputy Zonal Manager, Bank of Maharashtra |
| 10. | Sh. Mukesh Kr Choudhary | Regional Head, Central Bank of India |
| 11. | Sh. Gurinder Singh | Assistant General Manager, IDBI Bank |
| 12. | Sh. Vikrant Guleri | Deputy Regional Head, Punjab & Sind Bank |
| 13. | Sh. Ram Paul Kalia | Assistant General Manager, JCCB |
| 14. | Sh. Vibhu Kant Sharma | Chief Manager, State Bank of India |
| 15. | Sh. Prabhat Yadav | Chief Manager, Punjab National Bank |
| 16. | Sh. K. Kiran Kumar | Chief Manager, Indian Overseas Bank |
| 17. | Sh. Atul Ranjan | Chief Manager, Canara Bank |
| 18. | Sh. Ankush Rangta | Senior Manager, Bank of India |
| 19. | Sh. Vipin Chechi | Senior Manager, Punjab & Sind Bank |
| 20. | Sh. Soni | Senior Manager, KCCB |
| 21. | Sh. Deewakar Sharma | Assistant Manager, Bank of Maharashtra |
| 22. | Sh. Avinash Sharma | Area Head, HDFC Bank |
| 23. | Sh. Vineet Rana | AVP, IndusInd Bank |
| 24. | Sh. Prabhjeet Purba | Zonal Manager, ICICI Bank |
| 25. | Sh. Varun Vir Pathania | Senior Manager, UCO Bank |
| 26. | Sh. Ranvir Singh | Senior Manager, Central Bank of India |
| 27. | Sh. Hitender Mohan | Assistant Vice President, Axis Bank |
| 28. | Sh. Vikram Chauhan | Manager, Axis Bank |
| 29. | Sh. Vinit Sharma | Assistant Manager, Kotak Mahindra Bank |
| 30. | Sh. Naveen Kumar Joshi | Officer, Punjab & Sind Bank |
| 31. | Sh. Sheetal Kalia | Manager, Bank of Baroda |
| 32. | Sh. Pawan Kumar | Zonal Manager, Airtel Payments Bank |
| 33. | Sh. Sandeep Saini | Cluster Head, Catholic Syrian Bank |

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| | | |
|-----|-------------------|---|
| 34. | Sh. Vivek Shyam | Manager, Bandhan Bank |
| 35. | Sh. Abhiram K. | Assistant Manager, South Indian Bank |
| 36. | Sh. Sahil Chauhan | Business Manager, AU Small Finance Bank |
| 37. | Sh. Rup Kumar | Assistant Manager, HP Gramin Bank |
| 38. | Sh. Amit Kumar | State Head, FINO Payments Bank |
| 39. | Sh. Atul Thakur | Branch Sales Manager, IDFC First Bank |
| 40. | Sh. Bhagat Ram | Aspire RM, RBL Bank |
| 41. | Sh. Sachin Sood | AVP, Ujjivan Small Finance Bank |

INSURANCE COMPANIES:

| | | |
|----|------------------|--------------------------------------|
| 1. | Sh. Arun Kumar | State Head, Kshema General Insurance |
| 2. | Sh. Ajay Kumar | State Coordinator, AIC of India |
| 3. | Sh. Rajiv Dhiman | Deputy Manager, GCI |

LEAD DISTRICT MANAGERS:

| | | |
|-----|--------------------------|------------------|
| 1. | Sh. Chandrashekar Yadav | LDM-Bilaspur |
| 2. | Sh. D. C. Chauhan | LDM-Chamba |
| 3. | Sh. Dharmendra Syal | LDM-Hamirpur |
| 4. | Sh. Prithvi Ranvir | LDM-Kangra |
| 5. | Sh. Chander Parkash | LDM-Mandi |
| 6. | Sh. Rajender Kumar | LDM-Kullu |
| 7. | Sh. Praveen Nautiyal | LDM-Shimla |
| 8. | Sh. Sanoj Kumar Singh | LDM-Sirmour |
| 9. | Smt. Tamanna Modgil | LDM-Solan |
| 10. | Sh. Sunil Koundal | LDM-Lahaul Spiti |
| 11. | Sh. Sanjeev Kumar Saxena | LDM-Una |

SLBC REPRESENTATIVES:

| | | |
|----|-------------------|----------------------|
| 1. | Sh. Deepak Kumar | AGM & SLBC In-charge |
| 2. | Sh. Pankaj Sharma | Chief Manager |
| 3. | Sh. Sapna Chauhan | Manager |
| 4. | Sh. Rahul Grewal | Manager |

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