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संदर्भ संख्या: रा.स्त.बैं.स./2025-26/178

दिनांक: 03.01.2026

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

विषय: 178वीं राज्य स्तरीय बैंकर्स समिति की बैठक के कार्यवृत्त।

Sub: Minutes of 178th State Level Bankers' Committee Meeting

Madam/Dear Sir,

हम आपके अवलोकन एवं आवश्यक कार्यवाही हेतु दिनांक 23.12.2025 को आयोजित 178वीं राज्य स्तरीय बैंकर्स समिति की बैठक की कार्यवाही संलग्न कर रहे हैं।

We are herewith enclosing the Minutes of 178th State Level Bankers' Committee Meeting held on 23.12.2025, for your kind information and necessary action.

सादर/ Regards,

भवदीय/ Yours faithfully,

[Handwritten Signature]



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 178th SLBC MEETING HELD ON 23.12.2025

178th Meeting of State Level Bankers' Committee, Himachal Pradesh was held on 23rd December 2025 to review the performance of banking sector in the State for the quarter ended September, 2025. Shri Rajendra Kumar Saboo, Executive Director, UCO Bank and Shri K. K. Pant, Additional Chief Secretary, Govt. of HP honored the meeting with their presence. Shri Anupam Kishore, Regional Director, 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 12.30 PM at Conference Hall, Hotel Marina, Shimla. The review meeting was attended by representatives of all Banks, RBI, NABARD, LDMs 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 present in the meeting and requested all participants to actively participate in the review meeting.

HIGHLIGHTS OF THE KEY NOTE ADDRESS DELIVERED BY SHRI RAJENDRA KUMAR SABOO, EXECUTIVE DIRECTOR, UCO BANK:

Shri Rajendra Kumar Saboo, 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 first half of 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 economy in the world. As per the reports, GDP growth of 7.50% is expected by the end of current financial year.
- Considering the positive growth in the economy, RBI has also cut down the repo rate by 1.15% during the year, which will also boost the credit flow resulting growth in MSME and Start up activities. It is also a great opportunity for the bankers in lending sector.

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- Most of the banks working in the country have introduced various digital facilities in credit sector and now any eligible applicant can also avail the credit facilities hassle free, without visiting the branch. This is a great initiative in banking sector to promote credit growth.
- Banking in Himachal Pradesh can be challenging sometimes, as being a hilly state the topography here is different but still the banks working in state are doing a great job.
- During the monsoon season, the state has been hit by natural calamity affecting almost all the sectors as heavy rains, cloud burst and flash floods has caused great loss in the state. SLBC, in coordination with RBI and NABARD, has issued the resolutions to the banks to provide relief measures in the accounts affected due to the natural calamity. Bankers are requested to complete this exercise within the given timeline i.e. 31.12.2025 and any extension in the implementation period may be placed to SLBC for seeking approval from RBI.
- Despite the challenges, the credit in the state has crossed 1 Lakh Crore during the quarter ended September, 2025, bankers in the state deserve appreciation for this achievement and further try to improve the credit growth to achieve the National parameter of 60% CD ratio.
- The ratio of agriculture credit in the state is also below the national average, however there is gap of 1% only and with a little effort from all it can be easily achieved.
- There are two important campaigns launched by the DFS & RBI, first is regarding Re-KYC of existing accounts and Saturation under Jan Suraksha schemes and second one is for faster settlement of unclaimed deposits. He requested banks to accelerate the progress in these campaigns in the remaining days of Dec 2025 and improve the performance.
- At last, he wished for a good snowfall in coming days as it will helpful for agriculture and tourism activities in the state and will boost the economy.
- He requested the banks to improve their performance in the remaining period of the financial year in order to achieve the ACP targets before March 2026, with a special focus of agriculture lending.

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HIGHLIGHTS OF THE ADDRESS DELIVERED BY SHRI ANUPAM KISHORE, REGIONAL DIRECTOR, RESERVE BANK OF INDIA, SHIMLA:

Shri Anupam Kishore, Regional Director, Reserve Bank of India welcomed all the dignitaries and other participants and wished for a healthy discussion during the meeting. During his address Regional Director, RBI apprised that:

- SLBC is very important forum as it gets together the stakeholders from different sectors to review and discuss the agenda for economic growth in the state.
- There has been remarkable improvement in the performance under various parameters during the last one year, which was only possible with the coordinated efforts.
- There has been great participation by banks and customers during the Saturation Campaign and Unclaimed Deposits Campaign but still the achievement under the Re-KYC campaign has not been up to the mark and requested banks to improve the performance in the coming days.
- Progress under settlement of unclaimed deposit has also been slow and more efforts are required to improve the performance. He also requested senior bank officials to attend the camps and impress upon achieving the targets.
- Banks have been providing relief measure to the accounts affected due to the natural calamity but still there is lack of awareness at ground level. He requested the banks to create awareness and focus on providing relief measure to all the eligible borrowers within the given timeline.
- There has been growth in overall CD ratio of the state but district wise there is huge variation, as there are some districts where the CD ratio is critically low. LDMs of such district need to put more efforts improve the CD ratio.

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:

- There is some variation in data reporting by the banks as the share of loans under Non-Priority Sector in ACP disbursement is less than the share in outstanding loans.

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- In order to improve the agriculture advances in the state banks need to put more focus on agriculture term loan lending as disbursement under term loan create more impact on outstanding as compared to the crop loans.
- He requested the banks to cover all the farmers under crop insurance and if they are not willing to take the crop insurance, banks must take confirmation in writing from the farmer.

HIGHLIGHTS OF THE SPECIAL ADDRESS DELIVERED BY SHRI K. K. PANT, ADDITIONAL CHIEF SECRETARY, GOVT. OF HIMACHAL PRADESH:

Shri K. K. Pant, Additional Chief Secretary, Govt. of HP welcomed all the participants and expressed his pleasure to attend the SLBC meeting for the first time. He apprised the house that Himachal Pradesh have a lot of potential in many sectors and we should aim to achieve the target of 60% CD ratio. Earlier banks were also little hesitant in sanctioning loans but now there are many bank products that provide credit facilities to all types of business, agriculture, MSME and personal loans.

He also addressed the key issues related to the banking sector and requested the banks to settle the accounts lying in unclaimed deposit funds particularly the accounts related to Govt. departments as these funds can be utilized for many development purposes. He informed that during the monsoon season of 2025, our state has been badly hit by natural calamity affecting the business activities, agriculture activities and general livelihood of the people living here. In this situation, some relief in loan repayment will be great help for the affected borrower and impressed the banks to provide the relief measures to all the eligible borrowers.

Additional Chief Secretary, Govt. of HP also requested the banks to actively participate in various Govt. sponsored schemes as these schemes are launched by the Govt. for the welfare of the weaker sections and having special target section of the society. He wished for a healthy discussion during the meeting and assured complete support from the State Government in various activities.



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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 Regular agenda Minutes and Agenda pertaining to Relief measures to borrowers affected due to natural calamities of 177th State Level Bankers' Committee Meeting held on 26.09.2025 were circulated by the Convener Bank to all SLBC members vide its letter no. DGM/SLBC/2025-26/177 dated 15.10.2025.

Both the minutes of the 177th quarterly review meeting for quarter ended June, 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 at the earliest.

General manager, Punjab National Bank informed that the bank is in process of hiring the faculty for RSETI and they have received a huge number of applications for the same. He informed that the faculty will be finalized and they will try to start the RSETI before March, 2026.

(Action point for PNB & LDM Kinnaur)

Agenda Item No.1.2: Timely disposal of loan applications under Government Sponsored schemes.

SLBC In charge informed the house that they have advised the banks for timely disposal of applications under Govt. Sponsored Schemes and SLBC also shares the





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pendency every fortnight with the banks. He requested the member banks to dispose off the applications on priority basis well within stipulated TAT and every bank must be having a monitoring mechanism to review the pendency of applications under Govt Sponsored Schemes.

(Action Point for All Member Banks)

Agenda Item No.1.3: Increase in Credit Linkage of RSETI Trainees

During the last SLBC meeting State Director, RSETI informed that the Ministry has increased the target for credit linkage of RSETI trainees from existing 35% to 50%. Accordingly, SLBC has circulated the district wise targets to all the LDMs and advised them to distribute the targets in their rural branches.

State Director, RSETI informed the house that Ministry of Rural Development has recently added many criteria to the CNN norms, any deviation may result in financial loss to the RSETI. He requested the LDMs for branch wise target allotment for credit linkage and also reviews the performance during block level and district level review meetings.

(Action Point for LDMs)

Agenda Item No.1.4: Formation of Sub-Committee to improve KCC Saturation in the State

A Sub-committee to improve KCC saturation in the state has been formed as per the directions of Secretary, Finance, Govt. of HP. During its last meeting various measures to improve KCC saturation in the State were discussed such as focus on creating awareness through various mediums and emphasis can also be given on covering all the farmers during Rabi-2025-26 under the crop insurance scheme so that the burden of loan does not fall on the farmer in case any unforeseen damage occurs to the standing crops.

(Action Point for All Member Banks)





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Agenda Point No. 1.5- 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.

(Action point for HPSLRM)

Agenda Point No. 1.6- 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 under the chairmanship of Regional Director, RBI to discuss the various related issues and progress was also formed and the first meeting of the committee was held on 14.10.2025. 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, which was extended till 31.12.2025. Now, that the relief measures are extended to agriculture sector as well, banks require more time to extend the relief measures to eligible borrowers.

Regional Director, RBI advised SLBC to submit the representations received from the banks regarding extension of implementation period to RBI, so that the matter can be taken up with RBI central office.

(Action Point for all Member Banks & SLBC)

AGENDA ITEM NO. -2

AGENDA ITEM NO. 2.1: BANKING SECTOR BUSINESS PARAMETERS

Data for overall business performance as of 30.09.2025 was presented before the house and it was informed that there has been growth under all the sectors as compared to the YoY.

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Executive Director, UCO Bank advised LDMs to ensure growth in CD ratio and LDMs with low CD ratio should try to improve it in coming quarters.

(Action Points for All LDMs having Low CD Ratio)

Regional Director, RBI suggested that LDMs of the districts with good CD ratio can share their strategies with the house during next SLBC meeting.

(Action Points for LDM Solan and Sirmaur)

AGENDA ITEM NO.-3

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

Data for ACP achievement during the first half year of FY 2025-26 was presented before the house and informed that the total achievement during the half year stood at 42%.

Executive Director, UCO Bank apprised that 42% achievement under ACP during the half year is not satisfactory and requested the banks to improve the performance in remaining period. He also asked the banks the reason for decline in housing loans during the current financial year and need a boost to improve the pace of lending under housing loans.

Representatives of banks present in the meeting informed that in Himachal Pradesh, most of the properties are in co sharing having multiple owners and demarcation of such properties has become difficult, resulting decline in housing loans.

(Action points for All Banks)



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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 Saturation-** Data regarding KCC saturation was shared with the house and Districts with KCC saturation lower than the state average, were advised to improve the performance.
- **National Rural Livelihood Mission (NRLM)-** Data for the achievement under the scheme was shared with the house and representative from the department informed that the performance during the first half year has been slow, due to various factors but now there has been good growth and 45% of the annual targets are achieved as on date and department is confident that they will be able to achieve the targets by end of the financial year.
- **Pradhan Mantri Employment Generation Programme (PMEGP)-** Representative for the KVIB informed the house that the budget allocated under the scheme for current financial year has already been exhausted and they have requested for funds from the ministry to settle the margin money claims, but no funds has been received yet.

Representative from KVIB requested the banks to resubmit the referred back cases with some observations before January 2026 so that the margin money for such cases can be claimed from the ministry. He also requested the banks to send an email to the department once the claim is submitted on the portal.

- **Prime Minister Food & Micro Processing Enterprises (PMFME)-** Data for progress under PMFME was shared with the house and banks were advised to clear the pending cases at the earliest.
- **Agriculture Infrastructure Fund (AIF)-** Representative from the department informed the house that currently the scheme is valid till March 2026 and requested the banks to sanction maximum cases under the scheme. He also

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informed that the MSME loans can also be considered under AIF provided the other conditions are fulfilled.

- **PM Vishwakarma** – Representative from MSME-DFO, Solan informed that the rejection rate under the scheme is on the higher side, which is a matter of concern at the Ministry level also. He advised the banks to revisit the applications earlier rejected with the reason "applicant not reachable/traceable or applicant denied taking loans" as many of such applicants are not interested in availing loan facility.

He further informed the house that the department is also conducting camps at district level and requested for senior level participation from the banks so that the applicant's queries can be resolved at the same time.

- **PM SVANidhi**- Representative from the department informed that the ministry has launched the restructured/revamped scheme wef 10.09.2025 with some modifications in the scheme guidelines. He informed that there is a lack of awareness at the ground level and requested the banks to educate the branches regarding the revised scheme so that the eligible applicants can get the scheme benefits.

(Action points for 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 SLBC in charge informed that the performance under Re-kyc campaign is not satisfactory and requested the banks to improve their performance.

Further, the progress made by the banks under the campaign for settlement of unclaimed deposit was shared with the house and Executive Director, UCO Bank advised that the banks with higher amount of unclaimed deposit should focus more and settle maximum accounts during the campaign.





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SLBC shared the list of unbanked villages in the state that needs to be covered by banking network before 31.12.2025, as per the direction from DFS. SLBC requested the allocated banks to ensure BC deployment at these villages within the prescribed time period and submit a confirmation to SLBC.

(Action Point for All Banks)

AGENDA ITEM NO.-7

AGENDA ITEM NO. 7.1 to 7.2: Review of recovery performance of banks up to 30.09.2025

Data regarding NPA position of the banks was presented and it was observed that overall NPA has decreased from previous year on YoY basis and there is decline in NPA of all sectors.

AGENDA ITEM NO.-8

AGENDA ITEM NO.8.1: Review of performance of RSETIs (Rural Self Employment Training Institute) as on 30.09.2025

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

Further, SLBC In charge also informed that a claim amount of Rs. 9.52Cr. is pending for the training programs conducted by the RSETIs, out of which Rs. 7.59Cr. claim pending till March 2025. Representative from the Rural Development Department informed that the pending claims needs to be verified by the department and then it will be submitted to the ministry.

(Action: Rural Development Department)

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

-----OXO-----



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178th STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON 23rd DECEMBER 2025 AT CONFERENCE HALL, HOTEL MARINA, SHIMLA.

(Annexure 1)

On Dias:

| | | |
|----|--------------------------|---|
| 1. | Sh. K K Pant (IAS) | Additional Chief Secretary, Govt. of HP |
| 2. | Sh. Rajendra Kumar Saboo | Executive Director, UCO Bank |
| 3. | Sh. Anupam Kishore | Regional Director, RBI |
| 4. | Sh. Vivek Kumar Pathania | Chief General Manager, NABARD |
| 5. | Sh. Vivek Kumar Mishra | Deputy General Manager & Convenor SLBC |

RESERVE BANK OF INDIA:

| | | |
|----|-------------------|--------------------------------|
| 1. | Sh. Ashish Sharma | Assistant General Manager, RBI |
| 2. | Sh. Ashish Sangra | Manager, RBI |

NABARD:

| | | |
|----|----------------|-----------------------------------|
| 1. | Sh. Vijay Negi | Assistant General Manager, NABARD |
|----|----------------|-----------------------------------|

STATE GOVERNMENT OFFICIALS:

| | | |
|-----|-----------------------|---|
| 1. | Sh. Ramesh Verma | Joint Director, Department of Industries |
| 2. | Sh. Milap Shandil | Joint Director, FCS & CA |
| 3. | Sh. Pawan Kumar | Joint Director, Fisheries Department |
| 4. | Sh. Om Prakash Sharma | Deputy CEO, HP SRLM |
| 5. | Sh. Ravinder Dhiman | SPM- HR & FI (HPSRLM) |
| 6. | Sh. Naresh Kashyap | SMM, PM SVANidhi, NULM |
| 7. | Smt. Rekha Sharma | Tehsildar, Department of Land Records |
| 8. | Sh. Murari Sharma | Tehsildar, Department of Land Records |
| 9. | Sh. Sanjeev Justa | State Nodal Officer, KVIB |
| 10. | Sh. Raju Kashyap | Nodal Officer, KVIC |
| 11. | Dr. Sanjib Raj | Director, KVIC |
| 12. | Sh. Parminder Singh | Director, National Commission for SC |
| 13. | Dr. Suresh Kefta | Assistant Director, Animal Husbandry Department |
| 14. | Sh. Amrit Singh | Assistant Research Officer, ESOMSA |
| 15. | Sh. A K Gautam | MSME-DFO, Solan |
| 16. | Sh. R C Dadhwal | State Director, RSETI |
| 17. | Dr. Pawan Kumar | Additional Director, Agriculture Department |
| 18. | Sh. R K Sharma | Team Leader, AIF SPMU |
| 19. | Smt. Mamta Thakur | Horticulture Department |

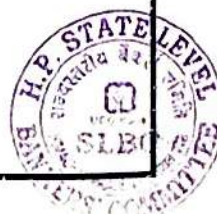
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सम्मान आपके विश्वास का



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|-----|---------------|---------------------------------|
| 20. | Smt. Arashika | Horticulture Department |
| 21. | Smt. Rachna | LDC, National Commission for SC |

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. Rajender Singh | Chairman, HP Gramin Bank |
| 5. | Sh. Rajiv Ranjan | General Manager, HP Gramin Bank |
| 6. | Sh. KVS Shekhawat | General Manager, HP Gramin Bank |
| 7. | Sh. Ravi Kant Burman | Regional Head, Canara Bank |
| 8. | Sh. Rajneesh Rohilla | Regional Head, Union Bank of India |
| 9. | Sh. Amit Anu | Regional Head, Indian Overseas Bank |
| 10. | Sh. Pankaj Sood | Managing Director, Jogindra Central Cooperative |
| 11. | Sh. L. Raj Kishore | Deputy Zonal Manager, Bank of Maharashtra |
| 12. | Sh. Rajesh Kumar Gaba | Deputy Regional Head, |
| 13. | Sh. Mukesh Kr Choudhary | Regional Head, Central Bank of India |
| 14. | Sh. Rajesh Kumar Gaba | Assistant General Manager, Bank of Baroda |
| 15. | Sh. Gurinder Singh | Officer, IDBI Bank |
| 16. | Sh. Awadhesh Kumar | Deputy Zonal Manager, Punjab & Sind Bank |
| 17. | Sh. R N Jamalta | General Manager, HP ARDB |
| 18. | Sh. Ram Paul Kalia | Assistant General Manager, JCCB |
| 19. | Sh. Vibhu Kant Sharma | Chief Manager, State Bank of India |
| 20. | Sh. Yash Bansal | Chief Manager, Punjab National Bank |
| 21. | Sh. Sagar Srivastava | Chief Manager, HP Gramin Bank |
| 22. | Sh. Arindam Adhikari | Senior Manager, South Indian Bank |
| 23. | Sh. Ankush Rangta | Senior Manager, Bank of India |
| 24. | Sh. Surjeet Singh | Assistant General Manager, KCCB |
| 25. | Sh. Rakesh Sharma | Manager, Bank of Maharashtra |
| 26. | Sh. Gyan Prakash | Regional Lead, HDFC Bank |
| 27. | Smt. Monika Bhandari | Regional Head, Indusind Bank |
| 28. | Smt. Rashi Maheshwari | Manager, Indian Overseas Bank |
| 29. | Sh. Prabhjeet Purba | Zonal Manager, ICICI Bank |
| 30. | Sh. Varun Vir Pathania | Senior Manager, UCO Bank |
| 31. | Sh. Ranvir Singh | Senior Manager, Central Bank of India |
| 32. | Sh. Aditya Kapoor | Nodal Manager, Axis Bank |

State Level Bankers' Committee, Zonal Office, Himland Hotel Annexe, Circular Road Shimla-171001
ई/डाक- EMAIL: ZO.SHIMLA@UCOBANK.CO.IN&SLBCHP@UCOBANK.CO.IN दूरभाष नं/ .CONTACT:0177-2622840
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| 33. | Sh. Vinit Sharma | Manager, Kotak Mahindra Bank |
| 34. | Sh. Naveen Kumar Joshi | Officer, Punjab & Sind Bank |
| 35. | Sh. Sheetal Kalia | Fi Coordinator, Bank of Baroda |
| 36. | Sh. Pawan Kumar | Zonal Manager, Airtel Payments Bank |
| 37. | Sh. Anupam Vyas | Manager, Union Bank of India |
| 38. | Sh. Sandeep Saini | Cluster Head, Catholic Syrian Bank |
| 39. | Sh. Vivek Shyam | Manager, Bandhan Bank |
| 40. | Sh. Govind Dass | Senior Manager, J&K Bank |
| 41. | Sh. Rishi Sharma | DVP, AU Small Finance Bank |
| 42. | Sh. Amit Kumar | Manager, FINO Payments Bank |

INSURANCE COMPANIES:

| | | |
|----|------------------|---------------------------------|
| 1. | Sh. Gaurav Singh | Deputy Manager, AIC of India |
| 2. | Sh. Ajay Kumar | State Coordinator, AIC of India |
| 3. | Sh. Rajiv Dhiman | Deputy Manager, GCI |

LEAD DISTRICT MANAGERS:

| | | |
|-----|--------------------------|-----------------|
| 1. | Sh. Chandrashekhar Yadav | LDM-Bilaspur |
| 2. | Sh. D. C. Chauhan | LDM-Chamba |
| 3. | Sh. Dharmendra Syal | LDM-Hamirpur |
| 4. | Sh. Prithvi Ranvir | LDM-Kangra |
| 5. | Sh. Rohit Sangwan | LDM-Kinnaur |
| 6. | Sh. Chander Parkash | LDM-Mandi |
| 7. | Sh. Rajender Kumar | LDM-Kullu |
| 8. | Sh. Kulwant Rai | LDM-Shimla |
| 9. | Sh. Sanoj Kumar Singh | LDM-Sirmour |
| 10. | Smt. Tamanna Modgil | LDM-Solan |
| 11. | Sh. Sunil Koundal | LDM-LahaulSpiti |
| 12. | 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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State Level Bankers' Committee, Zonal Office, Himland Hotel Annexe, Circular Road Shimla-171001
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