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संदर्भसंख्या: रा.स्त.बैं.स./2025-26/176

दिनांक: 30.06.2025

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

विषय: 176वीं राज्य स्तरीय बैंकर्स समिति की बैठक के कार्यवृत्त।
Sub: Minutes of 176th State Level Bankers' Committee Meeting.

महोदय/Sir,

हम आपकी जानकारी और आवश्यक कार्यवाई के लिए, 20.06.2025 को होटल होलिडे होम, शिमला में आयोजित एसएलबीसी एचपी की 176वीं राज्य स्तरीय बैंकर्स समिति की बैठक के कार्यवृत्त नीचे संलग्न कर रहे हैं।

We are appending below the Minutes of 176th State Level Bankers' Committee Meeting of SLBC HP held on 20.06.2025, at Hotel Holiday Home, Shimla, for your information and necessary action.

सादर/ Regards,

भवदीय/ Yours faithfully,



उप महाप्रबंधक एवं संयोजक/Deputy General Manager & Convenor,
राज्य स्तरीय बैंकर्स समिति, हिमाचल प्रदेश,
शिमला-171001.

संलग्न: यथोक्त

Encl: As above

State Level Bankers' Committee, Zonal Office, Himland Hotel Annexe, Circular Road Shimla-171001
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MINUTES OF SLBC MEETING HELD ON 20.06.2025
AT HOTEL HOLIDAY HOME, SHIMLA

176th Meeting of State Level Bankers' Committee- Himachal Pradesh was held on 20th June 2025 to review the performance of banking sector in the State for the quarter ended March, 2025. Sh. Vijay Kumar Nivrutti Kamble, Executive Director, UCO Bank, and Sh. Abhishek Jain, Secretary Finance, Govt. of HP honored the meeting with their presence. Sh. Vivek Pathania, CGM, NABARD and Sh. Pitamber Agarwal, DGM, RBI also attended the meeting. The list of participants is given in Annexure-I.

The meeting started with the permission of the Chair at 03.00 PM at Conference Hall, Hotel Holiday Home, 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 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:

Sh. 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 financial year 2024-25 and apprised the house that:

- Banks in the state have achieved 91% of the ACP targets during the FY 2024-25 and during the FY 2023-24 the ACP achievement was also around 91%. He appreciated the achievement but also requested the banks to try a little more so that the achievement can go up to 100%.

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- Banks should analyze the sector wise achievement and focus on areas where the achievement is on lower side and think about the avenues to improve the achievement.
- He appreciated the efforts made by the banks to improve the CD ratio and reach the target of 50% CD ratio as set by the house during 172nd SLBC meeting. But he also requested the banks with CD ratio lower than the state average to put on more efforts as there is still a huge scope for improvement.
- In order to avoid depositing funds in RIDF, banks should try to achieve their targets for priority sector lending. More focus should be on investment credit, agriculture Infrastructure and allied activities as it will improve our agriculture credit and lending under SWAMITVA property cards launched by the Govt. will improve the housing credit.
- Coverage under Jansuraksha schemes in the state is higher than the national average and banks deserve appreciation for their efforts under Jansuraksha.
- NPA in the state is higher than the national average and highest NPA is in MSME sector, banks need to put more efforts to reduce the NPA. He requested the LDMS to discuss these issues with the banks during the DCC/DLRC meetings.
- Tarun Plus is another extended product of Mudra scheme launched by the ministry to provide financing to the small-scale entrepreneurs who wish to expand their business. Banks should promote this scheme and finance should be provided to all the eligible candidates.
- Banks should take quick credit decisions in case of Govt. sponsored schemes and ensure that no applications are pending beyond the specified TAT (turnaround time) for the scheme.
- RSETI claims in the state are pending since long, he requested the concerned department to release the funds soon, as banks have deployed their own funds for functioning of the RSETIs.
- Ministry of Housing and Urban Affairs is planning to launch a new scheme for the small business owners in Urban areas. They have identified few vulnerable groups in the urban areas and scheme will be focused on them. He requested the banks to be ready and make this scheme successful.

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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 175th State Level Bankers' Committee Meeting held on 05.04.2025 were circulated by the Convener Bank to all SLBC members vide its letter No. DGM/SLBC/2023-24/175 dated 25.03.2025.

Since no comments were received from any quarter, the minutes of the 175th quarterly review meeting for quarter ended March, 2025 stands confirmed and adopted.

ACTION TAKEN REPORT

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

SLBC In charge informed the house that the LDM & District administration has identified a school building as rent-free premises for RSETI in the district. Secretary, Finance, Govt. of HP advised the concerned bank and LDM to start the functioning of the RSETI at the earliest, as this matter is pending since long.

LDM Kinnaur assured that the functioning of RSETI Kinnaur will start from July 2025.

(Action Point: Punjab National Bank & LDM Kinnaur)

Agenda Item No.1.2: Implementation of uniform HR policy by UCO Bank for contractual staff of RSETI.

SLBC In charge informed the house that the implementation of HR policy for contractual staff was pending in UCO banks and now UCO Bank has confirmed the implementation of the same.

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Agenda Item No.1.3: Non issuance of Mauka reports by Patwaris in many areas of the state.

During the last SLBC meeting banks have raised a concern that due to non-issuance of Mauka reports by Patwaris in many areas, Banks are not able to sanction loans against such properties. Secretary, Finance, Govt. of HP advised to particular areas where banks are facing issue so that the matter can be taken up with the Patwari's of the concerned area.

(Member Banks, SLBC & LDMS)

AGENDA ITEM NO. -2

AGENDA ITEM NO. 2.1: BANKING SECTOR BUSINESS PARAMETERS

Banking sector business data was presented before the house and In-charge SLBC informed that the CD ratio of our state has reached 50.29% in March, 2025 and as decided by the house during 172nd SLBC meeting. Executive Director, UCO bank expressed his concern regarding low ratio of agriculture advances. Secretary, Finance, Govt. of HP also pointed out that the overall ratio of priority sector is 58% which is more than the national parameter of 40%, but still the ratio of agriculture advances is below the expected level.

CGM, NABARD apprised that the overall agriculture growth reported during the year has been good but due to higher growth in total advances the ratio of agriculture advances has been low. He further requested the banks to focus on investment credit under agriculture credit as it will have more impact on the total advances.

Secretary, Finance, Govt. of HP apprised that the CD ratio is also below the national parameter of 60% and he requested the banks present in the meeting to discuss strategies to improve CD ratio.

DGM, SBI informed that there has been good growth in MSME advance during the previous year and bank has also surpassed the ACP targets under MSME, but they could not achieve the agriculture targets. He further informed that bank has recently launched new schemes and clusters has been identified in the state for Agriculture

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and MSME advances and assured that there will be improvement in CD ratio in next quarter.

Chairman, HP Gramin Bank apprised that in order to improve the advances and CD ratio, banks should focus more on tourism related activities i.e. tourism vehicles, hotels, home stay etc. as there is huge scope in this sector.

Secretary, Finance, Govt. of HP asked about the decline in deposit growth during the FY 2024-25 as compared to the FY 2023-24. Executive Director, UCO Bank informed that there has been decline in deposit growth throughout the country, as many depositors has now started investing in mutual funds. Secretary, Finance, Govt. of HP asked SLBC to collect the data of people investing in mutual funds in Himachal Pradesh to analyze that whether it is the actual cause for decline in deposit growth.

AGENDA ITEM NO.-3

AGENDA ITEM NO. 3: Performance under major Govt. Sponsored Schemes:

- **KCC Saturation.**

SLBC In charge placed before the house the data for progress under KCC saturation in the state. Secretary, Finance, Govt. of HP advised the banks that there should be some action if the application is pending beyond 15 days. He further advised the SLBC to present comparative data of applications received to analyze if there is any progress from the previous year.

Secretary, Finance, Govt. of HP asked the LDMs with KCC saturation below 62% to improve their performance. He further advised the SLBC to create subgroups including members from banks & department to discuss the issues and give some concrete suggestions/recommendations for next SLBC meeting. Regarding the low KCC saturation, representative from the agriculture department apprised that the department is regularly conducting camps to spread awareness regarding the benefits of KCC and always encouraging the farmers to avail KCC, but still there are many farmers who do not wish to avail this facility.

(Action Point: SLBC)

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- **National Rural Livelihood Mission.**

Progress under NRLM was shared with the house and representative from the department apprised that they have submitted more than 3000 applications to banks during the quarter ended March 2025, out of which around 900 applications are pending as on date. Banks reported that applications are submitted physically to the branch and few of the applications shown in the pending list are not yet received by the branch.

(Action Point: NRLM)

- **Prime Minister Employment Generation Programme (PMEGP).**

Representative from the department apprised the house that claims of Rs. 34 Cr has already been disbursed to the eligible candidates and the budget has already been exhausted. More than 700 cases has been referred back on the portal by the head office due to some queries at their end. Once the queries are resolved, banks will need to claim the margin money again and claims will be settled by the department.

- **Prime Minister Food and Micro Processing Enterprises (PMFME).**

Data regarding the progress under PMFME was presented before the house and in charge SLBC requested the banks that sponsored applications should not be pending for too long.

- **National Agriculture Infrastructure Development Fund (AIF).**

SLBC presented before the house the data for progress under AIF.

- **PM Vishwakarma.**

Progress under PM Vishwakarma was presented before the house and representative from DFO, MSME requested the banks to clear the pending applications at the earliest. He further requested the banks to report the cases to MSME office where artisans are not reachable or they have denied taking loans. Department will contact such artisans and will try to convince them to take the credit facility. He apprised the house that department has recently launched a helpline number to resolve the scheme related issues.

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Executive Director, UCO Bank informed that regarding the higher EMI on the PM Vishwakarma loans, banks can reduce the loans amount according to the artisan's requirement and repayment capacity.

AGENDA ITEM NO.-4

AGENDA ITEM NO.4: Achievement during the Financial Year 2024-25 Under Annual Credit Plan (ACP) 2024-25 up to March 2025

SLBC In charge placed before the house the data for the achievement under ACP during the FY 2024-25 and informed that banks have achieved 91% of their annual targets under Priority sector.

Executive Director, UCO Bank asked the banks with lesser achievement, the reason for low achievement and also their strategies to improve their performance during the upcoming quarters. Banks reported they are always encouraging the branches to improve their performance and follow up is also done on regular basis. All the banks assured to achieve their ACP targets for the current financial year.

AGENDA ITEM NO.-5

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

Progress under Jansuraksha schemes was shared with the house and SLBC In charge informed the house that the coverage under these schemes in the state is above the national average.

Secretary, Finance, Govt. of HP advised the SLBC to also show the outcome of the financial literacy camps, as it will be helpful to analyze the relevance of these camps.

DGM, RBI suggested that SLBC can revise the FLC reporting format and add the reporting for progress made in various schemes during these camps, i.e. how many people were educated, PMJJBY, PMSBY, APY, PMJDY, KCC etc. sourced and Digital products offered during the camp and add the data for participants also.

(Action Points: SLBC)

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AGENDA ITEM NO.-7

AGENDA ITEM NO. 7.1 to 7.2: Review of recovery performance of banks up to 31.03.2025

SLBC In charge shared the position of non-performing assets as on 31.03.2025 and it was observed that banks have reduced the total NPA from previous year.

AGENDA ITEM NO.-8

AGENDA ITEM NO.8.1: Review of performance of RSETIs (Rural Self Employment Training Institute) as on 31.03.2025

Progress of RSETIs during the quarter ended March 2025 was shared with the house and SLBC In charge requested the rural development department to release the RSETI claims as it has been pending for too long. State Controller RSETI informed that they have received the claim from MoRD and with in a week it will be disbursed to the concerned RSETIs as per the claim sheet already submitted to the department.

Director RSETI stated that during the meeting of the National Level Advisory Committee for RSETIs convened by MoRD on 12.03.2025, under the Chairmanship of Secretary, RD, Gol, New Delhi, acknowledged the existing credit linkage percentage of RSETIs from 35% to 50% of the total trained candidates. Additionally, directions were issued to establish individual rural branch-level targets for sanctioning credit facilities to RSETI-trained candidates. In accordance with these instructions, NACER has requested SLBC for allocation of appropriate targets to bank branches for the year 2025-26.

(Action Points: SLBC)

Discussion regarding various Issues/Feedbacks by Members:

Pending subsidy claims under MMSY:

Chairman HP Gramin Bank informed that the subsidy claims under MMSY has been pending since long and requested the Department of Industries to release the claims.

(Action Point: Department of Industries)

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Initiatives under Industries sector in the State:

Representatives from department of Industries informed that Govt. has recently launched two schemes to support MSMEs in the state i.e SFURTI & RAMP. Govt. of India has approved a budget of Rs. 109 Cr for the state where 8 components has been identified and this scheme will boost the MSME in the state. Training Programs has been conducted throughout the state to create awareness regarding the key features of the scheme.

CONCLUDING REMARKS DELIVERED BY SH. ABHISHEK JAIN, SECRETARY, FINANCE, GOVT. OF HP

Sh. Abhishek Jain, Secretary Finance, Govt. of HP expressed his pleasure for attending the SLBC meeting and appreciated the work done by the banks under various parameters. He requested the banks to make the banking processes simpler to make the banking smooth and hassle free, as all the people might not be comfortable with all the paper work.

Secretary, Finance, Govt. of HP advised SLBC to identify 3-4 key agendas related to SLBC such as CD ratio, KCC, MSME etc. and form small committees to discuss these issues. The role of these committees will be to schedule a meeting physical/virtual before the SLBC meeting and discuss the agenda and submit their feedback/suggestions to SLBC so that same can be discussed during the SLBC meeting and a fruitful discussion can be done.

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

-----OXO-----

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**176th STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH HELD ON
20th JUNE 2025 AT CONFERENCE HALL, HOTEL HOLIDAY HOME, SHIMLA.**

(Annexure 1)

LIST OF PARTICIPANTS:

1.	Sh. Vijay Kumar Nivrutti Kamble	Executive Director, UCO Bank
2.	Sh. Vivek Kumar Mishra	Deputy General Manager & Convenor SLBC

RESERVE BANK OF INDIA:

1.	Sh. Pitamber Agarwal	Deputy General Manager, RBI
2.	Sh. Rahul Joshi	Manager, RBI
3.	Sh. Ashish Sangra	Manager, RBI

NABARD:

1.	Dr. Vivek Pathania	Chief General Manager, NABARD
2.	Sh. Sandeep Sharma	General Manager, NABARD

STATE GOVERNMENT OFFICIALS:

1.	Sh. Pawan Kumar	Joint Director, Fisheries Department
2.	Sh. Ravinder Singh Chauhan	Joint Director, Agriculture Department
3.	Smt. Kalyani Gupta	Deputy CEO, HP SRLM
4.	Smt. Ambika Sood	Deputy Director, Industries Department
5.	Smt. Anjana Sharma	Assistant Controller, Department of Land Records
6.	Dr. Rakesh Thakur	Sr. Veterinary Officer, Animal Husbandry Department
7.	Sh. Ravinder Dhiman	SPM-FI, HP SRLM
8.	Sh. Naresh Kashyap	SMM- MIS & ME, Urban Development
9.	Sh. A K Gautam	IEDS, MSME, DFO
10.	Sh. Sanjeev Justa	State Nodal Officer, KVIB
11.	Smt. Aastha Negi	Marketing Manager, Industries Department
12.	Sh. Shashi Pal	JOA (IT), Industries Department
13.	Smt. Natasha Katoch	Project Consultant, Industries Department
14.	Dr. Ambika Sahu	State Controller, RSETIs
15.	Sh. R C Dadhwal	State Director, RSETI

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16.	Sh. Jatin Behl	SLPM, PMFME, Industries Department
17.	Sh. Anish Singh	Research Fellow, AIF
18.	Sh. Abhishek Negi	Agriculture Expert, AIF, NABCONS

MEMBER BANKS:

1.	Sh. Shrawan Manta	Managing Director, HP State Cooperative Bank
2.	Sh. Prabhat Kumar	Deputy General Manager, State Bank of India
3.	Sh. Rajender Singh	Chairman, HP Gramin Bank
4.	Sh. Jitender Kumar Yadav	Assistant General Manager, Punjab National Bank
5.	Sh. Navdeep	Deputy General Manager, KCCB
6.	Sh. Kamal Sharma	Assistant General Manager, UCO Bank
7.	Sh. Deepak Kumar	Deputy Zonal Manager, Indian Bank
8.	Sh. Rajesh Kumar Gaba	Assistant General Manager, Bank of Baroda
9.	Sh. Gurinder Singh	Assistant General Manager, IDBI Bank
10.	Sh. Vivek Bhatia	Assistant General Manager, IDBI Bank
11.	Sh. Parveen Kumar	Deputy Zonal Manager, Punjab & Sind Bank
12.	Sh. Diwakar Sharma	Deputy Manager, Bank of Maharashtra
13.	Sh. Rakesh Kumar	Assistant General Manager, HP ARDB
14.	Sh. Harish Sharma	Assistant General Manager, JCCB
15.	Smt. Deepa	Assistant General Manager, JCCB
16.	Sh. Ram Paul	Assistant General Manager, JCCB
17.	Sh. Vibhu Kant Sharma	Chief Manager, State Bank of India
18.	Sh. Yash Bansal	Chief Manager, Punjab National Bank
19.	Sh. K Kiran Kumar	Chief Manager, Indian Overseas Bank
20.	Sh. Arvind Kumar Negi	Chief Manager, Indian Bank
21.	Sh. Vikrant Guleri	Chief Manager, Central Bank of India
22.	Sh. Ankush Rangta	Senior Manager, Bank of India
23.	Sh. Sachin Diwakar	Senior Manager, Union Bank of India
24.	Sh. Gyan Prakash	Regional Lead, HDFC Bank
25.	Sh. Ravinder Singh	ALO, KCCB
26.	Sh. Manish Aggarwal	Vice President, Axis Bank
27.	Sh. Hitender Mohan	Assistant Vice President, Axis Bank
28.	Sh. Prabhjeet Purba	Zonal Manager, ICICI Bank
29.	Smt. Monika Nainta	Regional Head, Indusind Bank

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

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यूको बैंक
सम्मान आपके विश्वास का



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30.	Sh. Vineet Rana	Assistant Vice President, Indusind Bank
31.	Sh. Dinesh Kumar	Senior Manager, UCO Bank
32.	Sh. Abhishek Rana	Deputy Manager, IDFC First Bank
33.	Sh. Karan Garg	Manager, Kotak Mahindra Bank
34.	Sh. Amandeep Singh	Officer, Punjab & Sind Bank
35.	Sh. Pankaj Bhuria	Officer, Canara Bank
36.	Sh. Rishi Sharma	DVP, AU Small Finance Bank
37.	Sh. Iftikhar Abdullah	Regional Head, J & K Bank
38.	Sh. Amit Kumar	Manager, Fino Payment Bank
39.	Sh. Vikas Sinha	Cluster Head, Yes Bank
40.	Sh. Sandeep Saini	Cluster Head, Catholic Syrian Bank
41.	Sh. Rahul Sharma	Deputy Manager, Bandhan Bank
42.	Sh. Sachin Sood	Assistant Vice President, Ujjivan Small Finance Bank

INSURANCE COMPANIES:

1.	Sh. Pawan Kumar	District Manager, Future General Insurance
2.	Sh. Gaurav Singh	Deputy Manager, AIC of India
3.	Sh. Arun Kumar	State Coordinator, Kshema General Insurance

LEAD DISTRICT MANAGERS:

1.	Sh. Chandrashekhar Yadav	LDM-Bilaspur
2.	Sh. D. C. Chauhan	LDM-Chamba
3.	Sh. Tashi Namgial	LDM-Hamirpur
4.	Sh. Prithvi Ranvir	LDM-Kangra
5.	Sh. Rohit Sangwan	LDM-Kinnaur
6.	Sh. Amit Kumar	LDM-Mandi
7.	Sh. Rajinder Kumar	LDM- Kullu
8.	Sh. Kulwant Rai	LDM- Shimla
9.	Sh. Sanoj Kumar Singh	LDM-Sirmour
10.	Smt. Kadambini Sharma	Officer, LDM Office- Solan
11.	Sh. Pankaj Pal	LDM- Lahaul Spiti
12.	Sh. Sanjeev Kumar Saxena	LDM-Una

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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

-----OXO-----

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