

Office of the Field General Manager,

PNB House, Sector-17B,

Chandigarh.

REF: FGMO: SLBC: HRY: 117

August 30, 2011

# TO ALL MEMBERS OF SLBC, HARYANA

Dear Sir/Madam,

**MINUTES OF THE 117th MEETING OF STATE LEVEL BANKERS’ COMMITTEE, HARYANA**

Please find enclosed the minutes of 117th Meeting of State Level Bankers’ Committee, Haryana held on 10.08.2011 to review the performance of banks upto the period ended 30th June, 2011. The progress under Government Sponsored Schemes was also reviewed.

You are requested to take necessary action on the action points that emerged in the meeting pertaining to your Bank/ Department/ District.

Please send us the progress report in respect of each of action point relevant to your Bank/ Department/ District so that progress may be incorporated in the agenda/ background notes of next SLBC meeting.

Thanking you,

Yours sincerely,

CONVENER (SLBC)

**Encl: (a/a)**

**MINUTES**

**OF**

**117th MEETING OF**

**STATE LEVEL BANKERS’ COMMITTEE,**

**HARYANA**

**HELD ON 10.08.2011**

**AT**

**HOTEL MOUNTVIEW,**

**SECTOR-10, CHANDIGARH**



**CONVENER**

**STATE LEVEL BANKERS’ COMMITTEE,**

**HARYANA, CHANDIGARH.**

**OF**

**117TH MEETING OF SLBC HARYANA**

The 117th Meeting of the State Level Bankers’ Committee, Haryana was held on 10.08.2011 at Hotel Mount View, Sector-10, Chandigarh to review the performance of banking system in Haryana State for the period ended June, 2011. Madam Usha Ananthasubramanian, Executive Director, Punjab National Bank presidedover the meeting. Shri AM Sharan, IAS, Financial Commissioner & Principal Secretary (Finance), Govt. of Haryana was the Chief Guest. The list of participants is as per Annexure.

Shri AK Roy Choudhary, FGM, PNB & Convener SLBC (Haryana) extended a warm & hearty welcome to Shri AM Sharan, IAS, Financial Commissioner & Principal Secretary (Finance), Haryana & Chief Guest of the meeting. He also extended a very warm & hearty welcome to Madam Usha Ananthasubramanian, Executive Director of Punjab National Bank and Chairperson of the meeting & Shri Roshan Lal, IAS, Financial Commissioner & Principal Secretary (Agriculture), Govt. of Haryana, Shri OP Sheoran, IAS, Director (Rural Development), Govt. of Haryana, Madam Kusum Bansal, IRS, Director, Institutional Finance & Credit Control, Govt. of Haryana, Shri Jasbir Singh, Regional Director, RBI, Chandigarh, Madam Sonali Sen Gupta, General Manager, RBI, New Delhi, Dr. RM Kummur, General Manager, NABARD, Shri SS Bhatia, FGM, PNB, Member Banks, Govt. Officials, LDMs and representatives of Print & Electronic Media on his own behalf & on behalf of Punjab National Bank.

Shri AK Roy Choudhary gave his brief introduction to the house and appreciated the services rendered by Shri AK Gupta as Convener SLBC, who has been elevated as Executive Director of Canara Bank. He sought the support of all the members/ stakeholders of the SLBC forum to continue attaining new heights.

He mentioned that in the meeting the performance of Banks in the State of Haryana under various banking parameters would be reviewed for the period ended **June 2011** besides discussing the following important issues.

* Implementation of Roadmap under Financial Inclusion Plan,
* Allocation of unbanked villages having population of 1000 – 2000 to banks,
* Electronic Benefit Transfer (EBT) Scheme,
* Central Scheme to provide Interest Subsidy on Education Loan,
* Granting of Fresh Loans under Agriculture Debt Waiver & Debt Relief Scheme – 2008,
* Financial Literacy in School Curriculum,
* Govt. Sponsored Schemes,
* RSETIs & FLCCs,
* Progress under ACP.

He appreciated the support extended by all the stakeholders to the Convener Bank for holding meeting of SLBC for 2nd time within 45 days in a row from close of the concerned quarter. He mentioned that uploading of SLBC data on Web Portal, would give relief to all the stakeholders.

Before concluding, Shri Choudhary requested all the members to participate actively during the course of presentation of Agenda Items and also to give suggestions for strengthening the functioning of this High Level Forum. He said that coordinated efforts can do still better to ensure economic growth of all the districts of the State and requested Madam Usha Ananthasubramanian, Executive Director, PNB & Chairperson of the meeting to address the house.

Madam Usha Ananthasubramanian, Executive Director of Punjab National Bank and Chairperson of the meeting extended a warm & hearty welcome to Shri AM Sharan, IAS, Financial Commissioner & Principal Secretary (Finance), Haryana & Chief Guest of the meeting. She also extended warm welcome to other dignitaries on the dais and the officers from Govt. Departments, Banks, NABARD and representatives from Print & Visual Media present in the meeting.

She congratulated Govt. of Haryana for winning “Krishi Karman Award” (Best Performing State Award for Wheat for the Year 2010-2011) for the first time.

Madam Ananthasubramanian apprised that Indian economy had grown by 8.6% during 2010-11 and growth is expected to be moderate during the current year. Agriculture growth was above the trend following a good monsoon. Reserve Bank of India is expecting aggregate deposit growth of 17% and non food credit growth of 19% as against the deposit growth of 15.9% and non food credit growth of 21.2% last year. To check the inflationary pressures the repo rate has been increased from 7.5% to 8% & reverse repo rate from 8.5% to 9% and these initiatives of the regulator would definitely have an impact on banking sector of the country in general & the economy in specific.

She made a mention of the RBI guidelines with regard to convening of SLBC meetings within 45 days from the close of the quarter for which the data is to be reviewed. She laid emphasis on timely submission of correct data.   
She further said that SLBC Web Portal developed by the Convener Bank for pushing the data electronically by the member banks/ LDMs would facilitate the process of timely convening of meetings. She hoped that the system would stabilize by Sept 2011 and banks will not have to submit the data in hard copy.

Madam Ananthasubramanian further apprised that both Reserve Bank of India and the Union Government are working closely to make banks push the agenda on Inclusive Growth in number and spirit. For providing banking services in 1853 un-banked villages having population of more than 2000 in the State of Haryana, the banks had drawn the road maps for achieving the targets by March 2012. As on 30th June 2011, banks had covered 1178 unbanked villages. She urged upon the bankers to plan their monthly road maps and closely monitor the progress so as to cover the remaining villages well before the targeted date.

She further mentioned that as desired in the meeting of SLBC conveners at IBA Mumbai on 19.5.2011, 1731 unbanked villages with population 1000 – 2000 in Haryana were identified and allocated by the LDMs to the banks for the purpose of Financial Inclusion. She called upon the bankers’ **to look at** **Financial Inclusion as a business opportunity** and **not an obligation**.

Madam Ananthasubramanian also informed the house that the issue of convergence of FIP & EBT was resolved in a Special Meeting of SLBC held on 11.07.2011, which was chaired by Dr. KC Chakrabarty, Hon’ble Dy. Governor RBI.

As regards allotment of land for creating permanent infrastructure for establishing RSETIs, she mentioned that with the active involvement of FC & PS (Rural Development Department & Panchayats), Govt. of Haryana, the land has been identified in all 21 districts of the State and hoped that the same would be handed over to the banks by the concerned Gram Panchayats soon after completion of formalities.

She called upon the remaining banks other than PNB, OBC, SBI, SBOP, CBI, BOI, HGB, Union Bank of India, P&SB, IOB & HDFC Bank to get the enhancement of limit of Debt Swap from ` 50,000/- to ` 1,00,000/- approved from the respective boards.

**Giving a brief review of Performance of Banks upto period ended June 2011, Madam Ananthasubramanian** apprised the house that it was laudable that banking system in the State had achieved all the National Goals except under DRI, though there was YOY growth of 30.38% during the quarter ended June 2011. She further informed that:-

* Commercial Banks and RRBs had opened 267 new Branches since July 2010, thus raising the total number of branches to 2620. She was happy to inform that no Block of Haryana was unbanked.
* The Banks in Haryana had installed 100 ATMs during the 1st quarter ended June 2011 taking their total number to 1811.
* Total Deposits in Haryana had increased to ` 122583 Crore as at June 2011 from `100164 Crore as at June 2010 thus showing an increase of `22419 Crore 22.38% over the corresponding period last year.
* Total Advances during the review period had increased from ` 72560 Crore to ` 93146 Crore registering a growth of 28.37%.
* Priority Sector Advances had gone up from `38824 Crore as at June 2010 to `46680 Crore as at June 2011 recording an increase of 20.23%.
* Agriculture Advances had increased from ` 18877 Crore as at June 2010 to `22789 Crore as at June 2011 exhibiting a growth of 20.72%.
* Advances to Micro & Small Enterprises had increased from ` 11039 Crore as at June 2010 to ` 14009 Crore as at June 2011 showing a growth of 26.90%.
* Weaker Sector Advances had gone up from `7137 Crore as at June 2010 to `10,791 Crore as at June 2011, thereby registering a growth 51.20%.
* Overall CD Ratio as at June 2011 for the State as a whole comes to 76% and no district in Haryana had CD Ratio below 40% as at June 2011.
* DRI Advances had increased from ` 6.88 Crore as at June 2010 to ` 8.97 Crore as at June 2011, showing growth of ` 2.09 Crore or 30.38%.

Referring to performance under ACP 2011-12, she appraised the house that achievement under Agriculture was 104%, MSE was 99%, other PS was 74% & overall achievement was 99%. She was happy to note that performance during the review period was quite satisfactory & appreciated the efforts put in by banks & LDMs.

She mentioned that performance of banks under Govt. Sponsored Schemes had been satisfactory. The progress of formation of SHGs and Credit Linkage was also good. She was happy to note that women groups constituted 73% of the total number of SHGs formed in the state. However, she desired that defunct SHGs be reactivated.

Recovery of Bank Dues was of paramount importance for recycling of funds and she requested the State Govt. Officials/ LDMs to make best use of the HACOMP Act for the recovery of bank dues.

It was also mentioned by her that the institution of Lok Adalat, which is cost effective for both Bankers & the Borrowers, be utilized for the settlement of cases of recovery.

In her concluding remarks, Madam Usha Ananthasubramanian assured the State Government of full cooperation by Member Banks in discharging their responsibilities towards strengthening and uplifting the socio-economic condition of the people of the State by surpassing all the goals.

**Shri AM Sharan, IAS, FC & PS (Finance), Govt. of Haryana & Chief Guest of the meeting** welcomed Madam Usha Ananthasubramanian, Executive Director, Punjab National Bank, Shri AK Roy Choudhary, Field General Manager and Convener SLBC on behalf of State of Haryana. He made a mention of the fine traditions of SLBC and harmonious relations between the State Government and Bankers.

At the outset of his address he mentioned that some contentious issues which were long pending in the previous SLBCs and with the resolution of issue of convergence of FIP and EBT in the special SLBC Meeting held on 11.07.2011, the way forward is clearer for the implementation of Financial Inclusion and EBT scheme in the state. He mentioned that the steps outlined by Dr. KC Chakrabarty, Dy. Governor, RBI and Shri KR Kamath, CMD, Punjab National Bank in the recently held special SLBC will help in achieving the mile stone, if we could workout the action plan.

He stressed on the need of reworking of allocation of Service Area to banks, which was done three decades ago, in view of interbank and intrabank changes that have taken place and the new technology coming in. He desired that a small sub-committee be constituted for the reallocation of area to banks under Service Area Approach before we could take up 2nd phase of Financial Inclusion, & based on that, allocation of targets to banks for FIP need to be done. He mentioned that we have some time to complete the 1st phase of FIP and before launching of 2nd phase of FIP.

He mentioned that next Annual Credit Plan be based on the revised allocation of Service Area to banks.

He said that various issues for banks implementing EBT still exist for resolution, as rightly stressed upon by Dr. KC Chakrabarty and Shri KR Kamath that Banks implementing EBT need to participate more vigorously/ enthusiastically in other Govt. Sponsored Schemes/ programmes. He mentioned that these banks be either given more responsibilities immediately or in the next year.

Shri Sharan mentioned that EBT is a very ambitious plan of the state. He said that there are more than 21 Lac pensioners in the state who are getting various social security pensions. He mentioned that banks implementing EBT Scheme, transfer the funds through RTGS to their Rural Branches and these branches have restrictions in cash holding, which leads to problem in cash disbursement to the pensioners. He requested the Convener Bank to circulate suitable instructions to the banks implementing EBT. He also mentioned that a list of Rural Branches be provided to the Social Justice & Empowerment Department so that necessary cash arrangements are made for the disbursement of pension through these branches.

He expressed his concern on the non-utilisation of 165 pending branch opening licences and desired that reasons for the pendency be analysed and steps be taken for early utilisation of pending licences as it will help in stepping up the pace of Financial Inclusion process.

He further mentioned that there is a need for early integration of the pensioner’s accounts with the bank branches and name of pensioner on the Portal of Social Justice & Empowerment Department by the banks implementing EBT Scheme.

Shri Sharan said that sometimes due to non-functional of the scheme in some of the districts, old system of manually disbursement of pension has to be adopted for pension disbursement.

Before concluding Shri AM Sharan, IAS, FC & PS (Finance), Haryana laid stress on the early opening of the accounts of the pensioners to avoid complaints from the beneficiaries as it is politically a very sensitive scheme and it will bring a bad name, if pension is not disbursed to the beneficiaries in time.

**Shri Roshan Lal, IAS, Financial Commissioner & Principal Secretary, (Agriculture), Govt. of Haryana** in his address desired early completion of process of opening of accounts of the pensioners in the State by the banks implementing EBT.

He mentioned that during the course of his visit to district Hisar, he found that there are 40000 pensioners in district Hisar where the scheme is being implemented by State Bank of India. He found that 360 Customer Service Providers are there but they do not provide the required services to the beneficiaries and lot of complaints are being received on this score. He mentioned that lot of data is yet to be generated. Low wages paid to TSPs is a de-motivating factor to remain in service. To tackle this problem, he made following suggestions:-

1. Make village shopkeepers as customer service providers as they are based in r the villages and are easily available.
2. PACs should be used as Banking Correspondents for pension disbursement as suggested by the Addl. Secretary, Ministry of Agriculture & Cooperation, Govt. of India in the communication received by the State Government. He mentioned that distribution of pension is a State Govt. Scheme and the pace of opening of accounts needs to be stepped up.
3. He mentioned that in district Fatehabad, the position of implementation of EBT is not good and desired that the bank that has been allocated the district should speed up the process of opening of accounts.

**Dr. RM Kummur, General Manager, NABARD, Chandigarh** while addressing the house informed that:

1. There appears to be a slowdown in credit flow under ACP 2011-12. Banks have to lend & submit LBR returns to LDMs. LDMs have to report data to SLBC, so that sector-wise/ activity -wise exact data is available for review and taking decisions.

2. Banks are not lending due to fear psychosis among field/ branch level bankers of NPA and their accountability. The banks may follow a committee system to review NPAs and only cases of mala-fide intention should be assigned to individual accountability. Normal business risk should not be assigned to individual officers and they should not be punished. This will encourage lending at the ground level.

3. In the light of Financial Inclusion, financial literacy is important. Bankers may come forward with financial literacy programmes for defaulters, No frill account holders, farmers club members, etc. NABARD will support banks for such financial literacy efforts to the extent of

60% for CBs

80% for RRBs

90% for Cooperative Banks

Banks can use the services of NGOs, Community Radio, etc. to conduct the financial literacy programmes. SMART (NGO), New Delhi has been sanctioned Rs.16.5 lakh by NABARD to broadcast financial literacy programmes through - Community Radio set up at Nuh, Mewat.

4. Banks may issue KCC under Smart Card & link it with “Aadhar Project” of GOI. NABARD would like to work with banks, adopting the smartcards for KCC.

5. 14 centrally Sponsored Subsidy Schemes are being implemented by NABARD. National Solar Mission is an important project with - 5% IR for borrowers and NABARD refinance @ 2% IR for banks. Similarly, DEDS project for dairy farming is an important project for Haryana, where commercial dairy can be financed on a large scale, with subsidy under the scheme.

6. Multi Service Activities by PACs - After Reforms, PACs have to diversify business & provide multiple services. Cooperative banks have to remove IMBP (Individual Maximum Borrowing Power) & ask for additional Credit Limit, if required, to meet the increased credit requirements of farmers.

After Dr. Kummur, General Manager, NABARD concluded his address, the discussions on Agenda Items were initiated .The brief of the deliberations and the decisions taken are as follows:-

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| **ITEM NO 1.**  **CONFIRMATION OF MINUTES OF 116th SLBC MEETING** |

The minutes of the 116th meeting of the State Level Bankers’ Committee, Haryana, held on 11.05.2011 were circulated/ emailed to all members vide Convener Bank’s letter dated 20.05.2011.No comments were received by convener Bank from any quarter.

Dr. RM Kummur, GM, NABARD mentioned that in the last SLBC meeting it was desired that all the FLCCs working in the State would open their accounts. The Lead District Managers present in the meeting confirmed having opened the accounts of the FLCCs. Dr. Kummur said that all the LDMs should ensure opening of accounts of FLCCs of their district so that reimbursement of expenditure is made through such accounts for organizing workshops for different programmes. House confirmed the minutes of 116th meeting of SLBC.

**ACTION: ALL THE LDMs.**

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| **ITEM NO.1 (i)** | **SPECIAL SLBC MEETING HELD ON 11.07.2011 ON CONVERGENCE OF FIP & EBT** |

The house was informed of the special meeting of SLBC held on 11.07.2011 under the chairmanship of Dr. KC Chakrabarty, Hon’ble Dy. Governor, RBI to resolve the issue of convergence of FIP & EBT. Shri AM Sharan, IAS, FC & PS (Finance), Govt. of Haryana, Shri KR Kamath, CMD, Convener Bank and other senior officers from state Govt and Bank were also present in the meeting. Hon’ble Dy. Governor clarified in the meeting that EBT Scheme being a subset of the FIP, the EBT accounts could be optimally utilized for all other banking transactions. Once banking services were extended to all villages under the FIP, convergence between the EBT Scheme and FIP would be automatically realized, clarified the Dy. Governor, RBI. In the interim, to iron out procedural glitches and to ensure universal financial inclusion, all stakeholders - Banks, State and Central Government and RBI must equally commit to achieving the goals set under the scheme.

The house was apprised of the following decisions taken in the meeting.

1. Ideally, “One District-Many Banks-One Leader Bank” approach should be adopted for EBT implementation. This will automatically lead to convergence between EBT and FIP. In this model, all the banks present in the district participate in EBT, though for administrative convenience the State Government is required to deal with only one leader bank.
2. There is no prohibition on adoption of “One District-One Bank” approach, however, this is subject to the capability of that bank to provide services in the entire district and operational issues being resolved mutually between banks and State Government. In the considered view of Reserve Bank of India, at the present level of banking penetration in the country and their emphasis to spread the banking habit to all villages, One District- One bank model for EBT may lead to monopolistic situation in a district, thereby harassment of the general public.
3. Since the Department of Social Justice and Empowerment (DSJE) in Haryana Government has taken the lead in implementing the EBT scheme in all the 21 districts and banks have already opened accounts for 21 lakh beneficiaries, it may continue on “One District-One Bank” model at this stage. However, department will have to withdraw the condition that EBT accounts cannot be used for other transactions. If there are no transactions in the EBT account for a period of 90 days, neither the accounts will be made in-active nor will the amount outstanding be returned to the State Government. Banks will furnish an exception report to the State Government in respect of pension accounts with no withdrawal for 90 days so that they can be cautious in advising further credits of pension to such accounts.

**ACTION:SJ & EMP. DEPTT., HRY & BANKS IMPLEMENTING EBT**

1. In Haryana, EBT implementing bank in addition to providing EBT services will also be primarily responsible for provision of all types of banking services not only to beneficiaries but also to other customers in the villages. EBT implementing banks will work towards opening of brick and mortar branches within 30 km radius of each of the BC outlets in the villages. FIP implementing bank’s responsibility will be secondary in the allotted villages which are covered by EBT by some other banks till they also get EBT mandate.

**ACTION: EBT IMPLEMENTING BANKS**

1. Henceforth, EBT accounts will be enabled for all types of banking transactions. e.g. Overdraft, Credit, KCC, GCC, insurance, other remittances etc. Further, EBT implementing banks will also extend banking services to non pensioners in those villages.

**ACTION: EBT IMPLEMENTING BANKS**

1. Under FIP, SLBC had allotted unbanked villages with more than 2000 population among various banks and banks will complete opening of banking outlets in these villages by March 2012. Recently, SLBC have also allotted unbanked villages with less than 2000 but more than 1000 population among various banks. As it is necessary to have requisite infrastructure in place to cover all the EBT beneficiaries of the state, SLBC should immediately prepare plan of action to cover unbanked villages having population of less than 1000, the allocation of which may be done on the basis of geographical proximity.

**ACTION: CONVENER BANK & ALL LDMs**

1. As more than one bank can provide banking services in a village, banks will continue opening banking outlets in the villages allotted to them under FIP and speed up enrolling the customers so as to get business in future. The State Government will consider routing other cash transfers like PDS, LPG etc. through these banks. Whenever the State Government plans to implement any such schemes through banks in future, the details of the schemes will be first discussed in SLBC.

**ACTION: DIF & CC/ CONVENER BANK**

1. Once FIP is fully implemented covering all the unbanked villages and a UID number is issued to all the villagers, a ‘model’ will emerge where the customer will have the choice to decide on the bank with which he would like to do business. Customers will get facilities to transact with the bank of their choice in any village throughout the country by using Micro ATMs.

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| **ITEM NO. 2** | **STATUS REPORT OF ISSUES FLAGGED IN 116TH MEETING OF SLBC HARYANA HELD ON 11.05.2011.** |
| **ITEM NO.2(i)** | **MANAGEMENT OF LAND UNDER LEASE ARRANGEMENT IN THE EVENT OF DEFAULT IN REPAYMENT OF LOAN.** |

During the course of deliberations, it was informed to the house that RBI, New Delhi has referred the matter to their Central Office at Mumbai and the reply is awaited. Shri Roshan Lal, IAS, FC&PS (Agriculture) reiterated his earlier opinion that banks should try the system of management of land under lease arrangement in the event of default, and if it does not work well, banks can resort to sale of land mortgaged by the farmer for raising loan.

Shri AM Sharan IAS, FC&PS (Finance) supported the proposal of leasing of land of farmer by the commercial banks on pilot basis for the recovery of bank dues. After further discussions, it was resolved that the response from Central Office, RBI be awaited.

**ACTION: RBI**

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| **ITEM NO.** | **FINANCIAL LITERACY IN SCHOOL CURRICULUM** |

**2(ii)**

Speaking on the issue the Director, Institutional Finance and Credit Control, Govt. of Haryana informed the house that Secretary, Board of School Education, Bhiwani has referred the matter to NCERT and their reply is awaited. It was also informed to the house that the matter has also been referred to the Expert Committee and the report is awaited. Shri Roshan Lal, IAS, FC&PS (Agriculture) suggested that

* Minimum one chapter should be on Financial Literacy and that too from 6th standard onward.
* It should not be for the purpose of securing marks by the students.
* RBI should take up with NCERT on this score to have uniform system throughout the country.

Regional Director, RBI, Chandigarh said that it is being implemented in States like Karnataka, Kerala on different models and the State Government should pursue the issue appropriately.

**ACTION: DIRECTOR, IF & CC, HARYANA**

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| **ITEM NO. 2(iii)** | **DEBT SWAP SCHEME – RAISING THE LIMIT FROM** `**50,000/- TO** `**1,00,000/-** |

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**ITEM NO. 2(iv) PROGRESS UNDER DEBT SWAP SCHEME**

While discussing the issue, it was informed to the house that Boards of PNB, OBC, UBI, HGB, SBI, Bank of India, SBOP, IOB, HDFC Bank have already approved raising of Debt Swap Limit from `50,000/- to `1,00,000/-. However the confirmation from the remaining banks is yet to be received by Convener Bank. The Regional Director, RBI, Chandigarh said that once the SLBC forum had decided to raise the limit as mentioned above, all banks should adopt it quickly. The purpose of floating the scheme was to save the farmers from the clutches of money lenders.

Shri Roshan Lal, IAS, FC&PS (Agriculture) mentioned that scheme is good & need to be popularized. He said that there is need to simplify the procedure further besides raising the limit further enabling farmers to pay off the debts of the money lenders. He mentioned that Nil achievement of Private Banks & Cooperative Banks is a matter of concern and advised them to contribute significantly under the scheme. He mentioned that NABARD & Lead District Managers should organize Seminars/ Awareness Camps to popularize the Debt Swap Scheme.

**ACTION: CONCERNED BANKS/ LDMs/ NABARD/PRIVATE BANKS**

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| **ITEM NO. 3** | **PROVIDING BANKING SERVICES IN EVERY UNBANKED VILLAGE HAVING POPULATION OF OVER 2000 BY MARCH 2012** |

During deliberations on the issue, it was informed to the house that out of 1853 unbanked villages with population of more than 2000, banks had covered 1178 villages as at 30th June 2011. While reviewing the bank-wise progress under FIP vis-a-vis the target, it was observed that some banks were yet to initiate the process of coverage of allotted unbanked villages. It was resolved that all the banks should achieve the target of coverage of allotted unbanked villages latest by January 2012. Dr. RM Kummur, General Manager, NABARD mentioned that some of the Lead District Managers were not aware of the progress made with regard to FIP in their districts. The Member Banks were requested to provide a copy of the roadmap to their District Coordinators in each district so that bank-wise progress is available with each Lead District Manager for discussion in the DCC meeting. Banks were also requested to own the commitments made by their officials in the DCC meetings.

**ACTION: ALL BANKS/ LDMs**

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| **ITEM NO. 3(i)** | **EVOLVING ACTION PLAN FOR REMAINING UNBANKED VILLAGES WITH POPULATION 1000-2000** |

The House was informed that Lead District Managers in the State of Haryana have identified 1731 unbanked villages with population 1000 – 2000 for the purpose of Financial Inclusion. After discussion, the house approved the district-wise/ Bank-wise allocation of villages made by the LDMs. Shri Roshan Lal, IAS, FC&PS (Agriculture), Haryana said that banks should first complete the process of coverage of villages with population more than 2000 and thereafter the villages with population 1000 – 2000.

**ACTION: ALL BANKS**

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| **ITEM NO. 3(ii)** | **SWAPPING OF VILLAGE** |

The House approved the swapping of **Mangiana** villagein District Sirsa initially allocated by the Lead District Manager, Sirsa to State Bank of Bikaner & Jaipur for FIP with Village **Morda** situated in Kotputli block of Rajasthan allotted to State Bank of Patiala along with eight other peripheral villages with population below 2000 as mutually decided by the authorities of these banks and accepted in DCC meeting at Sirsa.

**ACTION: SBBJ & SBOP**

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| **ITEM NO. 4** | **AGRICULTURE DEBT WAIVER & DEBT RELIEF SCHEME (ADWDRS), 2008 - GRANTING OF FRESH LOANS** |

During review, it was observed that 25% coverage of the beneficiaries of Debt Waiver is low. FC & PS (Agriculture), Haryana took a serious view of Nil performance of the Private Sector Banks under the scheme and said that Government would reconsider the allocation of funds to these Private Sector Banks. Private sector Banks should share the responsibility and should not act as fair-weather friends. He further said that there is a need to have stringent rules for the banks which are not contributing in the fresh lending to the beneficiaries of Debt Waiver Scheme. He observed from the data that the scheme is still nonstarter as the coverage is very low. He called upon the bankers to advise their field functionaries to treat the beneficiaries of the Scheme at par with the fresh borrowers.

The General Manager, NABARD mentioned that the progress of fresh financing to the beneficiaries covered under Debt Relief Scheme was better than the Debt Waiver Scheme. He mentioned that the fear of NPA in the mind of Branch Managers should not come in the way of lending to the beneficiaries of Debt Waiver & Debt Relief Scheme - 2008. In case the beneficiaries of ADWDRS – 2008 failed to get institutional credit, they would again approach moneylenders for financial needs and the banks would lose the business opportunities.

**ACTION: ALL BANKS**

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| **ITEM NO. 5** | **ELECTRONIC BENEFIT TRANSFER (EBT) FOR GOVERNMENT SCHEMES** |

While deliberating upon the issue, it was observed that there was a need to step up the pace of opening of accounts of the pensioners as out of 2115317 beneficiaries as on 30.06.2011, banks had opened the accounts of 1336722 beneficiaries.

**ACTION: ALL EBT IMPLEMENTING BANKS**

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| **ITEM NO. 6** | **CENTRAL SCHEME TO PROVIDE INTEREST SUBSIDY ON EDUCATION LOAN** |

The Director, IF&CC, Haryana informed the house that earlier notification of the State Govt. dated 30th January, 2004 was clear on the subject. However, she would take up the matter with competent authority for issuance of appropriate instructions in the matter.

**ACTION: DIF&CC**

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| **ITEM NO. 6.1** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME** |

While reviewing the progress under the scheme, it was desired by the house that banks should improve upon lending under education loan scheme in the state as the performance has come down from 21% as at June 2010 to 17% as at June 2011. The position of NPAs under this segment should also be discussed in next meeting.

**ACTION: ALL BANKS/ CONVENER BANK**

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| **ITEM NO. 7** | **SETTING UP OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs) UNDER SGSY** |

It was desired by the house that Lead District Mangers should take up the matter with the Additional Dy. Commissioners and Sarpanches of the identified villages offering the land for setting up of RSETIs as necessary instructions in this regard had already been sent by the office of FC&PS, Rural Development, Govt. of Haryana to Dy. Commissioners of all districts.

The Regional Director, RBI, Chandigarh desired that Financial Literacy should form a part of training programmes at RSETIs.

**ACTION: ALL LDMs/ BANKS WITH RSETI RESPONSIBILITY/ RURAL DEV. DEPTT. HARYANA**

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| **ITEM NO. 8** | **FINANCIAL LITERACY AND CREDIT COUNSELING**  **CENTRES (FLCCs)** |

During discussions, the General Manager, NABARD mentioned that each FLCC must open its account to be operated by LDM and the Credit Counsellor and minimum 10 programmes be conducted in a year by each FLCC and seek reimbursement of the expenditure incurred on such programmes from their office. Some LDMs apprised that they have already opened such accounts.

The Regional Director, RBI, Chandigarh mentioned that FLCCs at Mewat be switched over to New Model as the same is mandatory. He also mentioned that every LDM should cover minimum one block by organizing Financial Literacy awareness camps. The Director, IF & CC, Haryana mentioned that FLCC should hold workshops in the villages on Financial Literacy. The representative of Syndicate Bank informed the house that FLCC at Gurgaon will be opened on 15.09.2011.

**ACTION: SYNDICATE BANK & ALL LDMs**

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| **ITEM NO. 9** | **REVIEW OF PERFORMANCE AS AT THE END OF JUNE 2011 (COMMERCIAL BANKS AND RRBs)** |

It was informed that banks have achieved all the National Goals except DRI despite the growth of 30.37% during the period under review.

It was also observed that banks should take suitable steps for early opening of the branches, particularly in respect of pending licenses.

**ACTION: CONCERNED BANKS**

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| **ITEM NO. 10** | **REVIEW OF PROGRESS UNDER DRI ADVANCES VIS-À-VIS TARGETS** |

It was observed that as against the target of 6050 accounts, banks have sanctioned 488 cases i.e. 8% as at June 2011. The Member Banks were requested to step up the pace of lending under DRI and ensure that at least 10 cases per Rural Branch are sanctioned in each quarter. The Director, IF & CC, Haryana mentioned that there is a need to revise the income criteria for Rural Area as Annual Income of `18,000/- is low. It was informed by General Manager, RBI that Income Criteria for the Rural Area was fixed on Pan India basis and many people falling in this income group are available and there is need to cover them for financing under DRI.

**ACTION: ALL BANKS**

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| **ITEM NO. 11** | **NATIONAL GOALS** |

The house accepted with satisfaction that Banks in Haryana have achieved all the National Goals except DRI though there is absolute growth of ` 2.09 Crore in DRI advances as at June 2011 compared to June 2010. It was also observed by the house that overall CD Ratio has improved by 4 pps from July 2010 to June 2011. However, CD Ratio in the Rural & Semi Urban Areas has declined by 12 pps & 3 pps respectively. Member Banks were requested to analyze the reasons for declining CD Ratios in Rural/ Semi Urban Areas and LDMs of districts Ambala, Sonepat, Rewari, Narnaul & Gurgaon having CD Ratio less than 60% to ensure that National Goal of CD Ratio of their district is achieved by next quarter.

**ACTION: ALL BANKS/ LDMs**

**ITEM NO. 11.1: CD RATIO OF FINANCIAL SYSTEM: (COMMERCIAL BANKS, RRBs, COOPERATIVE BANKS WITH RIDF)**

**ITEM NO. 11.2 CREDIT+ INVESTMENT IN STATE GOVT. BONDS TO DEPOSIT RATIO:**

In the meeting it was informed that CD Ratio of Financial System has improved by 4 pps to 81% as at June 2011 compared to the position of June 2010. The banks should continue to deploy funds in all the developmental areas of the state.

**ACTION: ALL BANKS**

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| **ITEM NO. 12** | **PERFORMANCE UNDER ANNUAL CREDIT PLAN 2011-12** |

While reviewing the performance of the banks under Annual Credit Plan 2011-12, it was observed that overall achievement was 99% exclusive of the performance of Mewat District. Under Agriculture the achievement was 104%, MSME 99%, other Priority Sector the achievement was 74%. It was also informed that out of 21 Districts, only 6 districts could achieve overall targets under ACP, 7 districts under Agriculture and 5 Districts under MSME. All the Lead District Managers were advised to ensure that there is no data loss in the reporting of progress under ACP and efforts be made to achieve all targets under ACP.

**ACTION: ALL LDMs/BANKS**

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| **ITEM NO. 12.1** | **REVIEW OF PRODUCTION CREDIT VIS-À-VIS INVESTMENT CREDIT** |

The house observed with satisfaction over the flow of credit for the purpose of production and investment under Agriculture Sector as the achievement was 112% and 81% respectively as at June 2011. Since agriculture is the main activity in the State of Haryana, member banks were requested to maintain the tempo of lending under Agriculture Sector. All eligible farmers in the state be issued KCCs on priority.

**ACTION: ALL BANKS**

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| **ITEM No. 12.2** | **PLP PROJECTIONS FOR THE YEAR 2011-12** |

Deliberating on the issue, it was informed to the house that a revised target of ` 36,650 Crore (earlier target was ` 30,193 Crore) under agriculture as received from NABARD had been sent to all the Lead District Mangers for further distribution among the bank branches of the district. All the Lead District managers were requested to ensure achievement of revised targets.

**ACTION: ALL LDMs**

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| **ITEM NO. 13** | **GOVERNMENT SPONSORED PROGRAMMES** |

**ITEM NO. 13(i): SWARAN JAYANTI GRAM SWAROZGAR YOJNA (SGSY)**

**PERFORMANCE REVIEW – 2011-12 - Progress up to 30.06.2011**

During review it was observed that achievement was 12% as against 15% during the corresponding period of last year. It was resolved that Department of Rural Development/ DRDA and LDMs should work in close coordination to ensure the achievement of targets under the scheme.

**ACTION: ALL LDMs & RURAL DEVELOPMENT DEPARTMENT**

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| **ITEM NO. 13 (ii)** | **NATIONAL RURAL LIVELIHOOD MISSION (NRLM)** |

The house desired that Standing Committee of SLBC to review the progress under NRLM be constituted in the next SLBC meeting.

**ACTION: DIRECTOR, RURAL DEV. DEPTT./ CONVENER BANK**

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| **ITEM NO. 13 (iii)** | **PRIME MINISTER’S EMPLOYMENT GENERATION PROGRAMME (PMEGP**) |

The house was informed that no fresh cases have been forwarded to the banks and sanctioned cases pending as at the end of March 2011 were carried forward to the current year. Out of 540 sanctioned cases carried forward, 245 cases involving margin money of ` 578.03 lakh had been disbursed by the banks.

The representative from the Industries Department, Govt. of Haryana informed that amount of subsidy had been received by 5 nodal branches and banks should submit their complete proposals to these nodal offices for the release of subsidy. He also requested that the cases pending in the branches be disposed of latest by 31.08.2011.

To a specific query by GM, RBI, the representative of KVIC informed that the report of the agency assigned the job of 100% physical verification of units established under KVIC Margin Money Scheme has been received and a copy of the same would be sent to Convener Bank for placing before SLBC in its next meeting.

**ACTION: ALL BANKS/KVIC/ CONVENER BANK/ALL BANKS**

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| **ITEM NO. 13(iv)** | **SWARAN JAYANTI SHAHRI ROZGAR YOJNA (SJSRY)** |

It was observed that as against the physical target of 147 projects for the quarter ended June 2011, the banks had sanctioned 426 cases i.e. 290% of the Quarterly Target. The disbursement was made in 88 cases indicating an achievement of 60% of the Quarterly Target. The official from SUDA informed that targets would be suitably revised and conveyed to the Convener Bank for further distribution/ circulation among the member banks. It was also pointed out by SUDA representative that banks are preferring projects having lower cost.

**ACTION: SUDA & CONVENER BANK**

**ITEM NO. 13(v): SELF HELP GROUPS (SHGs)**

During discussion it was informed that there was 14% increase in the no. of SHGs as at June 2011 compared to the position of June 2010. Similarly, the number of SHGs with credit linkage had gone up by 15% as at June 2011 from the achievement of June 2010. There was a need to link more & more SHGs with bank credit as the %age of credit linkage is stagnant at 60%.

**ACTION: ALL BANKS**

**Item no. 13 (v-a)**

The representative from Haryana Scheduled Castes Finance & Development Corporation informed the house that against the Annual Target of 13,000 beneficiaries, the %age achievement as on July 2011 was only 11.33 %. Out of the total sponsored cases of 10190, banks have sanctioned 1953 cases & disbursed 1474 cases. He requested the Member Banks to dispose of the cases expeditiously. It was also informed to the house that the district-wise detail of pending cases had been sent to all the LDMs for effective follow-up. LDMs were also advised to closely monitor this scheme in the DCC meetings.

**ACTION: ALL BANKS/ LDMs**

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| **ITEM NO. 14** | **RECOVERY UNDER HACOMP ACT** |

While reviewing the progress of disposal of cases filed under Hacomp Act, it was informed that out of 2332 cases amounting to ` 34.42 Crore, 937 cases involving ` 10.33 Crore were pending for more than 3 years. Similarly, 917 cases involving ` 13.49 Crore were pending for 1 year to 3 years. It was also apprised by LDM Gurgaon that RCs are not being received without follow-up. The Revenue Department, Govt. of Haryana was requested to take up the matter for disposal of pending cases, particularly pending above one year and issue suitable instructions to field functionaries to accept RCs for taking these to the logical end.

**ACTION: REVENUE DEPTT. GOVT. OF HARYANA**

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| **ITEM NO. 15** | **INTEREST SUBSIDY SCHEME FOR HOUSING THE URBAN POOR (ISHUP)** |

In the meeting some of the officials from the banks informed that as per the information, no cases had been sponsored to the branches under the ISHUP. The representative from SUDA was requested that bank-wise/ branch-wise detail of cases sponsored be provided so that matter can be taken up with the concerned branches accordingly. It was also mentioned by DGM, State Bank of Patiala that SUDA should periodically intimate the detail of cases sponsored to their Corporate Office as the information was made available through Agenda Papers only. It was also resolved that Member Banks should issue suitable instructions for branches for lodging claim of interest subsidy with HUDCO/ National Housing Bank.

**ACTION: SUDA & BANKS**

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| **ITEM NO. 16** | **SWAROZGAR CREDIT CARD SCHEME (SCC) – NODAL AGENCY: NABARD** |

Public sector Banks had issued only 38 Swarozgar Credit Cards which was quite low as compared to 786 & 697 of RRBs & Cooperative Banks respectively. The representatives of Public Sector Banks were requested to initiate suitable steps for issuance of more Swarozgar Credit Cards to the new entrepreneurs/ self employed persons.

**ACTION: All Banks**

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| **ITEM NO. 17** | **ADVANCES TO INDUSTRIAL SECTOR** |

**ITEM NO. 17.1.** **FLOW OF CREDIT TO MICRO, SMALL & MEDIUM ENTERPRISES (MSMEs)**:

From the progress of Advances to MSE Sector as on June 2011, it was observed that 35% of the amount advanced to MSE Sector has gone to Micro Enterprises, which was below the target of 55%. Banks were requested to extend more credit to Micro Enterprises so that the target of 55% for the year 2011-12 is achieved.

**ACTION: All Banks**

**ITEM NO. 17.2 EXTENDING FORMAL CREDIT TO NEW UNITS**

It was observed that as against the pro-rata target of 1.25 units, branches in the Semi-Urban/ Urban areas had opened 0.89 accounts per unit per branch. Member Banks were requested to bring more new units to branch fold.

**ACTION: ALL BANKS**

**ITEM NO. 17.3: SPECIALIZED SSI/SME BRANCHES**

It was informed that 53 specialized SSI/SME Branches in Haryana, sanctioned ` 176.18 Crore in 552 cases during the year ended June, 2011 and disbursement was made in 548 cases amounting to ` 145.90 Crore, including cases disbursed which were sanctioned during previous quarters. The member banks were requested to advise their specialized SSI/SME branches to further improve their performance in the months to come.

**ACTION: ALL BANKS**

**ITEM NO. 17.4 - POSITON OF SICK SMEs**

During discussions on the issue, the house was informed that out of 2259 SME units, only 7 units involving ` 37.42 Crore are viable. General Manager, RBI, New Delhi mentioned that the number of viable units amongst the sick SME was very small in %age terms and units put on nursing were a fraction of non viable units.

Member Banks were requested to re-examine the viability of unviable units for their rehabilitation.

**ACTION: CONCERNED BANKS**

**ITEM NO. 17.5: Collateral Free Loans Upto `** **10 lakh to MSE**

&

**ITEM NO.17.6: Credit Guarantee Scheme of CGTMSE**

While reviewing the progress of Banks with regard to the financing collateral free loans, it was observed that only 10.48% of the total no. of MSE units were extended collateral free loans, which was very low. The Regional Director, RBI, Chandigarh said that banks are not to take collateral security in the loans up to ` 10 Lac even if same is offered by the customer as 100% of such units are required to be collateral free.

The member banks were also requested to make best use of the CGTMSE scheme in eligible collateral free loans.

**ACTION: ALL BANKS**

**ITEM NO. 17.7: Flow of Institutional Credit to Identified MSE Clusters**:

From the position of flow of Institutional Credit to Identified MSE Clusters, it was observed that the achievement of Automobile Cluster in Gurgaon, Agriculture Implements Cluster in Karnal & Plywood Cluster in Yamunanagar at 3%, 15% & 8% respectively was low during the period ended June 2011. The Member Banks were requested to increase flow of credit to these clusters so as to improve the performance in the next quarter.

**ACTION: ALL BANKS**

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| **ITEM NO. 18** | **CREDIT FLOW TO MINORITY COMMUNITIES UNDER PRIME MINISTER’S 15 POINT ECONOMIC PROGRAMME** |

**&**

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| **ITEM NO. 19** | **DATA ON MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS OF GURGAON (INCLUSIVE OF MEWAT DISTRICT) AND SIRSA** |

The banks were requested to continue extending credit to the Minority Communities.

**ACTION: ALL BANKS**

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| **ITEM NO. 20** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES** |

The house observed that share of advances to Women beneficiaries to bank credit was 5%, the minimum stipulated benchmark. The Director, Institutional Finance & Credit Control, Haryana mentioned that more awareness camps are required to be organized at ITIs and other professional institutions so that upcoming women enterprises could take the benefit of various banks schemes available for new enterprises.

**ACTION: ALL BANKS**

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| **ITEM NO 21:** | **NATIONAL AGRICULTURE INSURANCE SCHEME (NAIS)** |

**&**

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| **ITEM NO. 21(i)** | **IMPLEMENTATION OF WEATHER BASED CROP INSURANCE SCHEME (WBCIS) IN PADDY CROP ON PILOT BASIS DURING KHARIFF, 2011** |

1. **NATIONAL AGRICULTURE INSURANCE SCHEME (NAIS)**

Representative of Agriculture Insurance Company of India Ltd. Chandigarh RO informed the Forum that the Notification for the season Kharif 2011 under the Scheme in Haryana State has already been issued on 25th July 2011 by State Govt. wherein **Bajra, Cotton, Arhar and Maize crops** are notified. Other details regarding the Sum Insured, Premium Rates, Indemnity level etc are mentioned in the notification. Copies of the Notification along with Guidelines and necessary Formats have already been sent by AIC to all the nodal banks and their controllers.

For the first time in Kharif season, the unit of insurance has been lowered to **Cluster of villages/Group of villages** from hither to Blocks under the scheme.

The insurance coverage of **all eligible loanee farmers** under the scheme who have been disbursed crop loans for the notified crops in their notified areas from **01.03.2011 to 31.08.2011** is to be **compulsorily** ensured by the concerned banks as per this Govt. Notification and in this regard all the banks are to strictly adhere to the notified Cut-off Date to submit the premium DD along with the consolidated crop insurance Declaration of their borrowers latest by **31st October 2011**.

**2) WEATHER BASED CROP INSURANCE SCHEME (WBCIS)**

The Govt. notification of WBCIS for Paddy has been issued on 4th July 2011 to be implemented on pilot basis in Babain Block of Distt. Kurukshetra. The last date to submit Declaration and Premium DD in respect of eligible loanee farmers by Banks is **16th August 2011**.

**3)** **MODIFIED NATIONAL AGRICULTURAL INSURANCE SCHEME**

The Modified National Agricultural Insurance Scheme is soon going to be implemented on pilot basis in Distt**. Karnal** for **Paddy crop**. The unit of insurance in MNAIS is **individual Village**. Govt Notification is expected shortly. This scheme is **compulsory for loanee farmers** and optional for non-loanee farmers.

For normal coverage, the premium rate (3.80 %) is subsidized upto 40% (to be shared equally between State Govt. and Central Govt.) and the subsidized farmers’ share of premium comes to **2.28%.** The loans sanctioned for Paddy during this Kharif 2011 season upto 20th August 2011 are to be covered by Banks by sending consolidated premium DDs and Declarations to AIC within **20th September 2011.**

**ACTION: ALL BANKS**

**ITEM No. 22: NATIONAL HORTICULTURE MISSION/ NATIONAL HORTICULTURE BOARD**

It was observed by the house the achievement was very low. In the meeting there was no one from the department to respond over the poor performance. It was resolved that DIF&CC should take up suitably with the Horticulture Department.

**ACTION: DIF&CC HARYANA**

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| **ITEM NO. 23** | **DEVELOPMENT OF SOFTWARE – WEB BASED APPLICATION FOR COLLECTION AND CONSOLIDATION OF DATA FOR SLBC MEETINGS** |

It was informed to the house that Web Portal for SLBC data developed by Convener Bank was launched by Dr. KC Chakrabarty, Hon’ble Dy. Governor, RBI on 11.07.2011 in the Special Meeting of SLBC on FIP & EBT convergence. The officials from Member Banks and LDMOs were imparted training on the use of web Portal on 25/26.07.2011 at Regional Staff College, Sector-6, Panchkula. For access to the portal, banks & LDMOs were given **Password & Login ID**. The member banks & LDMOs were requested to upload the data for the period ended March 2011 & June 2011 so that after uploading the data there is no variation found in the reports provided in the Agenda papers. This will also facilitate for generating reports for the period ending September 2011.

**ACTION: ALL BANKS/ LDMOs**

**ITEM NO. 23-A GREEN INITIATIVE OF SLBC**

While approving the green initiative of SLBC, the house resolved that henceforth the Convener Bank will send Agenda papers/ Minutes of SLBC & Steering Committee Meetings through electronic mode/ email. This will ensure timely receipt of Agenda papers & Minutes. The information will also be available on SLBC website. It is the beginning of green initiative, which will save time & stationery.

**ACTION: CONVENER BANK/ ALL STAKEHOLDERS OF SLBC**

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| **ITEM NO. : 24** | **INDIRA GANDHI MATRITVA SAHYOG YOJNA (IGMSY)** |

The scheme is being implemented on pilot basis in District Panchkula. In the meeting there was no one from the department to apprise the progress made under the scheme. It was resolved that DIF&CC should take up suitably with the Department of Women and Child Development Department, Haryana on this score.

**ACTION: DIF&CC HARYANA**

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| **ITEM NO. 25:** | **UNIQUE IDENTIFICATION – AADHAAR & FINANCIAL INCLUSION** |

The House was informed that Government of India had set up Unique Identification Authority of India to serve as National Identity & Authentication Infrastructure. This infrastructure is expected amongst others to facilitate access to modern banking & payment systems for every resident of the country.

With a view to enabling access to banking services, UIDAI had partnered with banks through a district-wise empanelled process in which 64 banks (Public Sector, Private Sector, Foreign Banks, RRBs, Co-operative Banks) have participated. This partnership aims to provide the residents enrolled for **Aadhaar** with a choice of choosing a particular bank where he/ she would like to open an account. The details of the RFE document are available on website [www.uidai.gov.in](http://www.uidai.gov.in).

Member Banks were requested to visit the above mentioned site for more information on UIDAI.

**ACTION: ALL BANKS**

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| **ITEM NO. 26:** | **NON-SUBMISSION OF DATA** |

The house was informed that some of the banks namely, Karur Vysya Bank, Nainital Bank, YES Bank, Karnataka Bank, IndusInd Bank, Kotak Mahindra Bank & LDM Mewat did not submit the data despite the time schedule prescribed by RBI for the submission of data to Convener Bank for preparation of Agenda Papers.

The representative from ICICI bank informed the house that as per their banks’ policy data can be provided only after 20th day of the close of the quarter as the data is audited by the monitoring committee of the bank. He also informed the house that their bank is working on the centralised mode of operation. The Regional Director, RBI, Chandigarh mentioned that submission of data after 15th of the closed of the quarter is not acceptable & advised the banks to follow the laid down guidelines. The representatives of the banks were requested to adhere to the guidelines of RBI.

**ACTION: ALL BANKS & LDMs**

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| **ITEM NO. 27:** | **ANY OTHER ISSUE WITH THE PERMISSION OF CHAIR.** |

The Regional Director, RBI, Chandigarh informed the house that it has been decided to revise the procedure to be followed on detection of counterfeit banknotes at bank branches, treasuries & sub-treasuries. Accordingly, the following procedure should be adopted with immediate effect:

1. For cases of detection of counterfeit notes upto 4 pieces, in a single transaction, a consolidated report as per the format prescribed in the annexure to Circular dated 25.07.2011 of RBI, Central Office, Mumbai should be sent to the police authorities (Nodal Police Stations) at the end of the month through Nodal branches.
2. For cases of detection of counterfeit notes of 5 or more pieces, in a single transaction, FIRs should be lodged with the Nodal Police Station/ Police Authorities as per jurisdiction, in terms of RBI Master Circular ibid.

**VOTE OF THANKS**

While proposing Vote of Thanks, Shri GD Kotgire, Dy. General Manager, State Bank of Patiala thanked Madam Usha Ananthasubramaian, Executive Director, PNB and Chairperson of the meeting for guiding the house during deliberations. He also thanked Shri AM Sharan, IAS, FC & PS (Finance), Govt. of Haryana and other Senior Officers from State Government, Banks, Corporations for their active participation in the meeting. He assured on behalf of the house that all the goals fixed by the Govt. would be achieved by the banks.

**ΨΨΨΨΨΨ**

***List of***

***117th Meeting of SLBC******(Hry) held on 10.08.2011***

***held at Hotel Mountview Chandigarh***

|  |  |  |
| --- | --- | --- |
| **Sr.**  **No.** | **Name & Designation** | Bank/ Department |
|  | **Chairperson** | |
| 1 | Madam Usha Ananthasubramanian, Executive Director | Punjab National Bank |
|  | **Chief Guest** | |
| 2 | * Shri AM Sharan, IAS | Financial Commissioner & Principal Secretary (Finance), Haryana |
|  | **State Govt. Senior Officials** | |
| 3 | * Shri Roshan Lal, IAS | Financial Commissioner & Principal Secretary (Agriculture), Haryana |
| 4 | * Shri OP Sheoran, IAS | Director (Rural Development), Haryana |
| 5 | Madam Kusum Bansal, IRS | Director ( IF & CC), Haryana |
|  | **RBI/ NABARD/SIDBI** | |
| 6 | Shri Jasbir Singh, Regional Director | Reserve Bank of India, Chandigarh |
| 7 | Madam Sonali Sen Gupta, General Manager | Reserve Bank of India, New Delhi |
| 8 | Shri MR Garg, Dy. General Manager | Reserve Bank of India, Chandigarh |
| 9 | Shri KC Gupta, Asstt. General Manager | Reserve Bank of India, New Delhi |
| 10 | Dr. RM Kummur, General Manager | NABARD |
| 11 | Shri A. Pal, AGM (Credit) | SIDBI |
|  | **Convener Bank** | |
| 12 | Shri AK Roy Choudhary, FGM & Convener SLBC (Haryana) | Punjab National Bank |
| 13 | Shri SS Bhatia, FGM, Ludhiana & Convener SLBC (Punjab) |
| 14 | Shri KM Gupta, AGM, FGM Office, Chandigarh |
| 15 | Shri Ramesh Thakur, Chief Manager, FGM Office, Chandigarh |
| 16 | Shri Divyang Rastogi, Chief Manager, FGM Office, Chandigarh |
| 17 | Shri Pramod Pande, Chief Manager, FGM Office, Chandigarh |
| 18 | Shri DV Sharma, Senior Manager, FGM Office, Chandigarh. |
| 19 | Ms. Neeru Sinha, Manager, FGMO, Chd |
|  | **State Government/Boards/Corporations/Other Institutions** | |
| 20 | Shri Pradeep Ranjan, Additional Director | Industries, Haryana |
| 21 | Shri Pawan Kumar, RO | IF & CC, Haryana |
| 22 | Shri Jag Raj Dandi, DDA (TR) | Agriculture Deptt. |
| 23 | Shri Jaswant Singh, S.A. |
| 24 | Shri Rangi Ram, S.A |
| 25 | Shri Mahavir Singh, Under Secretary | Revenue Department |
| 26 | Shri Kanti Gambhir, Superintendent |
| 27 | Shri Dinesh Sharma, APO | SUDA/ SJSRY |
| 28 | Shri Arvind Kumar, Dy. Director | Khadi & Village Industries Commission |
| 29 | Shri HS Hooda, ADO |
| 30 | Shri RP Bhardwaj, Dev. Officer | Khadi & Village Industries Board |
| 31 | Shri Durga Das Garg, SRO | HSCFDC |
| 32 | Madam Vandana Chawla, Admn. Officer | National Agriculture Insurance Company of India Ltd. |
| 33 | Ms. Prachi Tanwar, Dy. Manager | National Housing Bank |
|  | **Public Sector Banks** | |
| 34 | Shri RK Nagpal, Asstt. General Manager | SBI |
| 35 | Shri HC Katoch, Dy. Manager |
| 36 | Shri GD Kotgire, DGM ( D & RB) | SBOP |
| 37 | Shri AK Srivastava, Manager | State Bank of Hyderabad |
| 38 | Shri AK Tuteja, Chief Manager | State Bank of Bikaner & Jaipur |
| 39 | Shri Raj Kumar Bhagat, Branch Manager | State Bank of Travancore |
| 40 | Shri SP Singh, Senior Manager | Punjab & Sind Bank |
| 41 | Shri Kishan Singh, Asstt. General Manager | Oriental Bank of Commerce |
| 42 | Shri Nem Bir Singh, Chief Manager |
| 43 | Shri SK Sharma, Chief Manager | UCO Bank |
| 44 | Shri KM Markanda, Asstt.General Manager | Union Bank of India |
| 45 | Shri PK Aggarwal, Manager |
| 46 | Shri GP Bhatnagar, DGM | Andhra Bank |
| 47 | Shri PS Rajiv, Sr. Manager |
| 48 | Shri AN Mehta, Asstt. General Manager | Bank of Baroda |
| 49 | Shri Sunil Sharma, Chief Manager | Bank of India |
| 50 | Shri Krishan Kumar, Agri. Officer |
| 51 | Shri Subhash Kurup, Chief Manager | Bank of Maharashtra |
| 52 | Shri AK Das, Asstt. General Manager | Canara Bank |
| 53 | Shri SS Bhalla, AGM | Central Bank of India |
| 54 | Shri MK Kaura, A.M. |
| 55 | Shri BS Dinesh, Manager | Corporation Bank |
| 56 | Shri CS Meena, Dy. General Manager | Dena Bank |
| 57 | Shri MK Grover, Zonal Manager | Indian Bank |
| 58 | Shri Ashok Kumar Dhanda, Chief Manager |
| 59 | Shri Easwaran. S, Asstt. General Manager | Indian Overseas Bank |
| 60 | Ms. Meenakshi Sharma, Manager |
| 61 | Shri. Gunjan Verma, Asstt. General Manager | IDBI Bank |
| 62 | Shri Neeraj Kumar, A.M. |
| 63 | Shri AK Dhawan, Chief Manager | Syndicate Bank |
| 64 | Shri Ranjeev Bansal, Manager | Vijaya Bank |
|  | **Private Sector Banks** | |
| 65 | Shri Kawal Jeet Singh, DVP | AXIS Bank |
| 66 | Shri Jasmeet Singh, Zonal Head | HDFC Bank Ltd. |
| 67 | Shri Dinesh Luthra, Circle Head |
| 68 | Shri NJ Singh, Dy. Vice President |
| 69 | Shri RM Rajendran, Zonal Manager | ICICI Bank |
| 70 | Shri Sumit Goyal, Regional Manager |
| 71 | Shri Jitender Shukla, Regional Sales Manager |
| 72 | Shri Sunit Kumar, Executive Manager | J&K Bank |
| 73 | Shri Parmender Kumar, Regional Manager | IndusInd Bank |
| 74 | Shri Aman Verma, Senior Manager | YES Bank |
| 75 | Shri Ashish Arora, Senior Manager |
| 76 | Shri Sourabh Ghosh, Vice President | Kotak Mahendra Bank |
| 77 | Shri Umang Dixit, Vice President |
|  | **Regional Rural Banks** | |
| 78 | Shri HV Bharamgoudar, General Manager | Gurgaon Gramin Bank |
| 79 | Shri JS Ravesh, Regional Manager | Haryana Gramin Bank |
|  | **Co-operative Banks** | |
| 80 | Dr. Naresh Chaudhary,  Managing Director | HARCO Bank |
| 81 | Shri Sada Ram, General Manager | HSARDB |
|  | **Lead District Managers** | |
| 82 | Shri Dinesh Bhardwaj, LDM (Punjab National Bank ) | Lead Bank Office, Ambala |
| 83 | Shri Kuldeep Gupta, LDM (“do“) | Lead Bank Office, Panchkula |
| 84 | Shri VK Julka, LDM ( “ do “) | Lead Bank Office, Yamunanagar |
| 85 | Shri RK Boyal, LDM ( “ do “) | Lead Bank Office, Bhiwani |
| 86 | Shri HS Chauhan, LDM( “ do “) | Lead Bank Office, Fatehabad |
| 87 | Shri Waryam Singh, LDM (“do“) | Lead Bank Office, Hissar |
| 88 | Shri SS Nathawat, LDM(“do”) | Lead Bank Office, Jind |
| 89 | Shri Ashok Kakkar, LDM (“ do”) | Lead Bank Office, Jhajjar |
| 90 | Shri Sunil Khosa, LDM ( “ do “) | Lead Bank Office, Karnal |
| 91 | Shri Ashok Mehta, Dy. Manager | Lead Bank Office, Kaithal |
| 92 | Shri SC Bansal, LDM ( “ do “) | Lead Bank Office, Kurukshetra |
| 93 | Shri Akhileshwar Prasad, LDM (“do”) | Lead Bank Office, Narnaul |
| 94 | Shri Mahesh Chandra, LDM ( “ do “) | Lead Bank Office, Panipat |
| 95 | Shri Naresh Sharma, LDM ( “ do “) | Lead Bank Office, Rohtak |
| 96 | Shri Mukul Prasad, LDM (“do”) | Lead Bank Office, Sonepat |
| 97 | Shri AK Mittal, LDM (“ do “) | Lead Bank Office, Rewari |
| 98 | Shri PK Chutani, LDM (“do”) | Lead Bank Office, Sirsa |
| 99 | Shri B Venkat Ram Narsaiah, LDM (Syndicate Bank) | Lead Bank Office, Faridabad |
| 100 | Shri Sanjeev Jain, LDM (Syndicate Bank) | Lead Bank Office, Gurgaon |
| 101 | Shri Nembir Singh, LDM (Oriental Bank of Commerce) | Lead Bank Office, Palwal |
|  | **Absent** | **United Bank of India** |
|  | **Absent** | **Allahabad Bank** |
|  | Absent | **Karnataka Bank** |
|  | Absent | **Federal Bank** |
|  | Absent | **Karur Vyasa Bank Ltd.** |
|  | Absent | **Nainital Bank Ltd.** |
|  | **Absent** | **Lead Bank Office, Mewat** |

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