

Office of the Field General Manager,

PNB House, Sector-17B,

Chandigarh.

REF: FGMO: SLBC: HRY: 118

November 24, 2011

# TO ALL MEMBERS OF SLBC, HARYANA

Dear Sir/Madam,

**MINUTES OF THE 118th MEETING OF STATE LEVEL BANKERS’ COMMITTEE, HARYANA**

Please find enclosed the minutes of 118th Meeting of State Level Bankers’ Committee, Haryana held on 14.11.2011 to review the performance of banks upto the period ended 30th September, 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**

**118th MEETING OF**

**STATE LEVEL BANKERS’ COMMITTEE,**

**HARYANA**

**HELD ON 14.11.2011**

**AT**

**HOTEL SHIVALIKVIEW,**

**SECTOR-17, CHANDIGARH**



**CONVENER**

**STATE LEVEL BANKERS’ COMMITTEE,**

**HARYANA, CHANDIGARH.**

**OF**

**118TH MEETING OF SLBC HARYANA**

The 118th Meeting of the State Level Bankers’ Committee, Haryana was held on 14.11.2011 at Hotel Shivalikview, Sector-17, Chandigarh to review the performance of banking system in Haryana State for the period ended September, 2011. Madam Usha Ananthasubramanian, Executive Director, Punjab National Bank presidedover the meeting. Shri HS Chattha, Hon’ble Finance Minister, 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 HS Chattha, Hon’ble Finance Minister, 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), Haryana, Shri Ram Niwas, IAS, Financial Commissioner & Principal Secretary (Rural Development), Haryana, Dr. Tarsem Chand, Director, Deptt. of Financial Services, MOF, GOI, New Delhi, Shri Ashok Yadav, IAS, Director General (Agriculture), Haryana, Madam Kusum Bansal, IRS, Director, Institutional Finance & Credit Control, Haryana, Shri K. Sayeed Ali, CGM, NABARD, Regional Office, Haryana, Shri MR Garg, Dy. General Manager, RBI, Chandigarh, Shri G. Banerjee, General Manager, PS & LB Division, PNB, HO: New Delhi, Shri SS Bhatia, FGM, PNB, Senior Officers of the Member Banks, State Govt. Officials, LDMs and representatives of Print & Electronic Media.

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 **September 2011** besides discussing the following important issues.

* Issuance of KCCs to all the non-defaulter farmers in the State,
* Implementation of Roadmap under Financial Inclusion Plan,
* 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.

Shri Roy Choudhary informed that Department of Financial Services, Ministry of Finance, GOI has initiated many measures to help the farmers by providing KCCs to all of them. A meeting of all Conveners of SLBCs convened at New Delhi was chaired by Shri DK Mittal, IAS, Secretary, Department of Financial Services, MOF, GOI. Important points emerged at the meeting are:-

* Accounts of the migrant workers and other poor segment of the society to be opened without any inconvenience and relaxed KYC norms are to be followed. Senior officers may conduct weekly video conferencing to have feedback.
* Banks should take steps to revive inoperative accounts by giving them GCC/ KCC. The services of Banking Correspondents should be utilized for the issuance of KCCs to the eligible farmers.
* District Service Area Plan & Branch Expansion Plans should be put on the District website.
* Co-contribution Swavalamban scheme of GOI providing for an incentive of Rs.1000/- to persons joining new pension scheme and saving amount between Rs.1000/- to Rs.12000/- in a year, be popularized.
* Managers of rural branches must visit each and every village preferably 2 villages in a week.
* Banks to formulate General Credit Card/OD Linkage Scheme for people who are not eligible for KCCs.
* Joint review of progress of RRBs be done by NABARD, RBI and the Sponsoring Bank.
* Some official from the Zonal Office of bank be assigned the responsibilities of Swavalamban Scheme and e-payments of banks.
* Banks to take up with concerned state governments for e-payments. One lead bank, many banks one district approach to be followed instead of one district one bank.
* The concept of one district many banks, one leader bank which can open the account under the Service Area Approach of the beneficiaries should be strictly followed.
* SLBC to send Monthly Financial Inclusion progress to Department of Financial Services, MOF, GOI by 5th of every month. The priority in Financial Inclusion is to saturate the geography by banks by having an account for at least one member in the family.

He further mentioned that this meeting of SLBC was convened 3rd time within 45 days in a row from close of the concerned quarter and hoped that stakeholder, especially member banks & LDMs would continue to support the Convener Bank in its endeavour to convene the meetings on schedule.

He stressed upon the need of submission of data within prescribed time given in the calendar already circulated, so that scrutiny of data can be made before the finalisation of the agenda. It was informed to the house that as per guidelines of RBI, the Agenda of next SLBC Meeting to be held on 15.02.2012 would be sent to the concerned quarters on the date prescribed without waiting data from defaulting banks. He called upon the bankers to push the data for the quarter ended June 2011 and Sept 2011 on the web portal to enable Convener Bank to make its system operational.

In his concluding remarks Shri Roy Choudhary requested all the members to participate actively during the course of presentation of Agenda Items and also give suggestions for strengthening the functioning of this High Level Forum.

Madam Usha Ananthasubramanian, Executive Director of Punjab National Bank and Chairperson of the meeting extended a warm welcome to Shri HS Chattha, Hon’ble Finance Minister, Haryana. She thanked the Hon’ble Minister for accepting the invitation to be the Chief Guest of the meeting. She mentioned that the house would be benefitted immensely by his vision, guidance & vast experience. She also extended a very 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 apprised that SLBC Haryana has been one of the best SLBC pan India and it was possible with the close rapport established over the years between various stake holders. She assured that this cooperation would be further strengthened in the times to come.

Madam Ananthasubramanian shared that Indian economy had grown by 8.6% during 2010 - 11. The economic growth for the current year was projected as 8% in the beginning of this fiscal. The slower global growth had adversely impacted our domestic growth, particularly on our industrial production. Reserve Bank of India had thus lowered the GDP forecast to 7.6% while reviewing its monetary policy on 25.10.2011.

India’s merchandise exports fell to a 12 month low of $19.9 billion in October 2011. The export slowdown was mainly due to a demand contraction in traditional markets such as the United States and Europe. RBI in its mid-review of monetary policy also raised the key short term repo & reverse repo rates by 25 basis points to 8.5% and 7.5% respectively to tame inflation and expected the inflation to come down from December and settle at 7% by March 2012.

She made a mention that Savings Bank Rate, which remained regulated, was also deregulated by RBI with a hope that banks might devise their own schemes in the best interest of the customers. This initiative would be beneficial to the economy as it would bring a lot of people in the formal financial sector and support Financial Inclusion. These initiatives of the regulator would have an impact on banking sector in general and economy in specific.

Madam Usha Ananthasubramanian further mentioned that migration to an automated asset recognition system led to a sharp increase in provisioning made towards bad loans, thus, adversely affected net profits of banks in the second quarter of this fiscal. Know Your Customer (KYC) to Grow with Your Customer (GYC), Customer first and not products were the focus areas during the BANCON held in the 1st week of November 2011.

She further said that recently, Ministry of Finance, GOI had initiated certain measures to help the farmers as also the families in the Rural Area having no land. Kissan Credit Card, a farmer friendly scheme, was to be extended to all non-defaulter farmers who had not availed this facility from the banks. Banks were asked to devise a Saving-cum-OD scheme for the landless families in the rural area. She also highlighted the benefits of E- Payments and requested the State Government to initiate steps to implement the system of e-payments for all social benefits in the State.

Madam Usha Ananthasubramanian also informed that 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 1838 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 31.10.2011, banks had covered 1487 unbanked villages. She urged upon the bankers to cover the remaining villages by January 2012, as decided by this house so that the spade work for 2nd phase of Financial Inclusion for 1716 unbanked villages with population 1000 – 2000 identified and allocated by LDMs to the banks could be carried out in time.

She expressed the hope that the bankers **would be looking at Financial Inclusion as a business opportunity** and **not an obligation.**

Touching the issue of Setting up of RSETIs, she informed that One RUDSETI and eight RSETIs were operational in 9 districts up to September 2011 and opening in rest of the Districts of the State was under progress. In 2 districts namely Rewari and Mewat possession of land had been taken for setting up RSETI & hoped that the land would be handed over to the banks by the concerned Gram Panchayats after the execution of Memorandum of Agreement in the remaining districts also.

As regards **Performance of Banks upto period ended September 2011,** she stated that it was laudable to note that banking system in the State achieved all the National Goals except under DRI during the quarter ended September 2011.

* **Commercial Banks and RRBs** had opened 243 **new Branches** since October 2010 to September 2011, thus raising the total number of branches to 2653 & no **Block of Haryana was unbanked.**
* The Banks in Haryana had **installed 210 ATMs during the 1st half-year ended September 2011** taking the total number to 1915.
* **The Total Deposits** in Haryana increased to ` 126891 Crore as at September 2011 from ` 105704 Crore as at September 2010 thus showing an increase of ` 21187 Crore or 20% over the corresponding period last year.
* **Total Advances** during the review period increased from ` 78328 Crore to ` 92320 Crore & registered a growth of 18%.
* **Priority Sector advances** had gone up from ` 39757Crore as at September 2010 to ` 45630 Crore as at September 2011 & recorded an increase of 15%.
* **Agriculture advances** increased from ` 19131 Crore as at September 2010 to ` 21348 Crore as at September 2011 by exhibiting a growth of 12%.
* **Advances to Micro & Small Enterprises** increased from ` 12154 Crore as at September 2010 to ` 15790 Crore as at September 2011 showing a growth of 30%.
* **Weaker Sector advances** had gone up from ` 8070 Crore as at September 2010 to ` 11406 Crore as at September 2011, thereby registering a growth of 41%.
* **Overall CD Ratio** as at September 2011 for State as a whole was 73% and no district in Haryana had CD Ratio below 40% as at September2011.
* **DRI Advances** increased from ` 7.68 Crore as at September 2010 to ` 8.59 Crore as at September 2011, thus increased by ` 0.91 Crore by registering a growth of 12%.

**Referring to performance under Annual Credit Plan 2011-12**, Madam Ananthasubramanian mentioned that the achievement under Agriculture was 85%, MSE 107%, other PS 78% & overall achievement was 87%. She urged upon the bankers and LDMs to put in their best efforts to not only achieve ACP targets but exceed the same with a comfortable margin in the next quarter and also advised to avoid Data loss, if any.

The performance of banks under Govt. Sponsored Schemes, except **PMEGP** was not encouraging, she said.

She also mentioned that Micro financing had assumed greater importance & role of banks became more demanding. Upto September 2011, 44953 SHGs were Saving-linked & 27060 were credit-linked. The percentage of Women groups at 73% was an encouraging feature of Women Empowerment in the State of Haryana. She observed that 60% SHGs were credit linked. Thus, there was a need to reactivate the defunct SHGs besides credit linking more SHGs, she said.

Referring to the position of Recovery Certificates Madam Ananthasubramanian mentioned that 2755 cases involving ` 43.10 Crore were pending as at September 2011 against 2332 cases involving ` 34.42 Crore as at June 2011. She urged upon the State Government Authorities to create a conducive environment for recovery of banks duesThe suitable instructions be given to the Recovery Officers to make earnest efforts to bring down the pendency level of old Recovery Certificates cases by making effective use of the Haryana Agriculture Credit Operations & Misc. Provisions (Banks) Act (HACOMP Act). The recovery under Priority Sector Advances and Govt. Sponsored Schemes mainly PMRY/ PMEGP, SJSRY, SGSY to be improved further for recycling of loanable funds.

In her concluding remarks Ms Ananthasubramanian assured the State Government of full cooperation by member banks in discharging their responsibilities towards strengthening and uplifting the socio-economic conditions of the people of the State by surpassing all goals.

**Shri HS Chattha, Hon’ble Finance Minister, Haryana & Chief Guest of the 118th meeting of SLBC Haryana in his address welcomed** Smt. Usha Ananthasubramanian, Executive Director, PNB, senior officers from RBI/ Banks and Government Departments. He expressed his happiness to be amongst the members of SLBC forum. He informed that Haryana had made unmatched progress in each field and had become a front ranking State in the country. It had made progress especially in the fields of Agriculture, Education, Industries, Information & Technology, Tourism and Social Welfare and at the same time preserved its rich cultural heritage. It is a matter of great happiness that Haryana had been awarded “Krishi Karman” as the best performing State award for wheat for the year 2010-11.

Shri Chattha further mentioned that the State today had emerged as the fastest growing State and offers excellent investment opportunities being near to the National Capital and the Indira Gandhi International Airport. The State has impressive infrastructural facilities with well-developed Industrial Estates, road connectivity and rail network, reliable communication network and modern Technical Institutes. Haryana is an agrarian State but has succeeded in becoming a leading State in industrial growth. Topmost priority has been accorded by the State to industrial growth.

Commenting on the overall progress of banks in the State under Annual Credit Plan 2011-12 upto September 2011, he mentioned that more efforts are required from banks to lend liberally under agriculture, MSME and other components of Priority Sector. He further desired that Krishi Card facility be made available to all the non-defaulter willing farmers in the State.

He also requested the bankers to popularise the National Agriculture Insurance Scheme (NAIS), Weather Based Crop Insurance Scheme (WBCIS) and Modified National Agriculture Insurance Scheme (MNAIS), which are beneficial for the farmers.

Shri Chattha advised the Banks to take necessary steps for the revival of the sick units so that the infrastructure of such units should not go waste in the national interest. The period of 90 days as default on overdue payments (NPA time) should be extended.

Banks should make best use of Credit Guarantee Fund Trust **(**CGFTS) scheme for MSME sector. SIDBI should also indulge itself actively for grant of loans directly to SME sector under the scheme. Banks should hold customer meets on regular intervals for the mutual benefit of both bankers & customers.

He appealed to the bankers to reach each and every citizen so as to translate the concept of Financial and Credit Inclusion into reality and make Haryana an ideal and model State.

Banks should formulate credit schemes for the Women Empowerment and special incentives should be provided to women entrepreneurs. Besides this, the weaker sections of the society especially the scheduled castes and scheduled tribes be given special attention with a view to bring them at par with their other brethren in the mainstream. He further desired that banks should not charge interest more than 7% from BPL families on the lines of Agriculture Advances and if needed, matter be taken up with RBI.

In his concluding remarks, he called upon the Private Sector Banks to play an active role in providing credit under Govt. Sponsored Poverty Alleviation Programmes.

**Dr. Tarsem Chand, Director, Department of Financial Services, MOF, GOI** mentioned in his address that achievement of Banks under KCC issuance to non defaulter and willing farmers is not good. He further said that Service Area Plan was yet to be uploaded on website as per directions of MOF, GOI. Progress under Financial Inclusion Plan also needs to be stepped up. Lending to agriculture and other parameters need to be increased, said Dr. Chand.

**Shri K. Sayeed Ali, Chief General Manager, NABARD** mentioned in his address to the house that GOI has fixed target for credit flow to agriculture sector during 2011-12 at ` 4,75,000 Crore to achieve 4% growth in agriculture sector. As per the estimates of Planning Commission, the credit requirement of Agriculture Sector during the 12th plan period could be to the tune of ` 35 - 40 lakh Crore, which translates into ` 7 - 8 lakh Crore per year. All banks including the cooperative credit institutions need to gear up to meet these targets.

Banks had been able to achieve only 85% of the half yearly targets under agriculture credit & have to make additional efforts for adequate credit flow to Agriculture Sector. He suggested the Banks to explore possibility of introducing the technology through which KCCs is linked with Smart Card/ mobile phone, which would facilitate the farmers to use the same for purchase of inputs etc. without visiting the branch.

He further mentioned that as per GOI instructions OD facilities upto ` 10000 is to be given in the savings account of all rural families having no agriculture land. Some banks had already formulated such scheme and requested other banks to also devise similar schemes.

CGM, NABARD requested all bankers to scale up implementation of Joint Liability Group programme so that such farmers could be brought under the banking fold.

He further mentioned that the Govt. of A.P. had promulgated an ordinance in June 2011 to facilitate financing tenant farmers, Oral Lessees and Share croppers by financial institutions. The ordinance envisages issue of “**Loan and other Benefits Eligibility Card**” to such farmers to enable them to access bank credit and claim benefit of input subsidy, crop insurance etc. and the Government of Haryana may consider enactment of similar legislation in the state.

Shri Ali suggested that Commercial Banks and RRBs should affiliate the PACs with them for lending through them to largest outreach in the rural areas. For creation of critical rural infrastructure, NABARD had opened a separate window viz. NABARD Infrastructure Development Assistance (NIDA). This facility is available outside RIDF and assistance can be availed by Govt. Departments, Corporations and even private entrepreneurs. He further mentioned that Grant Assistance is available from NABARD for promotion/ linkage of SHGs, Capacity building programmes, skill training for micro enterprise development etc. NABARD provides grant for the eligible activities, Commercial Banks - 60%, Cooperatives and RRBs - 80%.

After Shri Ali concluded his address, the discussion on Agenda Items was initiated. The brief of the deliberations and the decisions taken are as follows:-

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| **ITEM NO. 1** | **CONFIRMATION OF MINUTES OF 117TH MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 10th AUGUST 2011.** |

The minutes of the 117th meeting of the State Level Bankers’ Committee, Haryana, held on 10.08.2011 were circulated/ emailed to all members vide Convener Bank’s letter dated 30.08.2011. As no comments were received by Convener Bank from any quarter, the house confirmed the minutes.

**ITEM NO. 2**

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| **ITEM NO. 2(i)** | **PROVIDING KCCs TO ALL NON DEFAULTER FARMERS** |

With a view to provide Krishi Cards to the Non-defaulter & willing Farmers as per instructions of Department of Financial Services, MOF, GOI, meeting of Bankers & Govt. Officials was convened on 20.08.2011 & 23.08.2011. Subsequently, a special SLBC Meeting was also held on 12.09.2011 to chalk out the strategies for providing KCCs to non-defaulter farmers by 15.10.2011.

While reviewing position of 71576 fresh KCCs during the above drive upto 15.10.2011, Financial Commissioner & Principal Secretary (Agriculture), Haryana observed that the progress in Ambala, Kurukshetra, Panipat, Bhiwani & Mewat was not upto the mark and desired that more efforts be made to increase KCC lending. He also suggested that the dead line for the issuance of KCCs to the non-defaulter willing farmers has already expired on 15.10.2011 and needs to be extended further. He suggested that adequate publicity be given as list of non-defaulter & willing farmers is not readily available with any department.

After due deliberations, the house decided to extend the dead line by 15.12.2011 to cover all farmers with KCCs. The Chairperson expressed her concern over the performance of Panchkula & Jind districts as no camps were held in these districts. GM, PS & LB Division, PNB mentioned that PNB branches are on campaign mode and two mega camps are being held shortly.

LDM Panchkula informed that despite publicity, farmers in the area are not coming forward for KCCs as the cost of land is very high and the loan amount per Acre is low. He mentioned that out of approximately 200 farmers in a Kissan Ghosthi organized in the district, only 2-3 farmers came forward for KCC facility.

As regards identification of non KCC holder farmers, the FC & PS (Agriculture) suggested that on the lines of identification of IRDP beneficiary, banks & Department of Agriculture can give publicity in the cluster of villages. Banks can also consult Dy. Director (Agriculture) working at each district headquarters. He further stated that instructions have already been issued to all the Dy. Commissioners on 13.09.2011. FC & PS (Agriculture), Haryana was requested that the instructions to Dy. Commissioners be sent to put the information of Service Area Plan on the District Website by 25.11.2011.

The Director, IF & CC, Haryana mentioned that e-payment system is already working. Out of 21 Lakh pension beneficiaries, 18 lakh are getting e-payments. Reconciliation is being done for the difference of 3 lakh pension beneficiaries. All the beneficiaries of State Government Schemes will start getting payments through electronic mode shortly.

**ACTION: ALL BANKS/ DIF & CC HRY.**

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| **ITEM NO. 2(ii)** | **NEW STAR RATING – NO. OF CROP LOAN ACCOUNTS** |

All the member banks were requested to provide KCC Data to Convener Bank by 5th of succeeding month positively.

**ACTION: ALL BANKS**

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| **ITEM NO. 3** | **STATUS REPORT OF ISSUES FLAGGED IN 117TH MEETING OF SLBC HARYANA HELD ON 10.08.2011.** |
| **ITEM NO.3(i)** | **MANAGEMENT OF LAND UNDER LEASE ARRANGEMENT IN THE EVENT OF DEFAULT IN REPAYMENT OF LOAN.** |

The Financial Commissioner & Principal Secretary (Agriculture), Haryana during deliberations on the issue mentioned that banks are bound to follow RBI guidelines but he was apprehensive if said provision may not remain in papers only. He also mentioned that Agriculture Debt Waiver & Debt Relief Scheme (ADWDRS – 2008) has already vitiated the recovery atmosphere in the state, so the bankers need to take effective steps to recover dues from defaulting farmers.

**ACTION: ALL BANKS**

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| **ITEM NO. 3(ii)** | **FINANCIAL LITERACY IN SCHOOL CURRICULUM** |

The house was informed that no decision has yet been received from the Office of the Secretary, Board of School Education, Haryana. The Director, IF & CC, Haryana was again requested to follow up with the concerned quarter for the early decision in the matter.

**ACTION: DIF &CC, HARYANA**

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| **ITEM NO. 3(iii)** | **DEBT SWAP SCHEME – RAISING THE LIMIT FROM** `**50,000/- TO** `**1,00,000/-** |

**&**

**ITEM NO. 3(iv) PROGRESS UNDER DEBT SWAP SCHEME**

The house was informed that some Public Sector Banks like Bank of Baroda, Canara Bank, UCO Bank, Allahabad Bank, Andhra Bank, Syndicate Bank etc. and Private Sector Banks other than HDFC Bank have not yet approved the raising of Debt Swap Limit from `50,000/- TO `1,00,000/-.

The FC & PS (Agriculture), Haryana mentioned that it is a very good & well conceived scheme. The limit of `1,00,000/- though inadequate to bring the farmers out of the clutches of Money Lenders but it should be respected by each bank. The scheme has already been approved by the house. The banks, which are yet to approve the enhancement, should do it expeditiously. The Controlling Heads of such banks were requested to ensure that enhancement of Debt Swap Limit from `50,000/- to `1,00,000/- should form an Agenda Item in the next meeting of respective Boards.

General Manager, PNB mentioned that Convener Bank should take up with the General Manager (Priority Sector) of such banks for early approval of the enhanced limit.

DGM, RBI, Chandigarh pointed that that by next SLBC Meeting, banks & LDMs to identify the farmers who are eligible under Debt Swap. For this Awareness Camps should be organized and more publicity of the scheme be made. He desired that bank-wise progress made with regard to the implementation of Debt Swap Limit be placed before the house in next SLBC meeting.

It was also suggested by the Convener Bank that banks can also go in for random exercise of Debt Swap Implementation by covering one block in each district.

The FC & PS (Agriculture), Haryana also expressed his displeasure over the dismal performance of Private Sector Banks & Cooperative Banks. The good work done by OBC & PNB was appreciated.

**ACTION: ALL BANKS/ CONVNEER BANK**

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| **ITEM NO. 4** | **PROVIDING BANKING SERVICES IN EVERY UNBANKED VILLAGE HAVING POPULATION OF OVER 2000 BY MARCH 2012** |

The house was informed that out of 1838 identified unbanked villages with population more than 2000, banks have covered 1487 unbanked villages upto October 2011. In the 3rd Steering Committee Meeting of SLBC held on 21.10.2011, banks committed to cover the remaining 351 unbanked villages by January 2012 as resolved by the house in the 117th meeting.

**ACTION: ALL BANKS WITH FIP RESPONSIBILITY.**

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| **ITEM NO. 4(i)** | **EVOLVING ACTION PLAN FOR REMAINING UNBANKED VILLAGES WITH POPULATION 1000-2000** |

The realignment of 1716 villages with population 1000-2000 made by the LDMs was informed to the house. The DIF & CC, Haryana mentioned that the allocation of Service Area to the banks is very old and needs to be revisited with the opening of branches of Public Sector Banks & Private Sector Banks. To this it was resolved by the house that reallocation of service area for specific purposes can be done at BLBC/ DCC level to cover all banks.

The GM, PS & LB Division, PNB, HO: New Delhi informed that as per the recent guidelines dated 21.10.2011 of Department of Financial Services, MOF, GOI, Gram Panchayats will be the base for the allocation of Service Area to the banks operating in a particular district for the purpose of Financial Inclusion.

The DGM, RBI, Chandigarh informed that College of Agriculture Banks, Pune is holding a State Level Workshop on FIP on 22.11.2011 for all the Controlling Heads of Banks in the State of Haryana and requested them to ensure their participation.

**ACTION: BANKS/ CONVENER BANK**

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| **ITEM NO. 4(ii)** | **SWAPPING OF VILLAGES** |

The House was informed that the matter of swapping of 16 villages from **State Bank of Patiala** to **PNB** for FIP has been taken up by the Convener Bank with concerned LDMs to first get it approved in the DCC meeting and thereafter refer the matter to SLBC alongwith the recommendations of DCC for approval.

**ACTION: LDM JIND, ROHTAK & FATEHABAD**

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| **ITEM NO. 5** | **AGRICULTURE DEBT WAIVER & DEBT RELIEF SCHEME (ADWDRS), 2008 - GRANTING OF FRESH LOANS** |

**5.1 Debt Waiver**

**&**

**5.2 Debt Relief**

While reviewing the progress, it was observed that banks are not covering all beneficiaries of ADWDRS-2008 as only 26% & 59% of the farmers have been benefitted under Debt Waiver and Debt Relief respectively thus there is need to improve upon the performance.

The FC & PS (Agriculture), Haryana pointed out that in every meeting the performance of Private Sector Banks being reported as Nil, is not appreciable as they are part & parcel of the Banking System in the State of Haryana, thus have to deliver. The change in the mindset of the bankers is needed. The beneficiaries of ADWDRS-2008 should be welcomed and treated at Par with the fresh borrowers.

**ACTION: ALL BANKS**

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| **ITEM NO. 6:** | **ELECTRONIC BENEFIT TRANSFER (EBT) FOR GOVERNMENT SCHEMES** |

Shri Roshan Lal, FC & PS (Agriculture), Haryana mentioned that only in District Hissar the scheme is doing well. In other districts, due to differential rate of remuneration being paid to the Banking Correspondent Agents, the beneficiaries are a harassed lot. The Service Providers should devote more time in the villages and provide quality services to the beneficiaries who are old persons.

Dr. Tarsem Chand, Director, DoFS, MOF, GOI pointed out that Boards of concerned banks can decide about the remuneration.

**ACTION: SOCIAL JUSTICE & EMPOWERMENT DEPTT. HARYANA & BANKS**

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| **ITEM NO. 7** | **CENTRAL SCHEME TO PROVIDE INTEREST SUBSIDY ON EDUCATION LOAN** |

The House was informed that with a view to resolve the issue of appointment of Competent Authority to issue Income Certificate to the parents of economically weaker sector (EWS) students, a meeting was convened on 08.11.2011 by Director, Institutional Finance & Credit Control, Govt. of Haryana. In the meeting it was decided that:

**“The Notification issued by the Chief Secretary to Govt. of Haryana vide letter no. 22/28/2003-3G.S.-III dated 30.01.2004 (Para no. 8) is applicable for competent authority to issue Income Certificate for Central Scheme to provide Interest Subsidy on Education Loan.”**

A copy of the above notification dated 30.01.2004 was sent to all the Member Banks vide Convener Bank letter dated 04.06.2011.

The above decision has already been conveyed to the Member Banks vide Convener Bank letter dated 15.11.2011 for necessary action at their end.

**ACTION: ALL BANKS**

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| **ITEM NO. 7(i):** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME** |

During the review it was observed that achievement of PNB was the highest followed by OBC & SBI. The Chairperson of the meeting observed with concern that there was steep decline in the outstanding of SBI & Allahabad Bank and advised these banks to check the data and send their report to Convener SLBC.

The Director, Department of Financial Services, MOF, GOI mentioned that as desired by the Hon’ble Finance Minister, Haryana, banks should be liberal in extending education loans to girl students for pursuing their higher studies and also extend concession in Rate of Interest. On this the Chairperson desired that in the next SLBC meeting bank-wise data on funding to girls/ women under Education Loan Scheme be placed before the house.

**ACTION: SBI, ALLAHABAD BANK & ALL OTHER BANKS**

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| **ITEM NO. 8:** | **SETTING UP OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs) UNDER SGSY.** |

On the issue of setting up of RSETIs in the State of Haryana, Shri Ram Niwas, IAS, FC&PS, Rural Development, Govt. of Haryana informed the house that possession of land in 2 districts namely Mewat and Rewari has been taken by the bank for the purpose. He further stated that the LDMs of the remaining districts should take up with Dy. Commissioners/ ADC/ concerned department of the districts. In case of any difficulty, matter can also be referred to the office of Director, Rural Development or to his office.

LDM Karnal informed that land has been given for setting up of RSETI at Karnal and MoA will be signed shortly.

**ACTION: ALL LDMs EXCEPT MEWAT & REWARI**

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| **ITEM NO: 9** | **FINANCIAL LITERACY AND CREDIT COUNSELING**  **CENTRES (FLCCs)** |

The house was informed that Convener Bank has received the communication from Gurgaon Gramin Bank about the closure of their FLCC at Rewari. However, the bank has been advised to get the same approved in the DCC meeting.

The representative from Syndicate Bank informed that efforts are on to identify a counsellor for the opening of a FLCC on New Model at Mewat. So far as opening of FLCC at Gurgaon is concerned, he mentioned that due to high rentals at the Centre, suitable premises could not be finalized. To this the DGM, RBI, Chandigarh suggested that FLCC can be opened in the nearby/ adjoining area of Gurgaon as it is time bound. He advised that FLCC at Gurgaon should be opened before the next SLBC meeting.

The LDM Mewat informed the house that only 5 banks are operating in the district and requested the banks which do not have any branch in their district to open their branches in the district for contributing to the growth of the district.

The house also observed that no progress was reported by FLCCs at Faridabad & Mewat districts besides incomplete information provided by other FLCCs. All LDMs to ensure timely and complete information to SLBC.

**ACTION: SYNDICATE BANK, GGB & LDMs**

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| **ITEM NO. 10** | **REVIEW OF PERFORMANCE AS AT THE END OF SEPTEMBER 2011 (COMMERCIAL BANKS AND RRBs)** |

The performance of banks under key parameters was covered in the address of chairperson to the house. No action point emerged except impressing upon banks to step up pace of lending under DRI.

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| **ITEM NO. 11** | **REVIEW OF PROGRESS UNDER DRI ADVANCES VIS-À-VIS TARGETS** |

The house observed that the achievement of banks was not in consonance with the prescribed target of 10 DRI loans per rural branch per quarter. The achievement as at September 2011 was only 1395 accounts in respect of 923 Rural Branches. All the Member Banks were requested to step up lending under DRI scheme.

**ACTION: ALL BANKS**

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| **ITEM NO. 12** | **NATIONAL GOALS** |

It was observed with satisfaction that all the National Goals were achieved except DRI. As mentioned above all banks were requested to step up pace of lending under DRI Scheme.

**ACTION: ALL BANKS**

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| **ITEM NO. 12.1** | **CD RATIO OF FINANCIAL SYSTEM: (COMMERCIAL BANKS, RRBs, COOPERATIVE BANKS WITH RIDF)** |

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| **ITEM NO. 12.2** | **CREDIT + INVESTMENT IN STATE GOVT. BONDS TO DEPOSIT RATIO:** |

Though no district recorded CD Ratio less than 40% but LDMs of Rewari, Sonepat, Narnaul, Ambala, Rohtak & Gurgaon districts need to enhance CD Ratio of their district to national benchmark. Similarly, the banks with CD Ratio less than 40% also need to increase the same to desired level.

**ACTION: CONCERNED LDMs/BANKS**

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| **ITEM NO. 13** | **PERFORMANCE UNDER ANNUAL CREDIT PLAN 2011-12** |

The overall achievement under Annual Credit Plan as at Sept 2011 was 87% of the targets. Under Agriculture the achievement was 85%, other Priority Sector 78%, however, under MSE the achievement was 107%. The CGM NABARD mentioned that in the previous year banks have been achieving pro-rata targets and requested the banks to step up the pace of lending under different segments of Priority Sector so that targets for the quarter ending December 2011 and March 2012 are positively achieved.

**ACTION: ALL BANKS?LDMs**

**ITEM NO. 13.1: REVIEW OF PRODUCTION CREDIT VIS-À-VIS INVESTMENT CREDIT**

The Banks were requested to lend more under Investment Credit which will help in creation of infrastructure in Agriculture Sector for the overall growth of this sector.

**ACTION: ALL BANKS**

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| **ITEM NO. 14** | **GOVERNMENT SPONSORED PROGRAMMES** |

**ITEM NO. 14(i): SWARAN JAYANTI GRAM SWAROZGAR YOJNA**

**(SGSY)**

While reviewing the performance under the scheme, the FC & PC (Rural Development), Haryana commented that performance in District Jhajjar, Mewat, Sirsa & Yamunanagar was not satisfactory and needed improvement. He desired that sanction & disbursement of the cases sponsored to the bank branches be expedited. The General Manager, PS & LB Division of Convener Bank called upon LDMs of Punjab National Bank to dispose of the pending cases promptly.

**ACTION: ALL BANKS/ RURAL DEV. DEPTT, HRY/CONVENER BANK/ LDMs**

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| **ITEM NO. 14 (ii)** | **NATIONAL RURAL LIVELIHOOD MISSION (NRLM)** |

The item was only for the information of house.

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| **ITEM NO. 14 (iii)** | **PRIME MINISTER’S EMPLOYMENT GENERATION PROGRAMME (PMEGP**) |

The house was informed that as against the target of Rs. 12.61 Crore of margin money disbursement, banks have disbursed Rs 10.09 Crore in 492 cases. The guidelines issued by KVIC in terms of which 100% physical verification of each case before the release of Margin Money Subsidy in each case is to be done. No interest is to be given on the Term Deposit of Margin Money of each case and no interest is to be charged on the equal loan amount disbursed. It was resolved in the meeting that all the pending cases be disposed of by 15.12.2011 as fiscal being the terminal Year of the PMEGP.

**ACTION: ALL BANKS KVIC/KVIB/DIC**

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| **ITEM NO. 14(iv)** | **SWARAN JAYANTI SHAHRI ROZGAR YOJNA (SJSRY)** |

The performance of the banks under the scheme was adjudged as negligible during the period under review. The representative from SUDA informed that funds from the Central Government were received in September 2011 and the same will be distributed amongst the districts shortly. The house was assured that targets will be achieved. The official from SUDA also requested that banks should sanction loan upto Rs. 2,00,000 so that more beneficiaries are covered under the scheme.

**ACTION: ALL BANKS & SUDA**

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| **ITEM NO. 14(v)** | **IMPLEMENTATION OF THE RECOMMENDATIONS OF THE HIGH LEVEL COMMITTEE TO REVIEW LEAD BANK SCHEME – CONSTITUTION OF SUB-COMMITTEES** |

In the meeting it was suggested that NABARD and Social Justice & Empowerment Department, Haryana be made regular members of the committee on FIP.

The Chairperson of the meeting mentioned that periodicity of the meeting should be linked with the importance of the issue. The meeting of the sub-committee on FIP should be held on the monthly basis. The proceedings of these meetings be put up to the SLBC forum.

The house approved the constitution of Sub-Committees as proposed in the Agenda with the above amendments.

**ACTION: CONVENER BANK**

**ITEM NO. 14 (vi): SELF HELP GROUPS (SHGs)**

The number of SHGs maintaining Saving Fund Account has increased by 5146 as at September 2011 showing a growth of 13% compared to the position of corresponding period last year. Similarly, the Credit Linkage of SHGs has grown by 11% and needs further improvement. The house observed with satisfaction that out of total no. of SHGs in the State, 73% are Women SHGs.

The CGM, NABARD mentioned that some training programmes for SHGs can be organized in the districts in association with DDMs of NABARD for which financial assistance is also provided.

**ACTION: ALL BANKS/LDMs/NABARD (DDMs)**

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| **Item No. 15(i)** | **RECOVERY UNDER PRIORITY SECTOR ADVANCES** |

The overall recovery has improved by 2pps during the period under review compared to the position of corresponding last year. However there is scope for improvement as timely recovery of dues is essential for recycling of funds.

**ACTION: ALL BANKS**

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| **Item No. 15(ii)** | **RECOVERY UNDER GOVT. SPONSORED SCHEMES** |

Under Govt. Sponsored Schemes, there is decline in recovery position during the period ended Sept 2011, compared to the position of corresponding period of last year. It was suggested that sponsoring agencies, like DIC, DRDA, KVIC and LDMs should make joint recovery efforts to improve the position in the period to come.

**ACTION: SPONSORING AGENCIES & LDMs**

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| **ITEM NO. 15 (iii)** | **RECOVERY UNDER HACOMP ACT** |

On the position of recovery under HARCOMP ACT, the house observed that the no. of cases pending as at September 2011 stood at 2755 involving Rs. 43.10 Crore despite the disposal of 117 cases amounting to Rs. 1.74 Crore. The chairperson expressed her concern over the large no. of cases pending for more than 1 year. It was suggested that the position of cases filed under HARCOMP ACT in each district are put on the District Web Site and efforts be made to clear these cases fast.

The LDM, Gurgaon mentioned that the Tehsildars of the district are not accepting the RCs. Therefore, no progress has been made. The Revenue Department, Haryana was requested to take up the matter with the concerned Dy. Commissioners. The Convener Bank was also requested to take up the matter with Financial Commissioner (Revenue), Haryana on the slow disposal of cases filed under HARCOMP ACT.

**ACTION: REVENUE DEPTT. HRY/ CONVENER BANK**

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| **ITEM NO. 16** | **INTEREST SUBSIDY SCHEME FOR HOUSING THE URBAN POOR (ISHUP)** |

From the progress of the cases sanctioned under the scheme, it was observed that pendency in respect of District Bhiwani, Panchkula & Yamunanagar is high. However, the representative from SUDA reported that the progress is improving. LDM Yamunanagar & Karnal informed that due to non-compliance of terms & conditions, sanctioned cases could not be disbursed.

As regards financing under the scheme in Abadi-deh areas, it was resolved that SUDA should send a detailed case to SLBC for discussion in the Sub-Committee meeting. The Director, DoFS, MOF, GOI advised that matter be taken up with National Housing Bank. In the already sanctioned cases, claims be lodged with NHB by the banks. He mentioned that Convener SLBC should follow up the matter with NHB.

**ACTION: ALL BANKS, SUDA, CONVENER BANK & NHB**

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| **ITEM NO. 17** | **SWAROZGAR CREDIT CARD SCHEME (SCC) – NODAL AGENCY: NABARD** |

It was observed by the house that only 5 banks have issued Swarozgar Credit Cards. CGM, NABARD informed that a target of 25000 has been conveyed to the Convener Bank and the same should be translated into bank-wise targets and progress be reviewed accordingly.

**ACTION: ALL BANKS/ CONVENER BANK**

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| **ITEM NO. 18** | **ADVANCES TO INDUSTRIAL SECTOR** |

**ITEM NO. 18.1:** **FLOW OF CREDIT TO MICRO, SMALL & MEDIUM ENTERPRISES (MSMEs)**:

During the review it was informed that the growth in the number of accounts of Micro Enterprises is 15% against the target of 10% and the share of advances to Micro Enterprises in the MSME is 38%. More efforts are required to achieve the targets for the period ending March 2012. The Dy. General Manager, RBI, Chandigarh mentioned that analysis of data should be made on the following three parameters:-

* The share of advances to Micro enterprises should be 55% of MSE advances by year end.
* No change.
* Y-o-Y growth of 20% in credit to MSE segment.

**ACTION: ALL BANKS & CONVENER BANK**

**ITEM NO. 18.2: EXTENDING FORMAL CREDIT TO NEW UNITS**

It was observed from the progress report that performance under formal credit to new units is not satisfactory.

It was suggested that the agenda items should be restructured as per task Force on MSME recommended by TKA Nair Committee

**ACTION: CONVENER BANK**

**ITEM NO. 18.3: SPECIALIZED SSI/SME BRANCHES**

The house was informed that 53 specialized SSI/ SME Branches in Haryana had sanctioned ` 323.03 Crore in 1115 cases during the year ended Sept. 2011 and disbursement has been made in 1088 cases amounting to ` 282.53 Crore, including cases pertaining to previous quarters. A total outstanding advance as at Sept. 2011 stood at ` 2250.21 Crore in 16245 accounts.

The Controlling Heads of Banks who have specialized branches were requested to advise the branches suitably for increasing the flow of credit to SME Sector.

**ACTION: CONTROLLING HEADS OF SPECIALIZED SME BRANCHES**

**ITEM NO. 18.4: POSITON OF SICK SMEs**

On the position of sick SME units in the State of Haryana, it was observed by the house that large number of units have been identified as Non Viable. Only 3 cases out of 2274 units have been identified as viable, of which 2 are under nursing. It was emphasized by the house that reasons for non-viability of units be recorded & given while submitting the quarterly report to SLBC. Banks were also requested to take necessary steps for the revival of Sick SME units wherever found feasible as pointed out by Hon’ble Finance Minister, Haryana and Chief Guest of the meeting.

**ACTION: ALL BANKS**

**ITEM NO. 18.5: COLLATERAL FREE LOANS UPTO `** **10 LAKH TO MSE**

The Director, Institutional Finance and Credit Control, Govt. of Haryana mentioned that there is lot of scope for making collateral free loans in the State as per RBI guidelines. She mentioned that some banks are doing it and some are yet to achieve the target of 100% coverage of MSE units under the Scheme.

The DGM, RBI, Chandigarh pointed out that the progress of the banks be monitored in the sub-committee meeting and the report be placed in the next SLBC meeting as performance needs improvement.

**ACTION: ALL BANKS/ CONVENER BANK**

**ITEM NO.18.6: CREDIT GUARANTEE SCHEME OF CGTMSE**

Giving details of the cases covered by the banks under CGTMSE Scheme, it was observed that cases covered during the period up to Sept 2011 are lesser both in number & amount as compared to the corresponding period last year. Member banks were requested to make best use of the scheme.

**ACTION: ALL BANKS**

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| **ITEM NO. 18.7** | **FLOW OF INSTITUTIONAL CREDIT TO IDENTIFIED SSI CLUSTERS** |

It was observed by the Chairperson that the performance is not upto the mark in the identified cluster and needs improvement. The Lead District Manager, Yamunanagar informed the house that due to availability of Plywood from China, the financing to such units has been affected. The Lead District Manager Gurgaon also informed the house that a saturation stage has reached there, as all the units stand financed by the banks. The Chairperson mentioned that there is no point discussing the position of cluster in SLBC, rather position be reviewed in the meeting of Sub-Committee formed for MSME.

**ACTION: CONVENER BANK**

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| **ITEM NO. 19** | **CREDIT FLOW TO MINORITY COMMUNITIES UNDER PRIME MINISTER’S 15 POINT ECONOMIC PROGRAMME** |

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| **ITEM NO. 20** | **DATA ON MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS OF MEWAT AND SIRSA** |

On spurt in the flow of credit to Minority Community, the house was informed that position has improved due to inclusion of Sikhs as Minority Community by one bank, which was excluded earlier. The member banks were requested to scrutinize the data before submission to SLBC to avoid any statistical loss.

**ACTION: ALL BANKS**

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| **ITEM NO. 21** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES** |

Banks were requested to extend more credit to women beneficiaries to contribute in the drive of Women Empowerment.

**ACTION: ALL BANKS**

**ITEM NO.22: HOUSING FINANCE**

The Chairperson pointed out that there was decline in outstanding Housing loans of Gurgaon Gramin Bank, State Bank of Patiala & HDFC Bank. These banks were requested to examine the reasons for decline in outstanding and send the report to Convener (SLBC).

The Chairperson also desired that in the event of non-receipt/ reporting of data, the Convener Bank should mention that data not received instead of Zero in the respective columns of Annexures.

The Director, DoFS, MOF, GOI informed that 1% interest subvention is available on Housing Loans upto Rs. 15 Lakhs where the unit cost is Rs. 25 lakhs. He impressed upon the banks to take benefit of this scheme and prefer claims with the National Housing Bank in the eligible cases.

**ACTION: ALL BANKS**

**ITEM NO 23: NATIONAL AGRICULTURE INSURANCE SCHEME (NAIS)**

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| **ITEM NO. 23(i)** | **IMPLEMENTATION OF WEATHER BASED CROP INSURANCE SCHEME (WBCIS) IN PADDY CROP ON PILOT BASIS DURING KHARIFF, 2011** |

The house was informed that in the 3rd Steering Committee Meeting held on 21.10.2011 the reasons for resentment amongst the farmers against Weather Based Agriculture Insurance Scheme (WBCIS) were discussed and it was resolved that due publicity to the newly launched Agriculture Insurance Schemes be given to the farmers & awareness camps be organized by involving Kissan Unions.

The Director General (Agriculture), Haryana informed the house that for Rabi Season - three crops namely Gram, Mustard and Barley will be notified shortly. For WBCIS, four new blocks – Gohana, Bhawanikhera, Auda & Bawal have been identified. Under Modified Agriculture Insurance Scheme, district Jind & Rohtak will be notified for implementation with the concurrence of Govt. of India.

He called upon the Bankers’ particularly the Cooperative Banks to give more publicity to the Agriculture Insurance Scheme to make these schemes more popular amongst the farmers so that non-loanee farmers are also trapped.

**ACTION: AICL & ALL BANKS**

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| **ITEM No. 24:** | **NATIONAL HORTICULTURE MISSION/ NATIONAL HORTICULTURE BOARD** |

During discussions on the issue it was informed to the house that out of 12 cases/ proposals received by National horticulture Board only One case has been processed. However the representative of the board informed that now all the cases have been processed, He further informed that cases of more than 10 acres land are now received by the board and below 10 acre cases are received by Department of Horticulture under NHM Scheme and cases of post harvesting management scheme are directly processed by their Head Office.

It was observed by the house that there was no representative from NHM/ Department of Horticulture, Haryana and this matter be taken up with them to ensure their presence in the meetings in future.

**ACTION: NATIONAL HORTICULTURE BOARD & HORTICULTURE DEPTT., HARYANA**

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| **ITEM NO. 25:** | **YEARLY CALENDAR OF HOLDING SLBC MEETINGS** |

The House was informed that SLBC Portal has been developed by the Convener Bank and banks were requested to push/ upload the data for the quarter ended June 2011 & September 2011 on the portal. However, some of the banks have yet not done so. They should upload the data forthwith. The Members were also requested to submit the data for the quarter ending December 2011 through both channels i.e ways, on Web Portal as well as through Hard Copy latest by 15.01.2012 as 119th Meeting of SLBC Haryana will be held on 15.02.2012.

**ACTION: ALL BANKS**

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

The Chairperson of the meeting desired that banks should follow the time line for submission of SLBC data to SLBC Secretariat and Convener Bank to take up the matter with the defaulting banks. GM, PS&LB Division, HO of Convener Bank informed the house that sometime ad-hoc data is sought from the banks for submission to RBI or Ministry of Finance and the same is not submitted to the Convener Bank. He requested the member banks to develop a system for submitting the data in reasonable time for sending to RBI or Ministry of Finance.

**ACTION: ALL BANKS**

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| **ITEM NO. : 27** | **INDIRA GANDHI MATRITVA SAHYOG YOJNA (IGMSY)** |

The item was only for the information of the house.

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| **ITEM NO. 28** | **INSTALLATION OF ATMS IN FINANCIAL INCLUSION VILLAGES – APPROVAL OF COMMON VENDOR** |

The house was informed that a proposal from LDM Mewat for installation of ATMs in 39 Rural Centres through common vendor has been received for approval by SLBC.

After the discussion, it was resolved that matter be discussed in the DCC meeting and after getting feedback from each bank operating in the district, a considered view be taken.

The DGM, RBI, Chandigarh said that it is a decision of each bank and SLBC has not to decide it. However, the inter-operatibility of BCs in Mewat is to be explored.

**ACTION: LDM MEWAT & CONCERNED BANKS**

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| **ITEM NO. 29** | **FINANCING OF TENANT FARMERS/ ORAL LESSEES AND SHARE CROPPERS - LEGISLATIVE PROVISION** |

The item has already been discussed under Item no. 2. However, CGM, NABARD informed that their office has provided a copy of the legislation passed by Andhra Pradesh Government for financing Tenant Farmers/ Oral Lessees and has requested the Director General (Agriculture), Haryana for similar legislation for the State of Haryana.

**ACTION: DIRECTOR GENERAL (AGRICULTURE), GOVT. OF HARYANA.**

The meeting ended with a Vote of Thanks to the chair proposed by Shri Nihal Singh Kasnia, DGM, Oriental Bank of Commerce.

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***List of***

***118th Meeting of SLBC******(Hry) held on 14.11.2011***

***held at Hotel Mountview Chandigarh***

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| --- | --- | --- |
| **Sr.**  **No.** | **Name & Designation** | Bank/ Department |
|  | **Chairperson** | |
| 1 | Madam Usha Ananthasubramanian, Executive Director | Punjab National Bank |
|  | **Chief Guest** | |
| 2 | * Shri HS Chattha, Hon’ble Finance Minister | Finance Department, Govt. of Haryana |
|  | **State Govt. Senior Officials** | |
| 3 | * Shri Roshan Lal, IAS | Financial Commissioner & Principal Secretary (Agriculture), Haryana |
| 4 | * Shri Ram Niwas, IAS | Financial Commissioner & Principal Secretary, (Rural Development), Haryana |
| 5 | Dr. Tarsem Chand, Director | Deptt. of Financial Services, Ministry of Finance, Govt. of India |
| 6 | * Shri Ashok Yadav, IAS | Director General (Agriculture), Haryana |
| 7 | Madam Kusum Bansal, IRS | Director ( IF & CC), Haryana |
|  | **RBI/ NABARD/NATIONAL HOUSING BANK** | |
| 8 | Shri MR Garg, Dy. General Manager | Reserve Bank of India, Chandigarh |
| 9 | Shri K. Sayeed Ali, Chief General Manager | NABARD |
| 10 | Shri BBS Bisht, AGM |
| 11 | Shri Lalit Kumar, Dy. General Manager | National Housing Bank |
|  | **Convener Bank** | |
| 12 | Shri G. Banerjee, General Manager, PS & LB Division, HO: New Delhi | Punjab National Bank |
| 13 | Shri AK Roy Choudhary, FGM & Convener SLBC (Haryana) |
| 14 | Shri SS Bhatia, FGM, Ludhiana & Convener SLBC (Punjab) |
| 15 | Shri KM Gupta, AGM, FGM Office, Chandigarh |
| 16 | Shri Ramesh Thakur, Chief Manager, FGM Office, Chandigarh |
| 17 | Shri Divyang Rastogi, Chief Manager, FGM Office, Chandigarh |
| 18 | Shri Pramod Pandey, Chief Manager, FGM Office, Chandigarh |
| 19 | Shri DV Sharma, Senior Manager, FGM Office, Chandigarh. |
| 20 | Ms. Neeru Sahota, Manager, FGMO, Chd. |
|  | **State Government/Boards/Corporations/Other Institutions** | |
| 21 | Shri Pradeep Ranjan, Additional Director | Industries, Haryana |
| 22 | Shri Pawan Kumar, RO | IF & CC, Haryana |
| 23 | Shri Jag Raj Dandi, DDA (TR) | Agriculture Deptt. |
| 24 | Shri Noor Mohd., S.A. |
| 25 | Madam Kanta Gambhir, Superintendent | Revenue Department |
| 26 | Shri Devinder Singh, P.O. | Rural Development Department |
| 27 | Shri Sushil Kumar, Accountant | SUDA/ SJSRY |
| 28 | Shri Arvind Kumar, Dy. Director | Khadi & Village Industries Commission |
| 29 | Shri Arun Kumar, E.I. |
| 30 | Shri Durga Das Garg, SRO | HSCFDC |
| 31 | Shri Rajendar Parmar, D.M. (H.O.) |
| 32 | Shri JB Singh, Asstt. Director | National Horticulture Board |
| 33 | Shri Rakesh Kumar, Horticulturist |
| 34 | Shri Rajesh. D, Regional Manager | National Agriculture Insurance Company of India Ltd. |
|  | **Public Sector Banks** | |
| 35 | Shri RK Nagpal, Asstt. General Manager | SBI |
| 36 | Shri Nagesh Chandra, AGM |
| 37 | Shri Anil Grover, Chief Manager |
| 38 | Shri GD Kotgire, DGM ( D & RB) | SBOP |
| 39 | Shri AK Srivastava, Manager | State Bank of Hyderabad |
| 40 | Shri Ravinder Atreya, Dy. Manager | State Bank of Bikaner & Jaipur |
| 41 | Shri Ved Parkash, A.M. | State Bank of Travancore |
| 42 | Shri SS Bedi, Zonal Manager | Punjab & Sind Bank |
| 43 | Shri Nihal Singh Kasnia, Dy. General Manager | Oriental Bank of Commerce |
| 44 | Shri Jagdish Narang, Dy. Zonal Head II | UCO Bank |
| 45 | Shri KV Sathyanarianan, Asstt. General Manager | Union Bank of India |
| 46 | Shri PK Aggarwal, Sr. Manager |
| 47 | Shri RC Narayan, DGM | United Bank of India |
| 48 | Shri Umesh Chander, Chief Manager |
| 49 | Shri Sheel Ranjan, Chief Manager | Allahabad Bank |
| 50 | Shri Raj Kumar Khera, CM | Andhra Bank |
| 51 | Shri TR Kalra, Chief Manager | Bank of Baroda |
| 52 | Shri Sunil Sharma, Chief Manager | Bank of India |
| 53 | Shri DP Bhosale, Chief Manager | Bank of Maharashtra |
| 54 | Shri Arun Kumar Verma, Dy. General Manager | Canara Bank |
| 55 | Shri MM Kashyap, Chief Manager | Central Bank of India |
| 56 | Shri MK Kaura, A.M. |
| 57 | Shri VS Karthikiyan, Dy. General Manager | Corporation Bank |
| 58 | Shri BS Dinesh, Manager |
| 59 | Shri Manoj Kumar, Manager | Dena Bank |
| 60 | Shri NK Sharma, Chief Manager | Indian Bank |
| 61 | Shri Easwaran. S, Asstt. General Manager | Indian Overseas Bank |
| 62 | Shri Ashish Chaudhary, Asstt. General Manager | IDBI Bank |
| 63 | Shri Vinod Seth, Chief Manager | Syndicate Bank |
| 64 | Shri Dev Raj, Manager |
| 65 | Shri Ranjeev Bansal, Manager (Agri.) | Vijaya Bank |
|  | **Private Sector Banks** | |
| 66 | Shri Kawal Jeet Singh, DVP | AXIS Bank |
| 67 | Shri Varun, AVP |
| 68 | Shri Jasjeet Singh Katial, Vice President | HDFC Bank Ltd. |
| 69 | Shri RM Rajendran, Zonal Manager | ICICI Bank |
| 70 | Ms. Saira Ziauddin, AGM |
| 71 | Shri Jitender Shukla, Regional Manager |
| 72 | Shri Sunit Kumar, Chief Manager | J&K Bank |
| 73 | Shri Alen K. Varghese, Senior Manager | Federal Bank |
| 74 | Shri Varun Aggarwal, Sr. Manager | Kotak Mahindra Bank |
| 75 | Shri Jatinder Singh Sodhi, Manager |
|  | Absent | **Karnataka Bank** |
|  | Absent | **Yes Bank** |
|  | Absent | **Karur Vyasa Bank Ltd.** |
|  | Absent | **Nainital Bank Ltd.** |
|  | Absent | **IndusInd Bank** |
|  | **Regional Rural Banks** | |
| 76 | Shri HV Bharamgoudar, General Manager | Gurgaon Gramin Bank |
| 77 | Shri MK Pangtey, Chairman | Haryana Gramin Bank |
|  | **Co-operative Banks** | |
| 78 | Shri Atma Ram, Dy. General Manager | HARCO Bank |
|  | **Absent** | **HSARDB** |
|  | **Lead District Managers** | |
| 79 | Shri Dinesh Bhardwaj, Chief LDM (Punjab National Bank ) | Lead Bank Office, Ambala |
| 80 | Shri Kuldeep Gupta, Chief LDM (“do“) | Lead Bank Office, Panchkula |
| 81 | Shri VK Julka, Chief LDM ( “ do “) | Lead Bank Office, Yamunanagar |
| 82 | Shri RK Boyal, Chief LDM ( “ do “) | Lead Bank Office, Bhiwani |
| 83 | Shri HS Chauhan, Chief LDM( “ do “) | Lead Bank Office, Fatehabad |
| 84 | Shri Waryam Singh, Chief LDM (“do“) | Lead Bank Office, Hissar |
| 85 | Shri SS Nathawat, Chief LDM(“do”) | Lead Bank Office, Jind |
| 86 | Shri Ashok Kakkar, Chief LDM (“ do”) | Lead Bank Office, Jhajjar |
| 87 | Shri Sunil Khosa, Chief LDM ( “ do “) | Lead Bank Office, Karnal |
| 88 | Shri Rakesh Kumar, Chief LDM(“do “) | Lead Bank Office, Kaithal |
| 89 | Shri SC Bansal, Chief LDM ( “ do “) | Lead Bank Office, Kurukshetra |
| 90 | Shri Akhileshwar Prasad, Chief LDM (“do”) | Lead Bank Office, Narnaul |
| 91 | Shri Mahesh Chandra,Chief LDM (“ do “) | Lead Bank Office, Panipat |
| 92 | Shri Naresh Sharma, Chief LDM ( “ do “) | Lead Bank Office, Rohtak |
| 93 | Shri Mukul Prasad, Chief LDM (“do”) | Lead Bank Office, Sonepat |
| 94 | Shri AK Mittal, Chief LDM (“ do “) | Lead Bank Office, Rewari |
| 95 | Shri PK Chutani, Chief LDM (“do”) | Lead Bank Office, Sirsa |
| 96 | Dr. ML Chawla, LDM (Syndicate Bank) | Lead Bank Office, Mewat |
| 97 | Shri Sanjeev Jain, LDM (Syndicate Bank) | Lead Bank Office, Gurgaon |
| 98 | Shri Nembir Singh, LDM (Oriental Bank of Commerce) | Lead Bank Office, Palwal |
|  | **Absent (Syndicate Bank)** | **Lead Bank Office, Faridabad** |

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