

Convener (SLBC) & Field General Manager’s Office,

PNB House, Sector-17B,

Chandigarh.

REF: FGMO: SLBC: HRY: 120

May 24, 2012

# TO ALL MEMBERS OF SLBC, HARYANA

Dear Sir/Madam,

**MINUTES OF THE 120th MEETING OF STATE LEVEL BANKERS’ COMMITTEE, HARYANA**

Please find enclosed the minutes of 120th Meeting of State Level Bankers’ Committee, Haryana held on 15.05.2012 to review the performance of banks for the period ended March 2012.

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**

**120th MEETING OF**

**STATE LEVEL BANKERS’ COMMITTEE,**

**HARYANA**

**HELD ON 15.05.2012**

**AT**

**HOTEL MOUNTVIEW,**

**SECTOR-10, CHANDIGARH**



**CONVENER**

**STATE LEVEL BANKERS’ COMMITTEE,**

**HARYANA, CHANDIGARH.**

**OF**

**120TH MEETING OF SLBC HARYANA**

The 120th Meeting of the State Level Bankers’ Committee, Haryana was held on 15.05.2012 at Hotel Mountview, Sector-10, Chandigarh to review the performance of banking system in Haryana State for the period ended March 2012. The list of participants is as per Annexure.

**Shri Vinay Kumar, Field General Manager**, PNB and Convener SLBC welcomed the members present in the meeting and informed that Ministry of Finance, GOI has initiated certain measures to help the farmers & under-privileged section of the society for bringing them to banking fold. Banks have also been advised to reach out to the people in the Rural Area, either by opening Brick & Mortar branches or by deploying BC Agents. He further mentioned that for the 5th time in a row meeting of SLBC has been convened within 45 days from close of the concerned quarter for which the performance data is being reviewed.

**Madam Usha Ananthasubramanian, Executive Director**, Punjab National Bank and chairperson of the meeting gave a brief account of the policy measures initiated by RBI in its monetary policy announced on 17.04.2012 for stabilising growth, containing risk of inflation and enhancing the liquidity cushion available to the system. She also touched the initiatives undertaken by Department of Financial Services, MoF, GoI in providing KCCs & GCCs to all willing non defaulter farmers and non farmers respectively. The Chairperson, while presenting the report card of performance of banks in the State, expressed satisfaction over the achievements of the banking system in the State of Haryana.

While addressing the house, **Shri AM Sharan, IAS, FC & PS (Finance), Govt. of Haryana** andthe Chief Guest of the meetingmade a mention of the following points:-

1. There has been a bumper Rabi Crop in the State and the farmers will be having sufficient surplus funds with them. This offers multiple opportunities for the banks to channelize the surplus available with the farmers for production purposes & long term asset creation. Timely en-cashing of the opportunities will save the farmers from spending the surplus on consumption or for unproductive purposes.
2. Banks should finance for the creation of infrastructure in the Rural Area like Rural Godowns to save the farmers from distress sale of their produce and help them sell their produce at competitive rate.
3. Haryana was the first state to implement EBT; however, the same has been suspended in the Rural Area due to absence of required infrastructure and institutional preparedness, the same needs to be put in place soon.
4. Large no. of accounts have been opened by the banks under FIP but the study reveals that many such accounts are lying inactive. Banks to sensitize the account holders for making transaction in these accounts.
5. Service Area Approach is very old and needs to be relooked in view of the increase in the number of bank branches in the State. Under Financial Inclusion Private sector Bank branches were allotted 2 villages, which is on lower side in view of their presence in the State. There should be some relationship between the existence of Private Sector Banks and Service Area allocation.
6. Service Area Approach is very old and needs to be relooked in view of the increase in the no. of bank branches in the State.
7. Before next meeting of SLBC the allocation of villages through Service Area Approach with Panchayat may be finalized.
8. The banks have done a great job under different key parameters but an analytical study on some parameters be put up to the SLBC forum in the next meeting onwards.
9. In the time to come new challenges like inflation, recession will be there and we all have to work together to combat the same.

**Dr. Tarsem Chand, Director, DoFS, MoF, GoI** in his address to the house mentioned as under:-

1. The house should review the progress under various targets and draw future course of action to further improve the progress under important parameters, particularly under FIP.
2. Expressing his satisfaction over the deliberation held in two Video Conferences, he mentioned that banks are moving towards right direction and the updates are encouraging.
3. Under FIP most of the villages have been covered by the banks through ICT based BC model. Banks should ensure that:-

* Officials from the base branch visit the villages on weekly basis. The official should also take along a Laptop with VPN facility.
* The work place of the BC should be specific.

1. KCC be provided to all the willing non-defaulter farmers and GCC to non-farmers.
2. The achievement of banks under Debt Swap Scheme is much behind the targets. Banks should work towards the achievement of targets under Debt Swap Scheme.
3. Private Sector Banks should also contribute under Debt Swap Scheme as their performance during the review period has been dismal.
4. The accounts opened under FIP be closely monitored to see what kind of activities are going on through each account.
5. Recovery of Advances and saving cum OD Accounts be periodically reviewed.
6. There has been negative growth in Housing Finance, which needs to be checked.
7. Large no. of cases was pending with the banks under the ISHUP Scheme. The pendency needs to be cleared at the earliest.
8. The Banks should make best use of the scheme of 1% interest subvention on Housing Finance as the amount advanced upto ` 25 Lakh falls under Priority Sector.
9. Under MSME only one target of annual growth in number of Micro enterprise Accounts has been achieved. Other targets have not been achieved. Since the progress under MSME is monitored at the highest level, banks should achieve the targets fixed under Prime Minister’s Task Force on Micro, Small & Medium Enterprises (MSMEs).
10. The Weaver Credit Card Scheme has been a non starter in the State and the banks to start issuing Weavers Credit Card as per the guidelines of Ministry of Textiles, Govt. Of India.
11. The EBT Scheme should be implemented soon by State Govt. and Banks as the Government of India wants that the benefits under 32 schemes should go directly to the account of end user.
12. The functioning of FLCCs needs to be improved further for disseminating the information of different banking products available for the public.

**Shri Jasbir Singh, Regional Director, RBI, Chandigarh** in his speech said that:

1. SLBC being the apex body to discuss and resolve the issues concerning banks & State, due importance be given by the banks. The representation from the banks needs to be of the highest level.
2. The DCC meeting is chaired by the Dy. Commissioner. Senior Official of the Banks at the district level should participate in the meeting. The Controlling Heads of the banks should send a suitable communication to the field in this regard.
3. Private Sector Banks should not shy away from FIP as they are part & parcel of the banking system and take the same in right earnest.
4. The Scale of Finance fixed by the committee should be given due weightage while lending as in some cases the limits have been fixed by banks by taking 175% higher of the scale of finance.

**Shri K. Sayeed Ali, CGM, NABARD, Regional Office, Haryana** in his address to the house mentioned as under:-

1. The targets under ACP have been fixed on the lower side in 3 districts namely, Panchkula, Ambala & Rewari. The targets do not match with the projections made in the PLP of the district. He requested the concerned LDMs to rework the targets under Agriculture.
2. The revised KCC scheme should be circulated at the field level at the earliest. The revised KCC scheme has been designed to meet the short-term & long-term credit needs of the farmers. It is KCC cum Saving Bank Account Scheme and its operability has been made farmer friendly.
3. Financial Package for Handloom Weavers will help the weavers and the Bankers as the same is akin to Agriculture Debt Waiver & relief Scheme. Banks should take advantage of the scheme.
4. The BCAs should provide all type of banking services and NABARD will provide training to all BCAs. NABARD is going to give training to the Master Trainers who in turn will give training to the District Trainers. He requested the banks to provide district-wise detail of their BCAs.
5. NABARD has instituted a Rural Innovation Fund for the innovative work done in the rural area by individuals or the NGOs and the last date of receipt of application is 20.07.2012. He requested to popularize the same.
6. NABARD has come out with a novel scheme of Calf-Rearing to supplement the income of Rural Household as also the production of Milk & Meat. Banks were requested to explore the possibilities of extending credit under the scheme.

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| **ITEM NO. 1** | **CONFIRMATION OF MINUTES OF 119TH MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 15TH February 2012.** |

The house approved the minutes of 119th Meeting of SLBC Haryana.

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| **ITEM NO. 2** | **PROVIDING KCCs TO ALL THE WILLING NON - DEFAULTER FARMERS** |

It was resolved that line departments at district level should identify the left out farmers to enable the banks to provide KCC to such farmers

**ACTION: BANKS AND DIF & CC**

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| **ITEM NO. 2(i):** | **PROVIDING SAVING CUM OD ACCOUNT FACILITY TO OTHER FAMILIES LIVING IN RURAL AREAS HAVING NO LAND** |

All the member banks were requested to provide Overdraft facility in No Frill Accounts opened under FIP and monitor the recovery in such accounts regularly.

**ACTION: BANKS**

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| **ITEM NO. 3** | **STATUS REPORT OF ISSUES FLAGGED IN 119TH MEETING OF SLBC HARYANA HELD ON 15.02.2012.** |

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

The Chairperson desired that the matter be taken up with the Executive Director of banks which have not enhanced the limit, so that this issue is taken as one of the agenda items of their next board meeting. Non presence of a few banks in the meeting was also seriously viewed and it was desired by the Chairperson that the matter be taken up with the corporate offices of the absentee banks.

**ACTION: CONVENER BANK/BANKS**

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

The banks having low or nil performance, especially the Cooperative Banks and Private Sector Banks were requested to participate liberally in the scheme**.**

**ACTION: BANKS**

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

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| **ITEM NO. 4(i)** | | **OPENING OF ULTRA SMALL BRANCHES** | | |
| **ITEM NO. 4(ii)** | | **FINANCIAL INCLUSION IN VILLAGES WITH POPULATION 1000-2000** | |
| **Item No. 4 (iii)** | **AVAILABILITY OF DATA ENTRY MODULE FOR GIS FOR FINANCIAL INCLUSION THROUGH WEB SITE OF DFS** | |

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| **Item No. 4 (iv)** | **REQUEST FOR PROPOSAL — FINALISATAION OF BC FOR THE CLUSTER** |

While discussing the above issues, following action points emerged:-

1. Since the banks have covered all the 1838 villages with population more than 2000, the exercise of allocation of villages with population less than 2000 on service area and village Panchayat basis be done by the Lead District Managers expeditiously and convey the same to Convener Bank.
2. As against 1727 BCAs, banks have opened 150 Ultra Small Branches. All the banks doing FIP were requested to convert all the remaining villages with BCAs into Ultra Small Branches having a specific location with a space of 100-200 Sq.ft. and the BCAs to deal with all cash transactions and other routine work. One officer from the base office to visit the villages on a prefixed day and time, with Laptop having VPN connectivity once in a week to oversee the functioning of BCAs. The LDMs who have not yet uploaded the GIS data on District Website were requested to update the same within a week’s time.
3. The house was informed for having common BCfor a cluster of villages with population more than 2000 in the States of Haryana, Punjab, HP and J&K. A meeting of Banks has been called by Punjab National Bank on 21.05.2012 to discuss Request for Proposal (RFP) and for pre bid meeting with vendors.

**ACTION: LDMS, FIP IMPLEMENTING BANKS & CONVENER BANK**

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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**

Banks particularly Private Sector Banks and Cooperative Banks were requested to step up their lending under both the schemes to cover all the beneficiaries of Debt Waiver & Debt Relief Scheme.

**ACTION: BANKS**

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| **ITEM NO. 6:** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME** |

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| **ITEM NO. 6.1** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)** |

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| **ITEM NO. 6.2** | **POSITION OF NPA IN EDUCATION LOANS** |

The house observed that NPA in education loans is more in collateral free segment. It was desired by the Chairperson that in the next meeting position of NPA in the education loans to girl students be also placed.

The Director, DoFS, MoF, GoI informed that Government is shortly coming out with credit guarantee fund scheme for education loan.

**ACTION: CONVENER BANK/BANKS**

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| **ITEM NO. 7:** | **HOUSING FINANCE** |

It was observed that there appears to be data loss and the banks were advised to send the correct data to SLBC. The Director, DFS, MOF, GOI informed that govt is setting up credit guarantee fund trust scheme for housing loan to give boost to this sector.

**ACTION: BANKS**

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

The LDMs of the districts, where the possession of land has yet not been taken by the bank, were requested to expedite the same. The concerned banks were requested to advise the Director, RSETIs to be in touch with the newly appointed State project coordinator for further improving the functioning of RSETIs.

**ACTION: LDMS, DIRECTOR RSETIs & RURAL DEVELOPMENT DEPTT.**

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

Syndicate Bank was requested to open FLCC at Gurgaon. The representative of the bank informed that their bank has opened FLCC at Patudhi. The DGM, RBI, Chandigarh mentioned that FLCCs are to be set up at Block Level and Syndicate Bank should open FLCC at Gurgaon also. The Member Banks were requested to inform the details of the FLCC opened by their banks in the State of Haryana to Convener Bank for updating the record.

**ACTION: BANKS, SYNDICATE BANK & CONVENER BANK**

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| **ITEM NO. 10** | **REVIEW OF PERFORMANCE AS AT THE END OF MARCH 2012 (COMMERCIAL BANKs AND RRBs)** |

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| **ITEM NO. 11** | **REVIEW OF PROGRESS UNDER DRI ADVANCES VIS-À-VIS TARGETS** | |
| **ITEM NO. 12** | | **NATIONAL GOALS** |

The achievement of the banks under above parameters was found to be good by the house except under DRI. However, on the issue of CD Ratio the Regional Director, RBI mentioned that reasons for major variation be given in the Agenda papers.

**ACTION: CONVENER BANK/BANKS**

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

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

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| **ITEM NO. 13.2:** | **ANNUAL CREDIT PLAN 2012-2013** |

In view of the low/ negative projections under Agriculture Sector of ACP 2012-13 in 5 districts namely Ambala, Panchkula, Rewari, Narnaul & Kaithal, only the house approved the targets under MSME and Other Priority Sector. LDMs of above 5 districts were advised to rework the targets and the position be placed in the next meeting for approval.

**ACTION: LDMs OF CONCERNED DISTRICTS.**

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

The house observed that under this scheme, the achievement was 123% during the review period, however, a decline in the number of members of SHGs undertaking economic activities was also noticed. The official of Rural Development Department was advised to check the data and report the position to Convener Bank.

**ACTION: CONVENER BANK & RURAL DEV. DEPTT.**

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| **14(ii)** | **PRIME MINISTER’S EMPLOYMENT GENERATION PROGRAMME (PMEGP**) |

The Additional Director, Industries and Commerce, Govt. of Haryana informed the house that the scheme of PMEGP has been extended for the year 2012-2013. However the targets are yet to be received. He requested the banks to take up the matter with the nodal branches to clear the pendency of lodging of claims so that nil report is carried over.

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

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| **14 (iii)** | **SWARN JAYANTI SHAHARI ROZGAR YOJNA (SJSRY)** |

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| **14(iv)** | **CASES SPONSORED BY HARYANA SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION** |

The banks were requested to expedite the disbursement in sanctioned cases. Concerned sponsoring agencies were advised to follow up with the banks.

**ACTION: CONCERNED SPONSORING AGENCY & BANKS**

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

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| **ITEM NO. 14(v-a)** | **CASH CREDIT LIMIT TO SELF HELP GROUPS (SHGs)** |

Banks were advised to follow the guidelines issued by DFS, MOF, GOI and circulated through NABARD on lending to SHGs meticulously.

**ACTION: BANKS**

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| **ITEM NO. 15:** | **RECOVERY UNDER HACOMP ACT** |

**15.1 RECOVERY UNDER GOVT. SPONSORED SCHEMES**

**15.2 RECOVERY UNDER PRIORITY SECTOR ADVANCES**

**15.3 RECOVERY POSITION UNDER TRANSPORT LOANS**

* The Revenue Department was requested to get the pendency cleared particularly in respect of the cases pending for more than 3 years. LDMs to liaise with concerned Deptt. for expeditious disposal of these cases.
* The house resolved that banks and sponsoring agencies should undertake joint drive for recovery in the Govt. Sponsored Schemes.

**ACTION: LDMS, REVENUE DEPTT, SPONSORING AGENCIES.**

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

The performance under the scheme was low, the department of SUDA Haryana was requested to take up the matter with the state Government for exemption in the charges being levied by MCs for approval of map in the Deh-Abadi Area.

**ACTION: SUDA**

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

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

Director, DoFS, MoF, GoI mentioned that targets under MSME are fixed by the task force of Govt. of India and RBI, therefore these have to be achieved by banks. Shortly there will be meeting of all the CMDs of Banks with MoF and review of achievement vis a vis targets will be made.

**ACTION: BANKS**

**ITEM NO. 17.1:** **(a) MSME CLUSTERS IN THE STATE OF HARYANA**

**ITEM NO. 17.2: SPECIALIZED SSI/SME BRANCHES**

**ITEM NO. 17.3: POSITON OF SICK MSEs**

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| **ITEM NO. 17.4 & 17.5:** | **COLLATERAL FREE LOANS UPTO `** **10 LAKH TO MSE SECTOR & CREDIT GUARANTEE SCHEME OF CGTMSE** |

The Regional Director RBI mentioned that it is **mandatory** not to take collateral in loans to MSEs upto `10 lacs as per the guidelines issued by RBI, as such, the achievement needs to be 100% by all banks. He further stressed that achievement under this parameter should be duly reflected in the performance appraisals of BMs. In the next meeting, bankers should explain for the non-performance in this regard, especially in new MSE accounts.

**ACTION: 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 MEWAT AND SIRSA** |

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

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

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| **ITEM NO. 21(i)** | **IMPLEMENTATION OF PILOT WEATHER BASED CROP INSURANCE SCHEME (WBCIS) DURING 2012-13 (KHARIFF, 2012 AND RABI 2012-13) – ADMINISTRATIVE INSTRUCTIONS** |

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

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| **ITEM NO. 23** | **SUBMISSION OF SLBC DATA** |

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| **ITEM NO. 23.1** | **SLBC WEBSITE - STANDARDIZATION OF INFORMATION/DATA** |

All the above items were informatory in nature. No action point emerged out of discussion.

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| **ITEM NO. 24** | **FINANCING OF TENANT FARMERS/ ORAL LESSEES AND SHARE CROPPERS - LEGISLATIVE PROVISION.** | |
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| **ITEM NO. 25** | **INCREASING CREDIT FLOW TO AGRICULTURE SECTOR – WAIVING OF STAMP DUTY/ REGISTRATION CHARGES.** |

CGM, NABARD informed that both the above issues are under the consideration of the State Government. A notification with regard to waiving of the stamp duty/ registration charges for raising Agriculture Loan is likely to be issued by Govt. of Haryana soon.

**ACTION: REVENUE DEPTT./NABARD**

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| **ITEM NO. 26** | **ISSUANCE OF WEAVER CREDIT CARD AND IMPLEMENTATION OF “REVIVAL, REFORM AND RESTRUCTURING PACKAGE FOR HANDLOOM SECTOR”** |

As emphasized by Director, DoFS, MoF, GoI and CGM, NABARD in their address, bankers were requested to implement the above schemes.

**ACTION: BANKS & NABARD**

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| **ITEM NO. 27** | **ACTION POINTS OF VIDEO CONFERENCES OF DEPARTMENT OF FINANCIAL SERVICES, MINISTRY OF FINANCE, GOVT. OF INDIA** |

The action points mentioned in the Agenda Papers were for information & implementation by the banks.

**ACTION: BANKS**

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| **ITEM NO. 28** | **AUTOMATION OF STATE GOVERNMENT TREASURIES AND AUTOMATED INTERFACE WITH THE STATE.** |

No discussion could be held on the issue as no representative from the office of State Government Treasury & Accounts attended the meeting.

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| **ITEM NO. 29:** | **AADHAAR – UNIQUE IDENTIFICATION AUTHORITY OF INDIA (UIDAI)** |

During the deliberation the Dy. Director General, UIDAI gave a brief account and also a short presentation on AADHAAR. She informed that 2 districts namely Ambala & Sonepat have been identified for the implementation of the scheme in the State of Haryana. For monitoring the progress, she suggested for constituting a sub-committee.

**ACTION: CONVENER BANK/CONCERNED LDMs**

**ITEM NO. 30: ANY OTHER ISSUE WITH THE PERMISSION OF CHAIR**

No other issue was raised by any member.

The meeting ended with a Vote of Thanks proposed by Shri NS Kasnia, DGM, Oriental Bank of Commerce, RO: Karnal.

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***List of***

***120th Meeting of SLBC******(Hry) held on 15.05.2012***

***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 AM Sharan, IAS, Financial Commissioner & Principal Secretary | Finance Department, Govt. of Haryana |
|  | **Centre/ State Govt. Senior Officials** | |
| 3 | Dr. Tarsem Chand, Director | Department of Financial Services, MoF, GoI |
| 4 | Madam Keshani Anand Arora, IAS, Dy. Director General | UIDAI, Govt. of India |
| 5 | Madam Kusum Bansal, IRS, Director | IF & CC Department, Haryana |
| 6 | Shri Rajesh Bansal, Asstt. Director General | UIDAI, Govt. of India |
|  | **RBI/ NABARD/NATIONAL HOUSING BANK** | |
| 7 | Shri Jasbir Singh, Regional Director | Reserve Bank of India, Chandigarh |
| 8 | Shri MR Garg, Dy. General Manager |
| 9 | Shri K. Sayeed Ali, Chief General Manager | NABARD |
| 10 | Shri BBS Bisht, DGM |
|  | **Convener Bank** | |
| 11 | Shri YP Issar, General Manager, Financial Inclusion Division, HO: New Delhi | Punjab National Bank |
| 12 | Shri Vinay Kumar, FGM & Convener SLBC (Haryana) |
| 13 | Shri Kamal Prashad, 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 TK Goyal, Chief Manager, FI Division, HO: New Delhi |
| 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 KS Chimni, CO | IF & CC, Haryana |
| 23 | Shri Virender Singh, RO |
| 24 | Shri RS Solanki, A.D.A.(Stat.) | Agriculture Deptt. |
| 25 | Shri Noor Mohd., S.A. |
| 26 | Shri Ravinder Sharma, A.R.O. | Revenue Department |
| 27 | Shri Sanjeev Kumar, Assistant |
| 28 | Shri Devinder Singh, P.O. | Rural Development Department |
| 29 | Shri Ramphal Kundu, P.O. |
| 30 | Shri Sushil Kumar, Accountant | SUDA/ SJSRY |
| 31 | Shri Arun Kumar, E.I. | Khadi & Village Industries Commission |
| 32 | Shri Durga Dass Garg, Sr. Research Officer | HSCFDC |
| 33 | Shri Mani MNS, Sr. Consultant | IT Department, Govt. of Haryana |
| 34 | Shri Anurag Taneja, Consultant |
|  | **Public Sector Banks** | |
| 35 | Shri RK Nagpal, Asstt. General Manager | SBI |
| 36 | Shri Jyoti Sharma, AGM |
| 37 | Shri NK Gupta, Chief Manager |
| 38 | Shri MC Katoch, Manager |
| 39 | Shri MR Jayesha, DGM | SBOP |
| 40 | Shri AK Tuteja, Chief Manager | State Bank of Bikaner & Jaipur |
| 41 | Shri SS Bedi, DGM | Punjab & Sind Bank |
| 42 | Shri Nihal Singh Kasnia, DGM | Oriental Bank of Commerce |
| 43 | Shri Jagdish Narang, DZH | UCO Bank |
| 44 | Shri Ravi Khokher, Manager | United Bank of India |
| 45 | Shri Sheel Ranjan, Chief Manager | Allahabad Bank |
| 46 | Shri Ashwani Mittal, Zonal Manager | Andhra Bank |
| 47 | Shri Raj Kumar Khera, CM |
| 48 | Shri Sunil Sharma, Chief Manager | Bank of India |
| 49 | Shri Subhash Kurup, Chief Manager | Bank of Maharashtra |
| 50 | Shri S. Verma, Senior Manager |
| 51 | Shri AR Das, Asstt. General Manager | Canara Bank |
| 52 | Shri RR Singh, Chief Officer | Central Bank of India |
| 53 | Shri VS Kartikeyan, DGM | Corporation Bank |
| 54 | Shri Shailesh Singh Parihar, Manager |
| 55 | Shri Manoj Kumar, Manager | Dena Bank |
| 56 | Shri MK Grover, AGM/ZM | Indian Bank |
| 57 | Shri SC Madan, CM/SIC |
| 58 | Shri Nawal Gupta, CRM | Indian Overseas Bank |
| 59 | Shri PK Aggarwal, DGM | IDBI Bank |
| 60 | Shri Ashish Chaudhary, AGM |
| 61 | Shri Anil Goel, Chief Manager | Syndicate Bank |
| 62 | Shri V.Jala, Chief Manager | Vijaya Bank |
|  | **Private Sector Banks** | |
| 63 | Shri Varun Grover, Regional Manager | AXIS Bank |
| 64 | Shri Dinesh Seth, Vice President | HDFC Bank Ltd. |
| 65 | Shri RM Rajendran, Zonal Manager | ICICI Bank |
| 66 | Shri Jitender Shukla, Regional Manager |
| 67 | Shri Sunit Kumar, Executive Manager | J&K Bank |
| 68 | Rajiv K. Sidana, Regional Head-FIPS | IndusInd Bank |
| 69 | Harinder Thakral, Zonal Head |
| 70 | Naresh Goel, BM | Yes Bank |
| 71 | Rajat Sood, Relationship Manager |
| 72 | Arvind Purohit, Regional Head | Kotak Mahindra Bank Ltd. |
|  | **Regional Rural Banks** | |
| 73 | HV Bharamgoudar, General Manager | Gurgaon Gramin Bank |
| 74 | Gajendra Kumar, General Manager | Haryana Gramin Bank |
|  | **Co-operative Banks** | |
| 75 | Dr. Naresh Chaudhary, Managing Director | HARCO Bank |
| 76 | Sada Ram, General Manager | HSARDB |
|  | **Lead District Managers** | |
| 77 | Shri Dinesh Bhardwaj, Chief LDM (Punjab National Bank ) | Lead Bank Office, Ambala |
| 78 | Shri Kuldeep Gupta, Chief LDM (“do“) | Lead Bank Office, Panchkula |
| 79 | Shri VK Julka, Chief LDM ( “ do “) | Lead Bank Office, Yamunanagar |
| 80 | Shri RK Boyal, Chief LDM ( “ do “) | Lead Bank Office, Bhiwani |
| 81 | Shri HS Chauhan, Chief LDM( “ do “) | Lead Bank Office, Fatehabad |
| 82 | Shri Waryam Singh, Chief LDM (“do“) | Lead Bank Office, Hissar |
| 83 | Shri SS Nathawat, Chief LDM(“do”) | Lead Bank Office, Jind |
| 84 | Shri Ashok Kakkar, Chief LDM (“ do”) | Lead Bank Office, Jhajjar |
| 85 | Shri Sunil Khosa, Chief LDM ( “ do “) | Lead Bank Office, Karnal |
| 86 | Shri Rakesh Kumar, Chief LDM(“do “) | Lead Bank Office, Kaithal |
| 87 | Shri JS Murthy, Chief LDM ( “ do “) | Lead Bank Office, Kurukshetra |
| 88 | Shri Akhileshwar Prasad, Chief LDM (“do”) | Lead Bank Office, Narnaul |
| 89 | Shri Mahesh Chandra, Chief LDM  (“ do“) | Lead Bank Office, Panipat |
| 90 | Shri Naresh Sharma, Chief LDM  ( “ do “) | Lead Bank Office, Rohtak |
| 91 | Shri Mukul Prasad, Chief LDM (“do”) | Lead Bank Office, Sonepat |
| 92 | Shri AK Mittal, Chief LDM (“ do “) | Lead Bank Office, Rewari |
| 93 | Shri PK Chutani, Chief LDM (“do”) | Lead Bank Office, Sirsa |
| 94 | B. Venkat Ram Narsaiah, LDM (Syndicate Bank) | Lead Bank Office, Faridabad |
| 95 | Shri Nembir Singh, LDM (Oriental Bank of Commerce) | Lead Bank Office, Palwal |

## Absentees

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| **Sr. No.** | **Name of Bank/ Department** |
|  | SIDBI |
|  | Bank of Baroda |
|  | Union Bank of India |
|  | State Bank of Hyderabad |
|  | State Bank of Travancore |
|  | Federal Bank Ltd. |
|  | Karnataka Bank Ltd. |
|  | Karur Vyasa Bank Ltd. |
|  | Nainital Bank Ltd. |
|  | Lead District Manager, Mewat |
|  | Lead District Manager, Gurgaon |
|  | Social Justice & Empowerment Deptt., Haryana |
|  | Treasury & Accounts Deptt., Govt. of Haryana |
|  | National Horticulture Board/ Mission |
|  | National Agriculture Insurance Company of India Ltd. |
|  | Animal Husbandry Deptt., Hry |

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