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

PNB House, Sector-17B,

Chandigarh.

REF: FGMO: SLBC: HRY: 121

Aug 21, 2012

# TO ALL MEMBERS OF SLBC, HARYANA

Dear Sir/Madam,

**MINUTES OF THE 121st MEETING OF STATE LEVEL BANKERS’ COMMITTEE, HARYANA**

Please find enclosed the minutes of 121st Meeting of State Level Bankers’ Committee, Haryana held on 09.08.2012 to review the performance of banks for the period ended June 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**

**121ST MEETING OF**

**STATE LEVEL BANKERS’ COMMITTEE,**

**HARYANA**

**HELD ON 09.08.2012**

**AT**

**HOTEL MOUNTVIEW,**

**SECTOR-10, CHANDIGARH**



**CONVENER**

**STATE LEVEL BANKERS’ COMMITTEE,**

**HARYANA, CHANDIGARH.**

**OF**

**121ST MEETING OF SLBC HARYANA**

The 121st Meeting of the State Level Bankers’ Committee, Haryana was held on 09.08.2012 at Hotel Mountview, Sector-10, Chandigarh to review the performance of banking system in Haryana State for the quarter ended June 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 under-privileged sections of the society for bringing them to banking fold. Banks have also been advised to reach out to the people in the villages with population less than 2000, opening of Ultra Small Branches where BCAs are working. He also informed that clearing houses will be set up at the places where 3 or more bank branches are working and do not have clearing house. At the end he thanked all the stakeholders for holding meeting of SLBC for the 6th time in a row within 45 days from close of the concerned quarter.

**Shri Rakesh Sethi, Executive Director**, **Punjab National Bank** **and Chairman** of the meeting after welcoming the distinguished members gave a brief account of the policy measures initiated by RBI in its monetary policy announced on 31.07.2012 for stabilising growth, containing risk of inflation and enhancing the liquidity cushion available in the system. He also touched on initiatives undertaken by Department of Financial Services, MoF, GoI in providing KCCs to all willing non defaulter farmers, providing of banking services to all the villages with population of less than 2000, ensuring one account per family in Rural as well as in Urban Areas.

The Chairman, 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. On this occasion he made a mention of certain initiatives of Govt. of Haryana taken for the welfare of farmers, BPL families, old persons, players etc. He also placed on record the services rendered to SLBC by Shri Jasbir Singh, Regional Director, RBI and congratulated him on his elevation to Executive Director. He assured State Govt that bankers in the State would implement any scheme devised to help farmers in facing the drought like situation prevailing in the state in view of uneven spread of rainfall in North West areas.

While addressing the house, **Shri Roshan Lal, IAS, Principal Secretary (Agriculture), Govt. of Haryana** and the **Chief Guest** of the meetingmade a mention of the following points:-

* In view of prevailing better Law and order situation, the State has emerged as most progressive state in the country.
* Provide banking facilities to all the villages of the State by March 2013.
* Procedure of Opening of bank account should be made more simplified and formalities need to be cut down.
* Improve progress under DRI Scheme and the eligibility criteria need to be relooked into and made state specific.
* The rate of interest from BPL families should not be charged more than 7% and may be made at par with Agriculture.
* Private Banks should enhance their participation in different schemes like Annual Credit Plan, poverty alleviation and employment generation. RBI should also look into the matter and advise them suitably.
* Protected cultivation needs to be promoted further in the state as the same is becoming popular amongst the farmers under National Horticulture Mission and banks should extend necessary credit for the same.

**Shri Rajat Sachar, Economic Advisor, DoFS, MoF, GoI** in his address to the house mentioned as under:-

* SLBC is a great learning ground;
* Financial Inclusion is the need of the hour, thus need to be implemented in letter & spirit;
* Congratulated the banks for the good job done with regard to Financial Inclusion in the State of Haryana as good progress has been reported by the banks to Ministry of Finance, GoI;
* 58% of the households PAN India are having Bank Accounts whereas in the State of Haryana it is 68.7% and the remaining 31.3% are to be covered by the banks;
* Bankers & LDMs to visit the website of Deptt. of Financial Services, Ministry of Finance, once a week for updating about the latest circulars issued by the Ministry of Finance, GoI

**Shri RK Tandon, Officer Incharge, RBI, Chandigarh** in his speech said that:-

* SLBC is not only limited to review the performance of the banks in implementing Poverty Alleviation Schemes but important parameters like Financial Inclusion Plan are also deliberated and got implemented to achieve the aim of inclusive growth.
* Presently 1035 (15%) bank branches in Rural Area of the State are catering to approx 7000 villages. Thus, there is a need to open more banking outlets in rural area through ICT Based BC Model or Ultra Small Branches (USBs)
* Mere opening of No Frill Accounts will not serve the purpose and meaningful Financial Inclusion needs to be done by providing need based credit facility as also Micro Insurance.
* As regards RSETIs & FLCCs, banks should explore the possibility of setting up of the same at the alternate places and seek the Government’s help, wherever required. Banks to also see that RBI guidelines on providing loans to the trainees of RSETIs are complied with and no eligible candidate is deprived of the facility.
* Appreciated the good work done by the banks in Priority Sector Lending and requested the banks to ensure that every eligible farmer is provided with KCC facility.

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

* Thanked Government of Haryana for its decision to fully wave stamp duty on Agricultural loans through Commercial Banks which will help improve flow of credit to agriculture sector, particularly investment loan for agriculture purposes.
* On computerization of land records Haryana has made very good progress. Providing facility for on line creation of charge on agriculture land will further facilitate the flow of institutional credit to this sector.
* NABARD requested the state government to identify one district where the project can be implemented on pilot basis.
* NABARD had requested State government to consider enacting of an ordinance on the lines of Andhra Pradesh Government for providing loans and other benefits to tenant farmers, oral lessees etc. to enable them to access bank credit.
* Called upon the bankers to ensure implementation of revised KCC scheme in its true form. The banks need to empower all the Branch Managers to open SB cum OD account under KCC and issuing of debit card to KCC holders, so that the benefits of the revised scheme could reach all the farmers at the earliest.
* The objective of formulating the **State/ District Financial Services Plans** is to ensure Financial Inclusion by ensuring bank account for every household, Kissan Credit Card to every farmer’s family, General Credit Card to other households and extensive coverage under micro-insurance and micro-pension scheme besides looking at the critical gap in infrastructure in terms of rural warehousing etc. Status of the said Plan submitted for each district may be reviewed as the issues raised will be incorporated in the Comprehensive State Financial Services Plan.
* **Financial Literacy Plan** may be firmed up by banks in consultation with NABARD and SLBC convener. The cost can be shared jointly by NABARD and the banks operating in the State or can be entirely met from FIF.
* All Commercial Bank controllers and RRBs may issue instructions to their branches to ensure opening of **at least 250 new rural household accounts every year**.
* **Protected cultivation** on commercial lines has picked up in the state under National Horticulture Mission. Farmers are coming forward to adopt this technology. However, as protected cultivation requires large investment per unit area, farmers are facing acute shortage of funds. Banks should come forward to fill this gap.
* NABARD, Haryana RO in co-ordination with Deptt. of Horticulture, Govt. of Haryana, has prepared “Model Bankable Project on Protected Cultivation” particularly on vegetables viz. Tomato, Cherry Tomato, Capsicum and Cucumber and flower crops viz. Rose, Gerbera and Carnation. This will enable the bankers to finance Poly house projects in the State.

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| **ITEM NO. 1** | **CONFIRMATION OF MINUTES OF 120TH MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 15TH MAY, 2012.** |

The house approved the minutes of 120th Meeting of SLBC Haryana.

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| **ITEM NO. 2** | **STATUS REPORT OF ISSUES FLAGGED IN 120TH MEETING OF SLBC HARYANA HELD ON 15.05.2012.** |

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

The house showed its concern that despite DO letter from the Chairperson of SLBC to the EDs of banks on the above issue, some banks namely Bank of Maharashtra, State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Travencore, United Bank of India, Vijaya Bank, IDBI, J&K Bank, ICICI Bank, AXIS Bank, Karnataka Bank, Federal Bank, IndusInd Bank, Nainital Bank, Karur Vysya Bank & Kotak Mahindra Bank are yet to take necessary decision in the matter of enhancement of limit to ` 1,00,000/-. The house desired that Convener Bank should take up again with EDs of above mentioned banks. The Chief Guest of the meeting mentioned that the limit of ` 1,00,000/- is still very low and the remaining banks should take early decision and in the meantime these banks should finance under the existing limit of ` 50,000/-.

**ACTION: CONCERNED MEMBER BANKS/ CONVENER BANK**

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

While reviewing the progress under Debt Swap Scheme it was observed that performance of the banks is very low and need to be improved upon. It was resolved that Convener SLBC should take up the matter with the banks with dismal performance.

**ACTION: ALL BANKS/ CONVENER BANK**

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| **ITEM NO. 3** | **EXTENSION OF “SWABHIMAAN” – VILLAGES HAVING POPULATION 1600 - 2000** |

In the meeting all the banks were requested to cover the allocated villages by 31.03.2013. LDMs were requested to send bank-wise roadmap to Convener Bank. It was also suggested that if any request with regard to the allocation of villages is received by the LDM, it should be considered on priority and reallocation, if any, so made be got ratified from SLBC

**ACTION: BANKS & LDMs**

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| **ITEM NO. 3(i)** | **PROVISION OF BANKING SERVICES IN VILLAGES WITH POPULATION BELOW 2000-ROADMAP** |

All the LDMs were requested to complete the exercise of allocation of villages by 18.08.2012 on the basis of instructions contained in communication dated 19.06.2012 from RBI. They were also advised to send bank-wise roadmap to Convener Bank for preparing district-wise/ bank-wise detail of allocation of villages and the roadmap for the same. The Controlling Heads of all the banks were requested to send district-wise roadmap to the LDMs concerned.

**ACTION: BANKS/ LDMs/ CONVENER BANK**

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| **ITEM NO. 3(ii)** | **AVAILABILITY OF DATA ENTRY MODULE FOR GIS FOR FINANCIAL INCLUSION THROUGH WEB SITE OF DoFS.** |

All the LDMs were requested to update data in respect of both Urban & Rural locations of their district on 3rd of every month so that same can be viewed by Department of Financial Services, MoF, GoI through hyperlink on its website (<http://financialservices.gov.in>).

**ACTION: ALL LDMs**

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| **ITEM NO. 4** | **OPENING OF ULTRA SMALL BRANCHES** |

All the banks using ICT Based BC Model for providing banking services to the villages with population more than 2000 were requested to open Ultra Small Branches positively by 30.09.2012. CMDs of all such banks are to send a confirmation to this effect to Ministry of Finance. The Convener Bank was requested to take up the matter with Director, Institutional Finance & Credit Control, Haryana for further taking up the matter with the Panchayat Department for providing space in the Panchayat Ghar for USBs in the State of Haryana on the lines of Punjab.

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

**DIF & CC, HARYANA**

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| **ITEM NO. 4 (i)** | **BRANCH EXPANSION UNDER PARA 5.3 OF STRATEGY AND GUIDELINES ON FINANCIAL INCLUSION** |

The concerned banks were requested to open Brick & Mortar branches in the unbanked villages with population 5000 & above in under-banked districts and in other districts Brick & Mortar branches be opened in the Service Area in habitations having population 10,000 & above by September 2012. It was also informed in the meeting that Ministry of Finance, DoFS has issued instructions vide Circular dated 01.08.2012 that an officer of the base branch will visit such villages/ centres on weekly basis to provide banking services. This may be termed as Special Ultra Small Branches. LDMs were also advised to review the progress in every DCC meeting.

**ACTION: ALL BANKS/ LDMs**

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| **ITEM NO. 4(ii)** | **ESTABLISHMENT OF CLEARING HOUSES** |

The Chairman of the meeting advised Convener Bank to convene a meeting of 5 major banks in the State & allocate the centres to the banks for establishment of Clearing Houses by 30.09.2012.

**ACTION: CONVENER BANK**

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| **ITEM NO. 4(iii)** | **CAMPAIGN TO ENSURE THAT EACH FAMILY HAS AT LEAST ONE ACCOUNT IN THE RURAL AREAS** |

All the Controlling Heads of banks were requested to advise the branches to ensure that each family in the Service Area villages has one Bank Account. It was suggested that voter-list of the village will help the Branch Manager to complete the process. The progress made in respect of number of accounts opened and those to be opened be communicated to Convener Bank by 28.08.2012.

**ACTION: ALL LDMs**

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| **ITEM NO. 4(iv)** | **URBAN FINANCIAL INCLUSION - LAUNCH OF CAMPAIGN TO ENSURE AT LEAST ONE BANK ACCOUNT FOR EACH FAMILY - CAPTURING OF BIOMETRICS WHILE OPENING ACCOUNTS** |

All the LDMs were advised to allocate the wards in Urban Areas of MCs to the banks within a week’s time for launching the campaign for ensuring at least one Bank Account per family residing in the allocated area. The voter-list of the concerned ward will help the banks for opening of one account per family in the ward. LDMs to send confirmation to Convener Bank having allocated wards to the banks for the purpose.

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

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| **ITEM NO. 4(v)** | **PREPARATION OF IMPLEMENTATION PLAN FOR ENGAGEMENT AND ACTIVATION OF BUSINESS CORRESPONDENTS AGENTS (BCAs) AND MONITORING PROGRESS THEREOF** |

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| **ITEM NO. 4(vi)** | **COMMON BUSINESS CORRESPONDENT FOR VILLAGES - ISSUANCE OF COMMON RFP (REQUEST FOR PROPOSAL).** |

The General Manager, Financial Inclusion Division, HO: New Delhi of Convener Bank informed the house that RFP tender for four States including Haryana & Punjab have been floated and in the next 15 days final view will be taken.

**ACTION: FI DIVISION, HO (CONVENER BANK)**

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| **ITEMNO. 4(vii)** | **WEB-BASED DESKTOP VIDEO CONFERENCING** |

In the meeting General Manager (FI) of Convener Bank at Corporate Office, New Delhi informed that Web-based Desktop Video Conferencing facility will be made available to all the LDMs of PNB within a month and requested the Controlling Heads of Syndicate Bank & Oriental Bank of Commerce for providing this facility to their LDMs in Haryana.

**ACTION: CONTROLLING HEADS/ FID OF PNB, SYND. BANK & OBC**

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| **ITEM NO. 5** | **MEASURES TO POPULARIZE E-PAYMENTS FOR BRINGING DOWN THE NUMBER OF TRANSACTIONS THROUGH CHEQUES** |

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| **ITITEM NO. 5 (i)** | **E-PAYMENT: DRIVE BY EACH BRANCH - PROMOTION OF ALTERNATE DELIVERY CHANNEL I.E. INSTALLATION OF ATMs, DEBIT CARDS, PoS MACHINES ETC.** |
| **ITEM NO. 5(ii)** | **REMITTANCES – SUB-MEMBERSHIP OF NEFT TO COOPERATIVE BANKS/ LOCAL AREA BANKS** | |
| **ITEM NO. 5(iii)** | **AUTOMATION OF STATE GOVERNMENT TREASURIES AND AUTOMATED INTERFACE WITH THE STATE – LINKING UP OF TREASURIES** | |

While deliberating on the above issues, the Director, Treasuries & Accounts Department, Govt. of Haryana mentioned that their department is facing some problems with the banks, which are dealing with Treasury Business. He mentioned that due to different fields on the screen of treasury transactions in respect of State Bank of India & Bank of India, delay occurs in the execution of transactions. To discuss & resolve the issue, it was decided that a meeting of the Banks handling Treasury & Sub-Treasury Business in the State be called by the Convener Bank. The Director, Treasury & Accounts, Govt. of Haryana may discuss bank-wise problems being faced by the department or banks having problem with the department, for ironing out the irritants, if any, in the smooth handling of Treasury Business in the State.

**ACTION: CONVENER BANK/ Department of Treasuries and Accounts.**

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| **ITEM NO. 6** | **STATE FINANCIAL SERVICES PLAN** |

The house desired that District Financial Services Plan be prepared by LDM in each district in association with NABARD, life and non life insurance companies. The controlling heads of Oriental Insurance Company, New insurance company & United Insurance companies were requested to provide the briefs of their schemes meant for the poor and common man to the LDMs through their officials working at District Head Quarter. Banks were also requested to provide list of their BCAs in the State to Convener Bank for transmitting the same to Life/ Non-Life Insurance Companies for utilising their services in offering their products to the rural people.

**ACTION: BANKS/ LDMs/ INSURANCE COMPANIES/ CONVENER BANK**

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| **ITEM NO. 7** | **AGRICULTURE DEBT WAIVER & DEBT RELIEF SCHEME (ADWDRS), 2008 - GRANTING OF FRESH LOANS** |

**7.1 DEBT WAIVER**

**7.2 DEBT RELIEF**

The Chief Guest of the meeting desired that all banks particularly those in Private Sector must participate in the scheme enthusiastically and improve their position.

**ACTION: ALL BANKS**

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| **ITEM NO. 8:** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME** |

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| **ITEM NO. 8.1:** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)** |

During discussions on the issue the house was informed that YoY growth in absolute as well as %age terms under the scheme was low as at the end of June 2012 due to variation in data reported by State Bank of India. The representative of SBI was requested to check-up the data and send report to Convener (SLBC).

**ACTION: STATE BANK OF INDIA**

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| **ITEM NO. 8.2** | **POSITION OF NPA IN EDUCATION LOANS** |

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| **ITEM NO. 8.3** | **POSITION OF NPA IN EDUCATION LOANS TO FEMALE STUDENTS** |

The house observed that NPA was more in the collateral free education loans. Banks were requested to take necessary steps for curtailing the level of NPA in the education loans.

**ACTION: ALL BANKS**

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| **ITEM NO. 8.4** | **IBA MODEL LOAN SCHEME FOR VOCATIONAL EDUCATION & TRAINING** |

All the banks were requested to implement the scheme after its approval from their respective Boards.

**ACTION: ALL BANKS**

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| **ITEM NO. 9:** | **SETTING UP OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs) UNDER SGSY.** |

The Director General, Rural Development Deptt., Haryana informed that land has been allotted in all the districts and possession has been taken by banks in 16 districts. LDMs of remaining districts were requested to take the possession and execute the lease deed at the earliest. He further requested that in 15 districts where 1st installment has been released for the creation of permanent infrastructure, the construction be started immediately. He further informed that RSETIs are working in 12 districts and requested that in the remaining districts RSETIs may be started from the rented premises. Shri Roshan Lal, IAS, PS (Agriculture), Haryana mentioned that Haryana being a smaller state area-wise, the existing 12 RSETIs can cater to the needs of the remaining 9 districts. It was clarified that as per instructions of MoRD, GoI, RSETIs are to be established in all districts.

**ACTION: LDMs & CONCERNED BANKS OF RSETIs**

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| **ITEM NO: 10** | **FINANCIAL LITERACY AND CREDIT COUNSELING CENTRES (FLCCs)** |

LDMs were requested to set up Financial Literacy Centres at their offices by the end of August 2012 in terms of RBI guidelines. They were also advised to ensure that an officer in the Rural Branch is designated as Financial Literacy Provider. CGM NABARD mentioned that suitable advertisement in the Local Media may be given regarding Financial Literacy Centres. He suggested that LDMs may prepare a project of Mobile Financial Literacy Van and send the same to NABARD for approval. The Controlling Head of Syndicate Bank was requested to ensure that Financial Literacy Centre is established at LDM Office, Gurgaon by the end of August 2012 and confirmation to this effect be sent to RBI, Chandigarh as well as to Convener (SLBC).

**ACTION: ALL LDMs/Syndicate Bank**

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| **ITEM NO. 11** | **REVIEW OF PERFORMANCE AS AT THE END OF JUNE 2012 (COMMERCIAL BANKs AND RRBs)** |

The achievement of the banks under key parameters was found to be good by the house except under Indirect Agriculture & DRI. As regards low YoY growth in Priority Sector (PS) & Agriculture Advances, the house was informed that some big ticket advances under PS & Agriculture last year were taken out of the ambit of PS & Agriculture this year as per RBI circular. YoY growth in PS & Agriculture net of those big ticket advances comes to 14.4% and 13.6% respectively. The house desired that banks should lend liberally under Priority Sector.

**ACTION: BANKS**

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

In the meeting the PS (Agriculture), Govt. of Haryana, the Chief Guest of the meeting suggested that the eligibility criteria of the scheme need to be relooked by RBI. The income and the loan amount may be made area specific.

**ACTION: RBI**

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| **ITEM NO. 13** | **NATIONAL GOALS** |

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**ITEM NO. 13.1: CD RATIO OF FINANCIAL SYSTEM: (COMMERCIAL BANKS, RRBs, COOPERATIVE BANKS WITH RIDF)**

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**ITEM NO. 13.2 CREDIT+INVESTMENT IN STATE GOVT. BONDS TO DEPOSIT RATIO:**

No Action Point emerged during discussions.

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| **ITEM NO. 14** | **ANNUAL CREDIT PLAN 2012-2013** |

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| **ITEM NO. 14.1** | **PERFORMANCE UNDER ANNUAL CREDIT PLAN 2012-13**  **&** |

**ITEM NO. 14.2 REVIEW OF PRODUCTION CREDIT VIS-À-VIS INVESTMENT CREDIT**

While approving the revised ACP target for the year 2012-2013, the performance of banks upto June 2012 at 102% under Agriculture, 97% under MSME and overall PS 97% was found satisfactory. It was informed to the house that Dy. Commissioner, Narnaul through his DO letter to Convener (SLBC) has expressed his concern over the poor performance of some banks in the district. The Controlling Heads of AXIS Bank, Kotak Mahindra Bank, ICICI Bank, Canara Bank, OBC, SBOP, Syndicate Bank assured that contribution of their branches in the district would improve considerably in the months to come as necessary instructions have already been issued. The Controlling Heads of these banks were requested to closely monitor the progress of their branches in district – Narnaul.

**ACTION:** **AXIS BANK, KOTAK MAHINDRA BANK, ICICI BANK, CANARA BANK, OBC, SBOP & SYNDICATE BANK**

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| **ITEM NO. 15** | **GOVERNMENT SPONSORED PROGRAMMES** |

**ITEM NO. 15(i): SWARAN JAYANTI GRAM SWAROZGAR YOJNA (SGSY)**

**PERFORMANCE REVIEW – 2012-13 - Progress up to 30.06.2012**

The house was informed that financial targets under the scheme have not been received by Rural Development Department, Haryana. Only amount of subsidy has been allocated in the State. The representative of Rural Development Department informed the bankers that this amount is to be used for the promotion of Self Help Group scheme and strengthening/ streamlining the working of existing Self Help Groups. He further informed that the SGSY scheme will be replaced by National Rural Livelihood Mission.

**ACTION: BANKS & RURAL DEVELOPMENT DEPTT. HRY**

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| **15(ii)** | **PRIME MINISTER’S EMPLOYMENT GENERATION PROGRAMME (PMEGP**) |

Director, KVIC Ambala emphasized that pending cases for the year 2011 - 2012 be disposed of by the Nodal Branches by 30.08.2012 as subsidy amount for these cases has already been released. The new cases will be sponsored after the clearance of the pending cases. The Chief Guest desired that bank-wise detail of pending cases for the year 2011-12 be sent by KVIC to the Controlling Heads of concerned banks as also to Convener (SLBC).

**ACTION: ALL BANKS & KVIC**

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| **15 (iii)** | **SWARN JAYANTI SHAHARI ROZGAR YOJNA (SJSRY)** |

Banks were requested to dispose of all the pending 86 sanctioned cases expeditiously.

**ACTION: ALL BANKS**

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| **15(iv)** | **CASES SPONSORED BY HARYANA SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION (HSCFDC)** |

In the meeting it was observed that cases sponsored by HSCFDC are not being disposed of by the bank branches within the prescribed period. It was informed to the house that in district Bhiwani subsidy amount pertaining to the year 2006-2007 has not been utilized by branch. The Chief Guest took a serious note of the undue delay on the part of the branch/HSCFDC and advised LDM Bhiwani and sponsoring agency to send status report to convener bank in a week’s time.

**ACTION: ALL BANKS/ LDM BHIWANI/HSCFDC**

**ITEM NO. 15(v): SELF HELP GROUPS (SHGs)**

The Chief General Manager NABARD informed the house that a special fund for the development of women SHGs has been created from FIF. He also informed about the NGO ‘ANGER’, identified by NABARD for the formation and development of women SHGs in the State. Banks may sign MOU with this NGO, which will provide quality customers. He also informed that now Cash Credit facilities be made available to SHGs and withdrawal from this account can be allowed without specific purpose.

**ACTION: ALL BANKS**

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| **ITEM NO. 16:** | **RECOVERY UNDER HACOMP ACT** |

It was observed that no. of cases falling under the category of 3 years & above has increased substantially during the period under review compared to the position of March 2012. The Revenue Department, Haryana was requested to get these cases expedited and LDMs were advised to seek the help of Revenue Officials at the district level for speedy disposal of the cases. DIF, Haryana was requested to take up the issue with Revenue Department, Haryana suitably.

**ACTION: ALL LDMs & REVENUE DEPTT/DIF & CC HRY**

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| **ITEM NO. 17** | **INTEREST SUBSIDY SCHEME FOR HOUSING THE URBAN POOR (ISHUP)** |

As no targets have been allotted for the year 2012-2013, discussion on this point could not be held. However, the official of SUDA Haryana was requested to take up the matter with National Housing Bank for the allocation of targets for the year 2012-13.

**ACTION: DEPTT. OF SUDA, HARYANA**

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

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

**ITEM NO. 18.1: (a) NPA UNDER MSME ADVANCES**

**ITEM NO. 18.1: (b) MSME Clusters in the State of Haryana**

**ITEM NO. 18.2: SPECIALIZED SSI/SME BRANCHES**

**ITEM NO. 18.3: POSITON OF SICK MSEs**

**ITEM NO. 18.4: COLLATERAL FREE LOANS UPTO `** **10 LAKH TO MSE SECTOR**

**ITEM NO.18.5: CREDIT GUARANTEE SCHEME OF CGTMSE**

The Director (MSMEDI) Karnal mentioned as under:-

* The position of advances made by banks to Manufacturing & Service Sector of MSME be discussed separately as given in the annexure.
* In the 19 clusters banks should open more Specialized SSI Branches to cater to the needs of entrepreneurs as one specialized branch of a bank in each cluster may not be adequate.
* Banks to send detail of Sick MSME Units to the office of Director, MSMEDI, Karnal within 15 days of SLBC meeting.
* There is a need to curtail the time taken by branches in the disposal of the applications received from the entrepreneurs.

The house desired that all out efforts be made by banks to lend more to Micro Enterprises so that their share to MSEs is enhanced to reach the benchmark of 60% by March 2013.

The house also observed with concern that some banks are still not granting collateral free loans upto ` 10 Lac in MSE Sector, which is in violation of RBI instructions and may attract suitable action.

**ACTION: ALL BANKS & 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** |

The Member Banks were requested to further escalate the credit flow to minority communities to improve their economic condition.

**ACTION: ALL BANKS**

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

The house observed that despite increase of ` 780 Crore in Advances to Women Beneficiaries still the %age of such advances to net bank credit was below the stipulated ratio of 5%. Banks were requested to take necessary steps for providing more financial assistance to women under different bank schemes and also ensure that there is no statistical loss in reporting the data to Convener Bank.

**ACTION: ALL BANKS**

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| **ITEM NO. 22** | **NEW KISSAN CREDIT CARD SCHEME** |

Bankers were requested to ensure that revised Kissan Credit Card Scheme is implemented by all branches. During discussions, it was pointed out by LDM Hissar that some banks like OBC & SBOP are fixing higher credit limits under KCC Scheme and requested that it should be on uniform basis. On this, CGM NABARD mentioned that limit under KCC Scheme should be fixed by the branches as per new guidelines only and KCC should not be made a loan against property. The concerned banks were requested to fall in line with other banks in this regard.

**ACTION: ALL LDMs/ BANKS/OBC/SBOP**

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| **ITEM NO. 22(i)** | **EXEMPTION OF STAMP DUTY – NOTIFICATION OF GOVERNMENT OF HARYANA** |

The item was only for the information and was appreciated by the House as it will curtail the transaction cost to the farmer.

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| **ITEM NO. 22(ii)** | **PROVIDING SAVING CUM OD ACCOUNT FACILITY TO OTHER FAMILIES LIVING IN RURAL AREAS HAVING NO LAND** |

The Member Banks were requested to ensure that above mentioned instructions of DoFS, MoF, Govt. of India are being implemented by the branches of their bank and monitor the progress.

**ACTION: ALL BANKS**

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| **ITEM NO. 22(iii)** | **FINANCING OF TENANT FARMERS/ ORAL LESSEES AND SHARE CROPPERS - LEGISLATIVE PROVISION.** |

No latest status was apprised by the representative of Revenue Department, Haryana on the above issue. He was requested to keep SLBC updated of the development on the issue.

**ACTION: REVENUE DEPTT. HRY**

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| **ITEM NO. 23** | **STATUS OF COMPUTERISATION OF LAND RECORDS IN HARYANA – CREATION OF RELEASE OF ON-LINE CHARGE BY BANKS ON LAND HOLDINGS** |

The official from the office of Revenue Department, Haryana informed that computerisation of land records in respect of District – Ambala & Karnal has been completed & for the remaining districts, the process will be completed shortly.

**ACTION: REVENUE DEPTT. HRY**

**ITEM NO 24: NATIONAL AGRICULTURE INSURANCE SCHEME (NAIS)**

**ITEM No. 24(i): WEATHER BASED CROP INSURANCE SCHEME**

The member banks were requested to implement the NAIS for the notified Kharif 2012-2013 crops as also the weather based crop insurance scheme which has been circulated by the convener bank vide letter dated 26.07.2012.

**ACTION: ALL BANKS**

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| **ITEM No. 25:** | **NATIONAL HORTICULTURE MISSION/ NATIONAL HORTICULTURE BOARD** |

The banks which have received letter of intent for the projects sponsored by Horticulture Board were requested to dispose of the same on merits of each case.

**ACTION: ALL BANKS**

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| **ITEM NO. 26** | **SLBC WEBSITE-STANDARDIZATION OF INFORMATION/ DATA** |

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| |  |  | | --- | --- | | **ITEM NO. 26.1** | **WEB PORTAL – SLBC HARYANA** |   All banks were requested to push the data of their bank for the period ended June 2012 on SLBC website and ensure that in future the same is done in time to extract the information for SLBC meeting.  **ACTION: ALL BANKS**   |  |  | | --- | --- | | **ITEM NO. 27** | **AADHAAR – UNIQUE IDENTIFICATION AUTHORITY OF INDIA** |   Asstt. Director General, UIDAI informed that in two FI districts of Haryana, i.e. Sonipat & Ambala, Sonepat block and Ambala I blocks have been selected as pilot for Aadhaar Enabled Payment systems. Payment of all types of scholarships to school children in these blocks has been taken as the pilot scheme for AEPS. The list of beneficiaries has been collected with the help of Concerned Block Education Officer. The number of beneficiaries in Sonepat & Ambala block is 20085 & 19518 respectively.    The verified data of the students is progressively being shared with concerned LDM, for seeding of UID in the already opened accounts of the students or for opening of new accounts & requested the concerned bankers to immediately open the Aadhaar enabled new accounts of the students, where ever required. For the students having accounts in cooperative banks, new accounts in the CBS branches of banks need to be opened.    All banks were requested to display banners in their bank branches, encouraging the account holders to give a copy of their Aadhaar letter or EID slip so that their UID number can be linked with their account. He further mentioned that progress of the number of new accounts opened & the number of accounts in which Aadhaar number seeded should be shared by concerned LDMs with UIDAI, RO regularly.    Regarding training to BCA, the ADG, UIDAI requested CGM, NABARD to include a module on Aadhaar in their training course content as these BCAs will also work for Aadhaar Enabled Payments in the field.    All banks were requested to create Aadhaar field in their respective CBS software.  **ACTION: ALL BANKS & CONVENER BANK**   |  |  | | --- | --- | | **ITEM NO. 28** | **ISSUANCE OF WEAVER CREDIT CARD** |   LDMs of District – Panipat, Fatehabad, Yamunanagar & Bhiwani were requested to take steps for issuance of Weaver’s Credit Card in their districts in association with the office of Development Commissioner (Handlooms), Weavers Service Centre, Panipat. LDM Panipat was specifically advised to get Weaver Credit Cards issued on merits to the applicants whose applications have been sponsored by the Development Commissioner (Handlooms), Weavers Service Centre, Panipat.  **ACTION: CONCERNED LDMs/ BANKS**   |  |  | | --- | --- | | **ITEM NO.28(i)** | **IMPLEMENTATION OF A NEW COMPONENT “INSTITUTIONAL CREDIT” IN INTEGRATED HANDLOOM DEVELOPMENT SCHEME (IHDS) UNDER THE COMPREHENSIVE PACKAGE FOR THE HANDLOOM SECTOR** |   &   |  |  | | --- | --- | | **ITEM NO.28(ii)** | **IMPLEMENTATION OF REVIVAL, REFORM & RESTRUCTURING PACKAGE FOR HANDLOOM SECTOR** |   Banks were requested to implement the above schemes of Govt. of India and report progress to Convener (SLBC).  **ACTION: ALL BANKS/CONVENER BANK**   |  |  | | --- | --- | | **ITEM NO. 29** | **ELECTRONIC BENEFIT TRANSFER (EBT) FOR GOVERNMENT SCHEMES** |   As the representative from Social Welfare & Empowerment Department, Haryana was not present in the meeting, discussion on the issue could not be held.     |  |  | | --- | --- | | **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 AK Verma, DGM, Canara Bank, Karnal.  \_\_\_\_\_\_\_\_\_   |  |  | | --- | --- | | **ITEM NO. 43** | **INSTALLATION AND MANAGED SERVICES OF CASH DISPENSERS (CDs) – CONVEYING DETAILS TO SLBC CONVENERS AND STATE LEVEL HEADS** |   Union Bank of India was requested to communicate to SLBC the details of finalization of RFP alongwith award of work to vendors enabling SLBC to communicate to banks in the State. The Convener SLBC would also identify one pilot district for Installation & Managed Services of Cash Dispensers to accomplish this task by 30.09.2012.  **ACTION: UNION BANK/ CONVENER BANK**   |  |  | | --- | --- | | **ITEM NO. 44** | 1. **FINANCIAL LITERACY CAMPAIGN ON STATE-WISE BASIS** 2. **SHG-2 – REVISITING THE SHG BANK LINKAGE PROGRAMME** 3. **ADDING 250 NEW RURAL HOUSEHOLD ACCOUNTS BY EACH BRANCH EVERY YEAR** |   All the above points of the Item have been covered in the address of CGM NABARD, Haryana.  **ACTION: BANKS/ LDMs/ RRBs** |  |
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***List of***

***121st Meeting of SLBC******(Hry) held on 09.08.2012***

***held at Hotel Mountview Chandigarh***

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| --- | --- | --- |
| **Sr.**  **No.** | **Name & Designation** | Bank/ Department |
|  | **Chairman** | |
| 1 | Shri Rakesh Sethi, Executive Director | Punjab National Bank |
|  | **Chief Guest** | |
| 2 | * Shri Roshan Lal, IAS, Principal Secretary | Agriculture Department, Govt. of Haryana |
|  | **Centre/ State Govt. Senior Officials** | |
| 3 | Shri Rajat Sachar, Economic Advisor | Ministry of Finance, GoI, New Delhi |
| 4 | Shri BS Malik, IAS, Director General | Rural Development Department, Haryana |
| 5 | Madam Kusum Bansal, IRS, Director | IF & CC Department, Haryana |
| 6 | Shri Harinder Kumar, IRS, Director | Treasuries & Accounts Department, Haryana |
|  | **RBI/ NABARD/SIDBI/ NATIONAL HOUSING BANK** | |
| 7 | Shri RK Tandon, Officer Incharge | Reserve Bank of India, Chandigarh |
| 8 | Shri MR Garg, General Manager |
| 9 | Shri K. Sayeed Ali, Chief General Manager | NABARD |
| 10 | Shri BBS Bisht, DGM |
| 11 | Shri Vibhor Swaroop, DGM | SIDBI |
|  | **Convener Bank** | |
| 12 | Shri IS Phogat, General Manager, PS & LB Division, HO: New Delhi | Punjab National Bank |
| 13 | Shri YP Issar, General Manager, Financial Inclusion Division, HO: New Delhi |
| 14 | Shri Vinay Kumar, FGM & Convener SLBC (Haryana) |
| 15 | Shri Kamal Prashad, FGM, Ludhiana & Convener SLBC (Punjab) |
| 16 | Shri KM Gupta, AGM, FGM Office, Chandigarh |
| 17 | Shri Ramesh Thakur, Chief Manager, FGM Office, Chandigarh |
| 18 | Shri DV Sharma, Senior Manager, FGM Office, Chandigarh. |
| 19 | Ms. Neeru Sahota, Manager, FGMO, Chd. |
|  | **State Government/Boards/Corporations/Other Institutions** | |
| 20 | Shri Amit Singal, Asstt Director General | Aadhaar Planning Commission (UIDAI), RO Chandigarh |
| 21 | Shri VP Tyagi, Dy. Director |
| 22 | Shri Amit Kumar, Manager State Project |
| 23 | Shri MK Gupta, Treasury Officer | Treasury & Accounts Department, Chandigarh |
| 24 | Shri Pradeep Ranjan, Additional Director | Industries, Haryana |
| 25 | Shri Pawan Kumar, Dy Director | IF & CC, Haryana |
| 26 | Shri KS Chimni, CO |
| 27 | Shri RS Solanki, A.D. (Stat.) | Agriculture Deptt. |
| 28 | Shri KL Sharma, Asstt. Director | Revenue Department |
| 29 | Shri Devinder Singh, P.O. | Rural Development Department |
| 30 | Shri Dinesh Sharma, Project Officer | SUDA/ SJSRY |
| 31 | Shri Karnail Singh, Director | Khadi & Village Industries Commission |
| 32 | Shri Arun Kumar, E.I. |
| 33 | Shri Durga Dass Garg, Sr. Research Officer | HSCFDC |
| 34 | Shri Harinder Kumar, SSF | Finance Department, Govt. of Haryana |
| 35 | Shri JB Singh, Asstt. Director | National Horticulture Board |
| 36 | Shri Vinod Kumar |
| 37 | Ms. Vandana Chawla, Administrative Officer | Agriculture Insurance Co. of India Ltd. (AICL) |
| 38 | Ms. Kanchan |
| 39 | Shri Vijay Kumar, Director | MSME Development Institute, Karnal |
| 40 | Shri Rakesh Vaid, Asstt. Director |
|  | **Insurance Companies** | |
| 41 | Shri GP Meena, Manager (P&B) | LIC of India |
| 42 | Shri Joginder Kumar, M.M. |
| 43 | Shri BS Kanchan, M(MI) |
| 44 | Shri NP Negi, Regional Manager | United India Insurance Co. Ltd. |
| 45 | Shri HL Dua, Dy. Manager |
| 46 | Shri Amarjit Goyal, Manager | National Insurance Co. Ltd. |
| 47 | Shri Kamaljit, RM | Chola MS, Hissar |
| 48 | Shri Rahul Kapoor, SM |
|  | **Public Sector Banks** | |
| 49 | Shri SK Bhatia, Regional Manager | SBI |
| 50 | Shri MR Jayesha, DGM (Agri.) | SBOP |
| 51 | Shri Sameer Arora, Chief Manager |
| 52 | Shri AK Tuteja, Chief Manager | State Bank of Bikaner & Jaipur |
| 53 | Shri Abhay Patil, AGM | State Bank of Hyderabad |
| 54 | Shri YK Verma, Zonal Manager | Punjab & Sind Bank |
| 55 | Shri Joginder Singh, Chief Manager |
| 56 | Shri BB Khungar, FIS |
| 57 | Shri Nihal Singh Kasnia, DGM | Oriental Bank of Commerce |
| 58 | Shri Jagdish Narang, DZH | UCO Bank |
| 59 | Shri Amrik Singh, DGM | United Bank of India |
| 60 | Shri BB Mittal, DGM | Union Bank of India |
| 61 | Shri PK Agarwal, Manager |
| 62 | Shri Harbhajan Singh, AGM | Allahabad Bank |
| 63 | Shri Ashwani Mittal, Zonal Manager | Andhra Bank |
| 64 | Shri Sunil Sharma, Chief Manager | Bank of India |
| 65 | Shri SB Prasad, AGM | Bank of Baroda |
| 66 | Shri Kamal Arora, Sr. Manager |
| 67 | Shri Sanjay N. Maniyar, DZM | Bank of Maharashtra |
| 68 | Shri AK Verma, Dy. General Manager | Canara Bank |
| 69 | Shri B. Akbaraly, Zonal Manager | Central Bank of India |
| 70 | Shri MK Kaura, Asstt. Manager |
| 71 | Shri Divakar M. Sheenoy, Chief Manager | Corporation Bank |
| 72 | Shri CS Meena, DGM | Dena Bank |
| 73 | Shri Manoj Kumar, Manager |
| 74 | Shri MK Grover, Zonal Manager | Indian Bank |
| 75 | Shri Nawal Gupta, CRM | Indian Overseas Bank |
| 76 | Shri Arun Goyal, GM (North) | IDBI Bank |
| 77 | Shri Sanjeev Gupta, DGM & RH |
| 78 | Shri SK Taneja, Chief Manager | Syndicate Bank |
| 79 | Shri D. Pradeep Naik, DGM | Vijaya Bank |
| 80 | Shri Kaushal Kumar Singh, Manager (Agri) |
|  | **Private Sector Banks** | |
| 81 | Shri Varun Grover, Regional Sales Head | AXIS Bank |
| 82 | Shri HS Atma, Zonal Head | HDFC Bank Ltd. |
| 83 | Rashmi Singh, Sr. Manager |
| 84 | Shri RM Rajendran, Zonal Manager | ICICI Bank |
| 85 | Shri Sumit Goel, Regional Head |
| 86 | Shri Jitender Shukla, RSM |
| 87 | Shri Rakesh Gandotra, Zonal Head | J&K Bank |
| 88 | Shri Harinder Singh, Head State Projects | IndusInd Bank |
| 89 | Shri Anuj Malhotra, Manager | Yes Bank |
| 90 | Shri Naresh Garg, Manager |
| 91 | Arvind Purohit, RSM | Kotak Mahindra Bank Ltd. |
| 92 | Shri Vasant, Sr. Br. Manager | Karnataka Bank |
|  | **Regional Rural Banks** | |
| 93 | Shri S. Indirajith, Chairman | Gurgaon Gramin Bank |
| 94 | Shri MK Pangtey, Chairman | Haryana Gramin Bank |
|  | **Co-operative Banks** | |
| 95 | Shri Atma Ram, DGM | HARCO Bank |
|  | **Lead District Managers** | |
| 96 | Shri Dinesh Bhardwaj, LDM (Punjab National Bank ) | Lead Bank Office, Ambala |
| 97 | Shri Kuldeep Gupta, LDM (“do“) | Lead Bank Office, Panchkula |
| 98 | Shri VK Julka, LDM ( “ do “) | Lead Bank Office, Yamunanagar |
| 99 | Shri RK Boyal, LDM ( “ do “) | Lead Bank Office, Bhiwani |
| 100 | Shri HS Chauhan, LDM( “ do “) | Lead Bank Office, Fatehabad |
| 101 | Shri Waryam Singh, LDM (“do“) | Lead Bank Office, Hissar |
| 102 | Shri SS Nathawat, LDM(“do”) | Lead Bank Office, Jind |
| 103 | Shri Ashok Kakkar, LDM (“ do”) | Lead Bank Office, Jhajjar |
| 104 | Shri Rakesh Kumar, LDM(“do “) | Lead Bank Office, Kaithal |
| 105 | Shri JS Murthy, LDM ( “ do “) | Lead Bank Office, Kurukshetra |
| 106 | Shri Akhileshwar Prasad, LDM (“do”) | Lead Bank Office, Narnaul |
| 107 | Shri Mahesh Chandra, LDM (“ do“) | Lead Bank Office, Panipat |
| 108 | Shri Naresh Sharma, LDM ( “ do “) | Lead Bank Office, Rohtak |
| 109 | Shri Mukul Prasad, LDM (“do”) | Lead Bank Office, Sonepat |
| 110 | Shri AK Mittal, LDM (“ do “) | Lead Bank Office, Rewari |
| 111 | Shri KS Pal, LDM (“do”) | Lead Bank Office, Sirsa |
| 112 | Shri B. Venkat Ram Narsaiah, LDM (Syndicate Bank) | Lead Bank Office, Faridabad |
| 113 | Shri Nembir Singh, LDM (Oriental Bank of Commerce) | Lead Bank Office, Palwal |

## Absentees

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| --- | --- |
| **Sr. No.** | **Name of Bank/ Department** |
|  | State Bank of Travancore |
|  | Federal Bank Ltd. |
|  | Karur Vyasa Bank Ltd. |
|  | Nainital Bank Ltd. |
|  | HSARDB |
|  | Lead District Manager, Karnal |
|  | Lead District Manager, Mewat |
|  | Lead District Manager, Gurgaon |
|  | Social Justice & Empowerment Deptt., Haryana |
| 10. | Animal Husbandry Deptt., Hry |
| 11. | Women Development Corporation |
| 12. | KVIB |
| 13. | National Housing Bank |
| 14. | New India Assurance Co. Ltd. |
| 15. | Oriental Insurance Co. Ltd. |

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