

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

PNB House, Sector-17B,

Chandigarh.

REF: FGMO:SLBC:HRY:122

 November 19, 2012

# TO ALL MEMBERS OF SLBC, HARYANA

Dear Sir/Madam,

**MINUTES OF THE 122ND MEETING OF STATE LEVEL BANKERS’ COMMITTEE, HARYANA**

Please find enclosed the minutes of 122nd Meeting of State Level Bankers’ Committee, Haryana held on 09.11.2012 to review the performance of banks for the period ended September 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 progress report in respect of each 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**

**122ND MEETING OF**

**STATE LEVEL BANKERS’ COMMITTEE,**

**HARYANA**

**HELD ON 09.11.2012**

**AT**

**HOTEL SHIVALIKVIEW,**

**SECTOR-17, CHANDIGARH**

 

**CONVENER**

**STATE LEVEL BANKERS’ COMMITTEE,**

**HARYANA, CHANDIGARH.**

**OF**

 **122nd MEETING OF SLBC HARYANA**

The **122nd** meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended **30th September, 2012** was held on **9th November, 2012** at **Hotel Shivalik View, Sector - 17, Chandigarh.** 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 gave a brief account of the initiatives taken by Ministry of Finance, Govt. of India to bring underprivileged section of the society in unbanked areas (both Rural & Urban) to banking fold.

Shri Kumar mentioned the key areas to be discussed in the meeting and requested all the stakeholders to give suggestion to improve the performance of banks for further growth of the State of Haryana.

**Shri Rakesh Sethi, Executive Director**, **Punjab National Bank** **and Chairman** of the meeting after welcoming the distinguished members apprised the house of initiatives taken by RBI during its 2nd quarter review of Monetary Policy 2012-13 on 30.10.2012 impacting Banking Sector as also the state economy. He mentioned that these measures would help in stabilizing growth, containing risk of inflation and enhancing the liquidity cushion available in the system. He also touched the 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 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 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. On the recovery of bank dues Shri Sethi requested the sponsoring agencies to coordinate with the banks in their recovery efforts. He requested the State Government for setting up of fast track court for early disposal of the recovery certificate cases pending with courts for more than 1 year.

 While addressing the house, **Shri AK Singh, IAS, Director General (Agriculture), Govt. of Haryana** and **Chief Guest** of the meetinglaid stress on Financial Inclusion, which is of paramount importance for inclusive growth and showing results now. He also called upon the bankers, particularly cooperative banks, to provide KCCs to all the farmers in the State, especially in District – Sonepat, which is one of the 10 identified districts in the country for distribution of fertilizer subsidy. He requested the bankers for further simplifying the procedure for opening of account and desired that customer oriented schemes be devised.

**Shri Rajat Sachar, Economic Advisor, DoFS, MoF, GoI** in his address appreciated the efforts being put in by the banks in providing banking services in the State of Haryana as 68% of the household in the state were already availing banking services as at the close of Census 2011. He further said that during the period from 01.04.2011 to 30.09.2012 banks have opened more than 33.5 lac accounts and with this more households have been covered. Banks should match the accounts with the voter list for identifying the left out families. He requested the banks to cover all the 629 villages allotted under Swabhimaan by 31st March 2013. Out of 68 villages found eligible under Para 5.3, banks have covered 55 and requested the representative of SBI to open branches at 13 identified centres at the earliest. He expressed happiness over progress of the automation of treasuries in the state and hoped for its early interface with on-line banking system. He apprised the house the concern of the Finance Minister on education loans and expected the banks to deliver on this area and ensure that Grievance Redressal Mechanism is in place.

**Shri Amarnath, General Manager, RBI, Chandigarh** in his speech requested the banks to finalize the roadmap for the villages with population less than 2000 and the work of providing banking services to the villages should continue as per the existing arrangements till the issue of common BC is finalized.

**Shri K. Sayeed Ali, CGM, NABARD, Regional Office, Haryana** in his address to the house requested the banks to make best use of Financial Inclusion Technology Fund for spreading Financial Literacy. He stressed on need of monitoring of progress of banks under FIP as per the roadmap drawn for the years 2012-13, 2013-14 & 2014-15. The revised KCC Scheme should be implemented in right earnest as the same is Saving cum KCC. Shri Ali also informed the house that Potential Linked Plan for the year 2013-14 for the State of Haryana has been finalized and Model Bankable Projects will be given to banks for financing in the State. He appreciated the initiatives of Computerization of Land Records & exemption of Stamp Duty by State Government.

After this Agenda was taken up for discussion wherein following action points emerged:-

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|  **ITEM NO. 1** | **CONFIRMATION OF MINUTES OF 121ST MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 9TH AUGUST, 2012.** |

 As no suggestions/ comments were received from the members, the house approved the minutes of 121st Meeting of SLBC Haryana.

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| **ITEM NO. 2** | **STATUS REPORT OF ISSUES FLAGGED IN 121ST MEETING OF SLBC HARYANA HELD ON 09.08.2012.** |
| **ITEM NO. 2(i)** | **DEBT SWAP SCHEME – RAISING THE LIMIT FROM** `**50,000/- TO** `**1,00,000/-** |

The house was informed that AXIS Bank has also enhanced the Debt Swap Limit to `1 Lac and it was resolved that the Convener SLBC should again take up the matter with the remaining banks. DIF, Haryana was also requested to take up this issue with the remaining Private Sector Banks.

**ACTION: CONVENER (SLBC)/ REMAINING BANKS/ DIFCC**

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

During review of performance of lending of banks under Debt Swap Scheme, it was desired that banks should improve their lending under the Scheme and PNB being the Lead Bank, should take the lead. Other major banks like SBI, SBOP should follow suit. The house was also of the view that Bank Managers should also be suitably sensitized on lending under Debt Swap Scheme. CGM NABARD desired that data of finance under Debt Swap Scheme should be properly segregated from KCC.

**ACTION: ALL BANKS/ CONVENER BANK**

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

Roadmap for providing banking services to 4112 unbanked villages with population less than 2000 was placed before the house which approved the same. The bankers were requested to take necessary steps for coverage of these villages as per roadmap. Endeavour should be to cover those 180 villages other-wise earmarked for coverage beyond March 2015, **before March 2015.**

**ACTION: ALL BANKS**

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| **ITEM NO. 3(ii)** | **EXTENSION OF SWABHIMAAN** |

The achievement of coverage of 57 villages under Swabhimaan out of 629 villages was considered low. The concerned banks were requested to ensure providing banking services to the villages with population 1600-2000 by March 2013. Members were also informed that the work of coverage of villages under Swabhimaan should not be stopped for want of common BC. It was informed that the work be continued with the existing BCAs as the **common BC M/s Vikrangi** is being finalized shortly and the services of existing BCAs are likely to be utilized by the new BC.

**ACTION: CONCERNED BANKS**

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

While deliberating on the issue of variation in GIS data on branches, ATMs, BCAs etc. uploaded by the LDMs & data on same items available on RBI website, LDMs were requested to rectify the data wherever required and upload the same on GIS module latest by 15.11.2012.

**ACTION: ALL LDMs**

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| **ITEM NO. 3(iv)**  | **OPENING OF ONE BANK ACCOUNT PER FAMILY IN URBAN AREAS – ALLOCATION OF WARDS - CAPTURING OF BIOMETRICS WHILE OPENING ACCOUNTS** |

Member Banks were requested to ensure that no household in the Urban Area is left out without providing banking services. LDMs were requested to allocate the wards to banks for the purpose. The detail of bank-wise allocation be sent to SLBC Secretariat for preparing bank-wise information for the State as a whole. The families identified as uncovered with banking through mapping of existing accounts with voter-list of the area be covered by bank branches in allocated wards.

It was also desired that bank-wise allocation of wards should also be given in future. LDMs assured that accounts will be opened within 2 months.

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

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| **ITEM NO. 3(v)** | **OPENING OF ACCOUNT OF MIGRANT LABOUR, STREET VENDORS/ HAWKERS, ETC.** |

Member Banks were requested to replicate the initiative taken by SLBC in Delhi for opening of Accounts of Migrant Labour, Street Vendors/ Hawkers etc. in Haryana. It was also informed that 24X7 Call Centre for providing help to the persons intending to open account and mitigate their problems in the States of Haryana, Punjab & U.T. Chandigarh would be set up shortly. Progress on fortnightly basis be provided to SLBC Secretariat w.e.f. 30.11.2012 for onward transmission to DoFS, MoF, GoI.

**ACTION: ALL BANKS/ LDMs & CONVENER (SLBC)**

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|  **ITEM NO. 3(vi)**  | **DISAGGREGATION OF FIPs OF BANKS FROM HOs TO CONTROLLING OFFICES OF BANKS AND BANK BRANCH LEVEL AS PER REVISED FIP MONITORING FORMAT.** |

Controlling Heads of Scheduled Commercial Banks were requested to send state-wise disaggregated FIP targets received from their Corporate Offices to SLBC Secretariat and RBI, RO, Chandigarh and also send the progress in the revised format for the periods ended March 2012 (i.e. April 2011- March 2012) quarter ended June 2012 and quarter ended September 2012 by 20th of November 2012 and thereafter on monthly basis starting from October 2012. PSBs & RRBs were requested to send the progress to NABARD also. Progress would be reviewed in meeting of sub-committee on FIP and SLBC meetings.

**ACTION: ALL SCBs/ RBI/ RRBs**

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| **ITEM NO. 3(vii)**  | **USE OF ELECTRONIC PAYMENTS IN PUBLIC SECTOR BANKS**

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**The representative of State Bank of Hyderabad & Bank of Baroda and Private Sector Banks other than HDFC, J&K & AXIS Bank assured to confirm within 2-3 days the use of Electronic Payment System for payments to & from customers & staff.**

**ACTION: CONCERNED BANKS**

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| **ITEM NO. 4**  | **BRANCH EXPANSION UNDER PARA 5.3 OF STRATEGY AND GUIDELINES ON FINANCIAL INCLUSION ISSUED BY DFS, MOF, GOVT. OF INDIA** |

In the meeting SBI was requested to open either USBs or Brick & Mortar branches at 13 Centres identified as per para 5.3 of strategy & guidelines. The representative of SBI assured to open the Satellite/ Brick & Mortar branches by 15.12.2012.

**ACTION: STATE BANK OF INDIA**

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

The Controlling Heads of banks chosen for presidential responsibilities for Clearing Houses to be established at identified centres were requested to provide information to RBI, RO, Chandigarh under copy to SLBC Secretariat on points raised by RBI. Chairman of the meeting desired that case of Centre Ding in District-Sirsa for setting up of Clearing House be sent to RBI, Chandigarh by the bank chosen as president for proposed Clearing House at that Centre.

**ACTION: RBI, CONVENER BANK, CONCERNED BANKS/ LDM SIRSA**

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

LDMs were requested to make available village-wise Voter-list to the Branch Managers for identifying the households, which are not linked with banking services so that uncovered households are covered fast by banks.

**ACTION: ALL LDMs/ BANKS**

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

The company M/s Vikrangee Finserve Limited shortlisted as common BC has been issued offer letter on 02.11.2012. Further progress will be conveyed to the members separately.

**ACTION: CONVENER (SLBC)**

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| **ITEM NO. 5**  | **AUTOMATION OF STATE GOVERNMENT TREASURIES AND AUTOMATED INTERFACE WITH THE STATE – ENCOURAGING E-PAYMENTS** |

The Director, Treasury & Accounts, Haryana informed the house that banks are not sending scrolls next day to them. He further informed that except PNB & IDBI other banks are not sending daily Debit/ Credit Transaction details in time i.e. (T+1). He requested the banks specifically State Bank of India & SBOP to adhere to the guidelines. Director, Treasury & Accounts informed that banks are not integrated at present and process is under way. It was desired by the house that integration/ interface of State Treasuries with on-line system of Banking be taken up on priority.

**ACTION: SBI & SBOP & DIRECTOR T/A**

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

On the preparation of District Financial Services Plan, LDMs requested that a common format for the same be prepared to have uniformity in the plan of each district. District-wise list of Nodal Officers of Life Insurance Corporation of India in Haryana was provided to the LDMs. Non-Life Insurance Companies to provide the same to LDMs. It was resolved that Convener (SLBC) would design the common format with the help of LIC/ GIC and will provide the same to LDMs to facilitate them in the preparation of District Financial Services Plan at the earliest.

**ACTION: CONVENER (SLBC)/ NON-LIFE INSURANCE COs./ LDMs/ LIC**

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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**

In view of low performance, banks were requested to improve lending to the beneficiaries of ADWDR scheme – 2008 suitably.

**ACTION: PRIVATE/ COOPERATIVE BANKS**

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| **ITEM NO. 8** | **EDUCATION LOAN SCHEME – GRIEVANCES REDRESSAL MECHANISM** |
| **ITEM NO. 8(i)** | **EDUCATION LOAN SCHEME – TARGETS** |
| **ITEM NO. 8 (ii)** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME** |
| **ITEM NO. 8 (iii)** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)** |
| **ITEM NO. 8(iv)** | **POSITION OF NPA IN EDUCATION LOANS**  |
| **ITEM NO. 8(v)** | **POSITION OF NPA IN EDUCATION LOANS TO FEMALE** **STUDENTS**  |

* All the member banks were requested to ensure that Grievance Redressal Mechanism is in place in their banks as the area of education loan is closely monitored by Hon’ble Minister of Finance. Banks were requested to ensure that rejection of Education Loan Application is done by the official who is one step above the sanctioning authority.
* The house was informed that with a view to augment the literacy rate, DoFS, MoF, GoI has conveyed targets for Education Loan for the State of Haryana and the same have been allocated to banks on the basis of their performance as at March 2012. The Controlling Heads of the banks were requested to take necessary steps for the achievement of the allocated targets and monitor the progress.

**ACTION: BANKS**

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

House was informed that possession of land has been taken in all districts for setting up of RSETIs. The CEO of HSRLM (Haryana State Rural Livelihood Mission), Haryana informed that 1st installment of funds for construction of RSETIs has been received in respect of 15 districts and the work for creation of permanent infrastructure must start before the year end. He also desired that 70% of the trainees should either get finance from banks to start their own enterprise or get placement. The house was also informed of the constitution of Sub-Committee on the functioning of RSETIs in the state.

**ACTION: BANKS**

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| **ITEM NO. 10**  | **OPENING OF FINANCIAL LITERACY CENTRES (FLCs) AT LEAD DISTRICT MANAGER’S OFFICE** |
| **ITEM NO. 10(i)**  | **PROGRESS REPORT OF ERSTWHILE FINANCIAL LITERACY CUM CREDIT COUNSELLING CENTRES(FLCCs) NOW FINANCIAL LITERACY CENTRES (FLCs)** |
| **ITEM NO. 10(ii)**  | **FINAFINANCIAL LITERACY CAMPAIGN**  |

LDM Faridabad & Panipat were requested to set up FLCs at their offices by 20.11.2012. CGM NABARD informed that financial support upto ` 10 Lac is available from NABARD for spreading Financial Literacy and Bankers/ LDMs should take benefit of the scheme.

**ACTION: LDM FARIDABAD & PANIPAT/ ALL LDMs**

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

# **11.1 BASIC STATISTICAL DATA (KEY PARAMETERS)**

**11.2 BRANCHES**

**11.3 EXPANSION OF BANKING NETWORK**

**11.4 DEPOSITS**

**11.5 ADVANCES**

**11.6 PS ADVANCES**

**11.7 AGRICULTURE ADVANCES**

**11.8 MICRO & SMALL ENTERPRISES (MSE)**

**11.9** **WEAKER SECTOR ADVANCES**

**11.10 DRI ADVANCES**

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| **ITEM NO. 12** |  **REVIEW OF PROGRESS UNDER DRI ADVANCES VIS-À-VIS TARGETS** |
| **ITEM NO. 13** | **NATIONAL GOALS** |

**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:**

Progress under all the above items was reviewed in Chairman’s speech and no action point emerged.

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| **ITEM NO. 14:** | **PERFORMANCE UNDER ANNUAL CREDIT PLAN 2012-13** |

The house observed that overall achievement under ACP was 94%. Except MSE, targets could not be achieved under Agriculture & OPS. The bankers/ LDMs were requested to augment lending under these areas especially where the performance was less than 100%.

**ACTION: ALL BANKS/ LDMs**

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| **ITEM NO. 14.1:** | **REVIEW OF PRODUCTION CREDIT VIS-À-VIS INVESTMENT CREDIT** |

Looking into the achievement of 138% under Investment Credit vis-à-vis 84% under Crop Loan/ Production Credit, it was decided that the data of Investment Credit under Agriculture Lending needs to be rechecked by the banks as maximum availment is made by the farmers under KCC scheme.

**ACTION: ALL BANKS**

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

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| **ITEM NO. 15(i)** | **SWARAN JAYANTI GRAM SWAROZGAR YOJNA (SGSY)****PERFORMANCE REVIEW – 2012-13 - Progress up to 30.09.2012** |

The CEO of HSRLM, Haryana mentioned in the meeting that every DRDA has financial target and the same should be converted into physical targets till HSRLM is implemented. He desired that Self Help Groups should get more finance from banks for undertaking economic activities. Besides this, there is need to nurture more SHGs. LDM Kurukshetra requested the CEO of HSRLM to help the banks in the recovery of dues from Self Help Groups as NPA in SHGs is increasing.

**ACTION: BANKS & HSRLM, HARYANA**

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| **15(ii)** | **CONSTITUTING SUB-COMMITTEE TO SLBC ON SHGs & FI**  |

House approved the constitution of Sub-Committee with the members from NABARD, Rural Dev. Deptt. GoH, Syndicate Bank, SBOP, PNB & OBC.

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

Speaking on PMEGP, Addl. Director (Industries), Haryana desired that banks should act as under:-

* Draw a roadmap for achievement of targets,
* By 31.12.2012, the sanction of cases be completed and these be taken as targets as well,
* By 31.01.2013, disbursement of all sanctioned cases be made,
* By 28.02.2013, all Margin Money claims be lodged with the Nodal Branches.

**ACTION: ALL BANKS**

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

The Controlling Heads of the banks were requested to advise the branches to dispose of the cases sponsored under SJSRY Scheme.

**ACTION: ALL BANKS**

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

During review of performance of banks under SHGs, CGM NABARD desired the banks to take the help of NGO ‘ANGER’ in the formation of SHGs and bank branches in District – Sirsa & Mewat. They may sign MoU for this purpose. The service charges of the banks in the formation/ nurturing of SHGs will be borne by the said NGO. He further mentioned that with the help of this NGO, banks will be able to get more sustainable & viable Self Help Groups and it would help in recovery of dues as well.

**ACTION: ALL BANKS/ LDMs**

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| **ITEM NO. 16(i)** | **RECOVERY UNDER PRIORITY SECTOR ADVANCES** |

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|  **ITEM NO. 16(ii)** | **RECOVERY UNDER GOVT. SPONSORED SCHEMES**  |

In view of sharp decline in recovery of bank dues under Govt. Sponsored Schemes, the sponsoring agencies were requested to help the banks in recovery of blocked funds.

**ACTION: SPONSORING AGENCIES**

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| **ITEM NO. 16 (iii)** |  **RECOVERY UNDER HACOMP ACT** |

The house desired that for quick disposal of pending cases filed under State Recovery Act, special court on the lines of fast track court be set up and requested the Director IF&CC, Govt. of Haryana to take up the issue with concerned department. The chairman of the meeting also desired that more Lok Adalats be held to settle the cases expeditiously.

**ACTION: DIF&CC/ REVENUE DEPTT. GOVT. OF HRY./ BANKS**

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| **ITEM NO. 17** |  **INTEREST SUBSIDY SCHEME FOR HOUSING THE URBAN POOR (ISHUP)** |
| **ITEM NO. 17.1** | **CREDIT RISK GUARANTEE FUND TRUST FOR LOW INCOME HOUSING (CRGFTLIH)** |
| **ITEM NO. 17.2** | **INTEREST SUBVENTION @ 1% IN HOUSING TERM LOANS UPTO ` 15 LACS WITH PURCHASE VALUE OF ` 25 LACS** |

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**ITEM NO.18: HOUSING FINANCE**

Expressing satisfaction over the improvement of performance of banks under Housing Finance, banks were requested to give further boost to Low Cost Housing Projects in the State as the Govt. of India has extended the scheme of Interest Subvention of 1% on Housing Loans upto ` 15 Lacs where cost of the house does not exceed ` 25 Lac. Besides this, banks should also take the benefit of CRGFTLIH scheme while extending housing loans to the EWS & LIG.

All the Member Banks were requested to give due publicity to the above-mentioned Subvention Scheme for Housing Loan so that beneficiaries from low income group can avail this facility.

**ACTION: ALL BANKS**

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| **ITEM NO. 19** |  **ADVANCES TO INDUSTRIAL SECTOR**  |

**ITEM NO. 19.1:** **FLOW OF CREDIT TO MICRO, SMALL & MEDIUM ENTERPRISES (MSMEs)**:

**ITEM NO. 19.1: (a) NPA UNDER MSME ADVANCES**

**ITEM NO. 19.1: (b) MSME CLUSTERS IN THE STATE OF HARYANA**

**ITEM NO. 19.2: SPECIALIZED SSI/SME BRANCHES**

**ITEM NO. 19.3: POSITON OF SICK MSEs**

**ITEM NO. 19.4: COLLATERAL FREE LOANS UPTO `** **10 LAKH TO MSE SECTOR**

**ITEM NO. 19.5: CREDIT GUARANTEE SCHEME OF CGTMSE**

Expressing concern over low share of Micro Enterprise Advances to MSE Sector, the House desired that share be enhanced to targeted level of 60% by 31.03.2013. Banks were requested to augment lending under MSE Sector with emphasis on collateral free loans up to **`** 10 Lac and cover MSE loans upto ` 1 core under CGTMSE.

**ACTION: ALL BANKS**

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| **ITEM NO. 20** |  **CREDIT FLOW TO MINORITY COMMUNITIES UNDER PRIME MINISTER’S 15 POINT ECONOMIC PROGRAMME** |

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| **ITEM NO. 21** |  **DATA ON MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS OF MEWAT AND SIRSA** |

Banks were requested to augment the flow of credit to minority community in the state to improve their economic condition.

**ACTION: BANKS**

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| **ITEM NO. 22** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES** |

It was resolved that more credit be extended to women beneficiaries in the State.

**ACTION: BANKS**

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| **ITEM NO. 23** | **ISSUANCE OF KISSAN CREDIT CARD TO ALL ELIGIBLE FARMERS** |

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| **ITEM NO. 23(i)** | **POPULARIZING REVISED KCC SCHEME.** |

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| **ITEM NO. 23(ii):** | **PROVIDING SAVING CUM OD ACCOUNT FACILITY TO OTHER FAMILIES LIVING IN RURAL AREAS HAVING NO LAND**  |

CGM NABARD informed the house that the revised scheme has been designed to take care of all the requirement of the farmer as it is KCC cum Saving Account. Banks were requested to popularize and boost lending under the scheme.

**ACTION: BANKS**

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| **ITEM NO. 23(iii)** | **FINANCING OF TENANT FARMERS/ ORAL LESSEES AND SHARE CROPPERS - LEGISLATIVE PROVISION.** |

The Additional Director (Agriculture), Haryana informed the house that matter has been referred to Revenue Department, Haryana for further action. CGM NABARD informed that matter was also referred to Revenue Department by his office long back, but no decision has been received. The Director, DIF was requested to take up the matter with Revenue Department.

**ACTION: REVENUE DEPARTMENT, HARYANA.**

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| **ITEM NO. 24** | **STATUS OF COMPUTERISATION OF LAND RECORDS IN HARYANA – CREATION OF RELEASE OF ON-LINE CHARGE BY BANKS ON LAND HOLDINGS.** |

The Computerization of majority of land records in the State has been completed and the remaining will be completed by March 2013. The State Government was requested to study the features of Karnataka Bhoomi Bank Model and consider its adoption in the State. It was apprised that Addl. Chief Secretary (Revenue), Haryana has called a meeting for this purpose and outcome would be conveyed to House.

**ACTION: LAND RECORD DEPARTMENT, HARYANA**

**ITEM NO 25: NATIONAL AGRICULTURE INSURANCE SCHEME (NAIS)**

**Modified National Agricultural Insurance Scheme (MNAIS):**

The Addl. Director (Agriculture) informed the house that matter of condonation of delay in submission of premium has been referred to Competent Authority for taking appropriate decision in the matter.

**ACTION: AGRICULTURE DEPARTMENT**

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| **ITEM No. 26:** | **NATIONAL HORTICULTURE MISSION/ NATIONAL HORTICULTURE BOARD** |

Banks were requested to dispose of the cases sponsored by National Horticulture Board on merits of each case.

**ACTION: BANKS**

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| **ITEM NO. 27** | **SLBC WEBSITE-STANDARDIZATION OF INFORMATION/ DATA** |
| **&**

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| **IITEM NO. 27.1** | **WEB PORTAL – SLBC HARYANA** |

Banks were requested to make use of the web portal of SLBC for providing information for SLBC meetings and upload the data for the period ended Sept 2012 onwards. LDMs were also requested to furnish immediately the requisite information relating to standardization of formats/ data on SLBC website. This will save time and help in timely preparation of agenda papers for SLBC meetings. Chairman of the meeting desired that from quarter ending December 2012, the data to SLBC should be through Portal only. **ACTION: BANKS/ LDMs**

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|  **ITEM NO. 28** | **AADHAAR – UNIQUE IDENTIFICATION AUTHORITY OF INDIA** |

Member Banks were requested to ensure that field for Aadhaar Number is in place in Saving Bank Account Opening Forms so that Aadhaar Enabled Accounts are opened by the branches of their banks for payment of benefits under welfare schemes of the Central/ State Governments through such Accounts. The Asstt. Director General, UIDAI informed that 30 Lac enrolment has been done in Haryana but seeding in the accounts has been 10000 accounts and requested the banks to augment the process of seeding of Aadhaar Number, particularly in District - Sonepat and Ambala and assured to supply information of Aadhaar numbers to banks to facilitate them in seeding process. He also informed that from 1st January 2013, LPG subsidy will be provided to the consumers through Aadhaar Enabled Accounts.**ACTION: BANKS/ LDMs AND UIDAI**

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| **ITEM NO. 29** | **ISSUANCE OF WEAVER CREDIT CARD** |

**&**

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| **ITEM NO. 29(i)** | **IMPLEMENTATION OF REVIVAL, REFORM & RESTRUCTURING PACKAGE FOR HANDLOOM SECTOR** |

**&**

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| **ITEM NO. 29(ii)** | **IMPLEMENTATION OF NEW COMPONENT “INSTITUTIONAL CREDIT” IN INTEGRATED HANDLOOM DEVELOPMENT SCHEME (IHDS) UNDER COMPREHENSIVE PACKAGE FOR THE HANDLOOM SECTOR.** |

While deliberating on the issue, the member banks were requested to dispose of the applications sponsored by the office of Development commissioner for handlooms Panipat. It was also advised that the progress made under the scheme be informed to SLBC secretariat by 10th of every month for sending consolidated position to NABARD.**ACTION: MEMBER BANKS**

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| **ITEM NO. 30** | **ELECTRONIC BENEFIT TRANSFER (EBT) FOR GOVERNMENT SCHEMES** |

No representative from the office of Social Justice and Empowerment, Haryana was present in the meeting. Therefore, DIF & CC, Haryana was requested to suitably take up with the concerned department to attend SLBC meetings and also resolve the issue of payment of commission due to banks for having transacted Social Security Pension Benefits in the State.**ACTION: DIF & CC, HARYANA**

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| **ITEM NO. 31** | **ANY OTHER ISSUE WITH THE PERMISSION OF CHAIR – BANKING OMBUDSMAN SCHEME (BOS) 2006-ATM COMPLAINTS** |

 Member Banks were requested to redress ATM complaints with in time as stipulated in the instructions issued by RBI, failing which a penalty of ` 100/- per day would be levied on defaulting banks for payment to the complainants.**ACTION: BANKS****VOTE OF THANKS** Shri MR Jayesha, Dy. General Manager, State Bank of Patiala proposed Vote of Thanks to the Chair.**\_\_\_\_\_\_\_\_** |  |

***List of of 122nd Meeting of SLBC Haryana held on 09.11.2012***

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|  **Sr.** **No.** | **Name & Designation**  | **Bank/ Department** |
|  | **Chairman** |
| 1 | Shri Rakesh Sethi, Executive Director | Punjab National Bank  |
|  | **Chief Guest** |
| 2 | * Shri AK Singh, IAS, Director General
 | Agriculture Department, Govt. of Haryana |
|  | **Centre/ State Govt. Senior Officials** |
| 3 | Shri Rajat Sachar, Economic Advisor | Ministry of Finance, GoI, New Delhi |
| 4 | Shri Harinder Kumar, IRS, Director | (Institutional Finance & Credit Control) and (Treasuries & Accounts) Department, Haryana |
|  | **RBI/ NABARD/SIDBI/ NATIONAL HOUSING BANK** |
| 5 | Shri Amarnath, General Manager | Reserve Bank of India, Chandigarh |
| 6 | Shri Jaipal Singh, AGM |
| 7 | Shri K. Sayeed Ali, Chief General Manager | NABARD |
| 8 | Shri BBS Bisht, DGM |
| 9 | Shri Sunil Rasania, Regional Manager  | National Housing Bank |
| 10 | Shri Jagdish, Asstt. Manager |
|  | **Convener Bank** |
| 11 | Shri IS Phogat, General Manager, PS & LB Division, HO: New Delhi | Punjab National Bank |
| 12 | Shri Vinay Kumar, FGM, Chandigarh & Convener SLBC (Haryana) |
| 13 | Shri Kamal Prashad, FGM, Ludhiana & Convener SLBC (Punjab) |
| 14 | Shri AK Sharma, DGM, FGM Office, Chandigarh |
| 14 (a) | Shri KM Gupta, AGM, FGM Office, Chandigarh |
| 15 | Shri Ramesh Thakur, Chief Manager, FGM Office, Chandigarh |
| 16 | Shri DV Sharma, Senior Manager, FGM Office, Chandigarh. |
| 17 | Ms. Neeru Sahota, Manager, FGMO, Chd. |
|  | **State Government/Boards/Corporations/Other Institutions** |
| 18 | Shri Amit Singal, Asstt. Director General | Aadhaar Planning Commission (UIDAI), RO Chandigarh |
| 19 | Shri Pradeep Ranjan, Additional Director | Industries, Haryana |
| 20 | Mrs. Kiran Lekha Walia, Financial Advisor | Finance/ IF & CC Department, Haryana |
| 21 | Shri Virender Singh, RO |
| 22 | Shri RS Solanki, A.D. (Stat.) | Agriculture Deptt., Haryana  |
| 23 | Shri Jaswant Singh, S.A. |
| 24 | Shri GS Saini, Scientist | Revenue Department, Haryana |
| 25 | Shri TK Sharma, CEO | HSRLM (Rural Development Department) |
| 26 | Shri Arun Kumar, M.M.O | Khadi & Village Industries Commission, Ambala Cantt.  |
| 27 | Shri Durga Dass Garg, Sr. Research Officer | HSCFDC |
| 28 | Shri Nirmal Singh, ARO | Land Records, Haryana |
| 29 | Shri Kashmiri Lal, Kgo  |
| 30 | Shri Rakesh Vaid, Asstt. Director | MSME Development Institute, Karnal |
|  | **Insurance Companies** |
| 31 | Shri BS Kanchan, Manager(MI)/ Sr. BM | LIC of India |
| 32 | Shri NP Negi, Regional Manager | United India Insurance Co. Ltd. |
| 33 | Shri AK Das, DGM | Oriental Insurance Co. Ltd. |
| 34 | Dr. K. Raj, RM |
|  | **Public Sector Banks** |
| 35 | Shri SK Bhatia, AGM | State Bank of India |
| 36 | Shri NK Gupta, CM (CRN) |
| 37 | Shri MR Jayesha, DGM (Agri.)  | SBOP |
| 38 | Shri Sameer Arora, Chief Manager |
| 39 | Shri DS Rana, Asstt. General Manager | State Bank of Bikaner & Jaipur |
| 40 | Shri AK Tuteja, Chief Manager |
| 41 | Shri Abhay Patil, AGM | State Bank of Hyderabad |
| 42 | Shri YK Verma, Zonal Manager | Punjab & Sind Bank |
| 43 | Shri BB Khungar, FI CM |
| 44 | Shri SK Gupta, Officer |
| 45 | Shri Kishan Singh, AGM | Oriental Bank of Commerce |
| 46 | Shri Anil Kumar, DGM | UCO Bank |
| 47 | Shri Anil Sharma, Senior Manager |
| 48 | Shri Niraj Verma, AGM | United Bank of India |
| 49 | Shri RK Jaglan, Asstt. General Manager | Union Bank of India |
| 50 | Shri Sheel Ranjan, Chief Manager | Allahabad Bank |
| 51 | Shri Ashwani Mittal, Zonal Manager | Andhra Bank |
| 52 | Shri JS Chawla, CM(Credit) |
| 53 | Shri Sunil Sharma, Chief Manager | Bank of India |
| 54 | Shri SB Prasad, AGM | Bank of Baroda |
| 55 | Shri Raj Kumar, Manager |
| 56 | Shri Sanjay N. Maniyar, DZM | Bank of Maharashtra |
| 57 | Shri BR Tripattey, Asstt. General Manager | Canara Bank |
| 58 | Shri Ramesh Lal, DM |
| 59 | Shri MG Batra, AGM | Central Bank of India |
| 60 | Shri RR Singh, CO(RD) |
| 61 | Shri VS Karthikeyan, DGM | Corporation Bank |
| 62 | Shri Y. Sudhindra, Senior Manager |
| 63 | Shri MK Grover, Zonal Manager | Indian Bank |
| 64 | Shri RK Bhatia, AGM (RO) | Indian Overseas Bank |
| 65 | Shri Sanjeev Kumar Gupta, DGM & RH | IDBI Bank  |
| 66 | Capt. Anil Khanna, Chief Manager | Syndicate Bank  |
| 67 | Shri Anil Bhardwaj, Chief Manager | Vijaya Bank |
| 68 | Shri Kaushal Kumar Singh, Manager (Agri) |
|  | **Private Sector Banks** |
| 69 | Shri Varun Grover, Regional Sales Head - FI | AXIS Bank |
| 70 | Shri Rakesh Kumar, SM - Agri |
| 71 | Shri HS Atma, Zonal Head | HDFC Bank Ltd. |
| 72 | Shri RM Rajendran, Zonal Manager | ICICI Bank  |
| 73 | Shri Amiq Khan, Chief Manager |
| 74 | Shri Jitender Shukla, RSM |
| 75 | Shri Rakesh Gandotra, Zonal Head | J&K Bank |
| 76 | Shri DD Gupta, AVP |  |
| 77 | Shri Harinder Singh, Country Head - GBG | IndusInd Bank |
| 78 | Shri Ashutosh, SVP | Yes Bank |
| 79 | Shri Puneet Sharma, VP |
| 80 | Shri Rajat Sood, AVP |
| 81 | Shri Anuj Sharma, Location Head | Kotak Mahindra Bank Ltd. |
| 82 | Shri Nikunj Singal, KAM |
|  | **Regional Rural Banks** |
| 83 | Shri RP Pahuja, Chief Manager | Gurgaon Gramin Bank |
| 84 | Shri Praveen Kumar Jain, Chairman | Haryana Gramin Bank |
|  | **Co-operative Banks** |
| 85 | Shri Atma Ram, General Manager | HARCO Bank |
| 86 | Shri TSM Vig, Asstt. Secretary | HSARDB |
|  | **Lead District Managers** |
| 87 | Shri Dinesh Bhardwaj, LDM (Punjab National Bank ) | Lead Bank Office, Ambala |
| 88 | Shri Kuldeep Gupta, LDM (“do“)  | Lead Bank Office, Panchkula |
| 89 | Shri VK Julka, LDM ( “ do “) | Lead Bank Office, Yamunanagar |
| 90 | Shri RK Boyal, LDM ( “ do “) | Lead Bank Office, Bhiwani |
| 91 | Shri HS Chauhan, LDM( “ do “) | Lead Bank Office, Fatehabad |
| 92 | Shri Waryam Singh, LDM (“do“) | Lead Bank Office, Hissar |
| 93 | Shri SS Nathawat, LDM(“do”) | Lead Bank Office, Jind |
| 94 | Shri Ashok Kakkar, LDM (“ do”) | Lead Bank Office, Jhajjar |
| 95 | Shri Rakesh Kumar, LDM(“do “) | Lead Bank Office, Kaithal |
| 96 | Shri JS Murthy, LDM ( “ do “) | Lead Bank Office, Kurukshetra |
| 97 | Shri Akhileshwar Prasad, LDM (“do”) | Lead Bank Office, Narnaul |
| 98 | Shri Mahesh Chandra, LDM (“ do“) | Lead Bank Office, Panipat |
| 99 | Shri Naresh Sharma, LDM ( “ do “) | Lead Bank Office, Rohtak |
| 100 | Shri Mukul Prasad, LDM (“do”)  | Lead Bank Office, Sonepat |
| 101 | Shri AK Mittal, LDM (“ do “) | Lead Bank Office, Rewari |
| 102 | Shri KS Pal, LDM (“do”) | Lead Bank Office, Sirsa |
| 103 | Shri Sunil Khosa, LDM (“do”) | Lead Bank Office, Karnal |
| 104 | Shri R. Krishnani, LDM (Syndicate Bank) | Lead Bank Office, Faridabad |
| 105 | Dr. ML Chawla, LDM (Syndicate Bank) | Lead Bank Office, Gurgaon |
| Lead Bank Office, Mewat |
| 106 | Shri Nembir Singh, LDM (Oriental Bank of Commerce)  | Lead Bank Office, Palwal |

## Absentees

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| **Sr. No.** | **Name of Bank/ Department** |
| 1 | SIDBI |
| 2 | Dena Bank |
| 3 | State Bank of Travancore |
| 4 | Karnataka Bank Ltd. |
| 5 | Federal Bank Ltd. |
| 6 | Karur Vyasa Bank Ltd. |
| 7 | Nainital Bank Ltd.  |
| 8 | Social Justice & Empowerment Deptt., Haryana |
| 9 | SUDA/SJSRY |
| 10 | KVIB |
| 11 | National Horticulture Board/NSM |
| 12 | Agriculture Insurance Co. of India Ltd. (AICL) |
| 13 | CERSAI |
| 14 | New India Assurance Co. Ltd. |
| 15 | National Insurance Co. Ltd. |

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