

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

PNB House, Sector-17B,

Chandigarh

REF: FGMO:SLBC:HRY:123

 February 23, 2013

# TO ALL MEMBERS OF SLBC, HARYANA

Dear Sir/Madam,

**MINUTES OF THE 123RD MEETING OF STATE LEVEL BANKERS’ COMMITTEE, HARYANA**

Please find enclosed minutes of 123rd Meeting of State Level Bankers’ Committee, Haryana held on 14.02.2013 to review the performance of banks for the period ended **December 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**

**123RD MEETING OF**

**STATE LEVEL BANKERS’ COMMITTEE,**

**HARYANA**

**HELD ON 14.02.2013**

**AT**

**HOTEL SHIVALIKVIEW,**

**SECTOR-17, CHANDIGARH**

 

**CONVENER**

**STATE LEVEL BANKERS’ COMMITTEE,**

**HARYANA, CHANDIGARH.**

**OF**

 **123rd MEETING OF SLBC HARYANA**

The **123rd** meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended **31st December, 2012** was held on **14th February, 2013** 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 that issues like Implementation of Roadmap under Financial Inclusion Plan, Mapping of Gram Panchayats, Establishment of Clearing Houses, Installation of On-Site ATMs, Opening of One Bank Account per Family, Progress under Annual Credit Plan, Direct Benefit Transfer Scheme, Govt. Sponsored Schemes would be discussed in the meeting.

**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 3rd quarter review of Monetary Policy 2012-13 on 29.01.2013 impacting Banking Sector as also the state economy. He mentioned that these measures would encourage investment and improve 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 taken by Govt. of Haryana for the welfare of farmers, BPL families, old persons, etc. On the recovery of bank dues Shri Sethi requested the sponsoring agencies to coordinate with the banks in their recovery efforts.

While addressing the house, **Shri Ram Niwas, IAS, Principal Secretary, Rural Development & Panchayats, Govt. of Haryana** and **Chief Guest** of the meeting informed that a new affordable Housing Scheme namely “**Priyadarshni Gramin Awaas Yojna”** on the lines of IAY has been devised for the BPL/ EWS families in Urban & Rural Areas. It is a Priority Sector Scheme and the Government will provide financial assistance upto ` 90,000/- to each beneficiary for construction on 100 Sq. Yard plot. Shri Ram Niwas informed that Government is going to provide dwelling units to 1.50 Lakh urban EWS/ BPL families and to 2 Lakh rural BPL/ EWS families. In the Rural Area, the tentative cost of construction would be approx. ` 1.50 Lakh, of which ` 90,000/- approx. will be provided by the Government and remaining ` 60,000/- to ` 70,000/- will be required to be financed by banks. The plots allotted by the State Government, can be mortgaged by the banks on the basis of Allotment Letter/ Gift Deed to secure the loans.

For plots in “Lal Dora Area”, the modalities for creation of mortgage of such plots and other related issues e.g. Income of loanee etc. can be worked out by the Sub-Committee, comprising Director, Rural Development & Panchayats, Haryana, representatives of Haryana Housing Board & major banks. To establish the ownership of the plot in Lal Dora Area**,** Shri Ram Niwas proposed that documents like Chulah Tax Receipt, Voter ID Card, Ration Card certified by Sarpanch may be relied upon by the banks. The meeting of the Sub-Committee may be convened shortly for this purpose. To ensure recovery & safeguard bank’s interest, a tri-partite agreement with a clause authorizing the bank to sell the plot/ house, shall be signed by BDO, Bank Officer & the Borrower/ Beneficiary.

Shri Ram Niwas further mentioned that in Urban Areas, private builders like DLF, ANSALS, will earmark 20% of the plots for construction of triple storey houses by Housing Board Haryana for EWS/ BPL families at a cost of ` 4 lakh (approx.), of which 40% cost will be borne by borrower in three installments and remaining 60% will be required to be provided by banks as loan. In case of Urban Beneficiary 5% Interest Subvention under ISHUP may also be available on bank loan.

**Shri K. Sayeed Ali, CGM, NABARD, Regional Office, Haryana** in his address to the house appreciated Convener Bank for holding the meeting within the stipulated period of 45 days from the close of quarter.

Expressing concern on the decline in share of Agriculture advances in the State, he called upon the bankers to step up credit flow to Agriculture Sector, particularly the investment credit. One of the emerging activities which bankers need to support is protected cultivation or Poly House cultivation for which NABARD has already prepared a banking plan and model bankable projects jointly with Horticulture Department.

He informed the house that Financial Literacy Campaign has been launched by NABARD and requested bankers to actively participate in the same. The banks need to empower all the Branch Managers to open SB cum OD account under revised KCC scheme and issue smart card to KCC holders, so that benefits of the revised scheme could reach all the farmers.

Shri Ali further informed the house that NABARD has already completed the PLP exercise for all 21 districts of the State & some critical Rural Infrastructure Gaps have been identified to increase credit flow. The State Focus Paper (SFP) representing the aggregation of district-wise PLP projections and the details of critical infrastructure gaps will be presented in the State Credit Seminar to be organized by NABARD on 21st February 2013.

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

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|  **ITEM NO. 1** | **CONFIRMATION OF MINUTES OF 122ND MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 9TH NOVEMBER, 2012.** |

 The house approved the minutes of 122nd Meeting of SLBC Haryana.

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| **ITEM NO. 2** | **STATUS REPORT ON ISSUES FLAGGED IN 122ND MEETING OF SLBC HARYANA HELD ON 09.11.2012.** |

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

The Chairman of the meeting advised the Controlling Heads of Banks, which have not raised their limit under the Scheme to convey their decision to SLBC Secretariat and Director, IF&CC, Haryana **positively by 15.04.2013.**

**ACTION: SBOT, ICICI, KARNATAKA BANK, FEDRAL BANK, INDUSIND BANK, NAINITAL BANK, KARUR VYASA BANK, KOTAK MAHINDRA BANK, YES BANK.**

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

The house found the achievement of banks as not satisfactory and desired to take up financing on campaign mode and boost lending under the Scheme to achieve the targets. Other stakeholders were also requested to identify eligible farmers for lending under the scheme by banks.

**ACTION: ALL BANKS**

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

In view of the RBI’s observations that minimum 5 – 10% of such villages need to be covered through Brick & Mortar Model to make FIP a viable preposition, the projections made in roadmaps to cover only 18 villages out of 4118 such villages in the State were found to be grossly inadequate. Banks & LDMs were, therefore, requested by the house to revisit their roadmaps & identify the centres where more Brick & Mortar branches can be opened. To start with, Ultra Small Branches can be opened at such centres, which can be upgraded as Brick & Mortar branches with the growth of business.

The house approved the suggestions of DGM, RBI, Chandigarh that a Nodal Officer at Chandigarh be designated by each bank for ensuring submission of data/ information to SLBC/ RBI.

**ACTION: LDMs & BANKS**

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

Looking into the low performance of banks, Chairman advised the banks with large number of allotted villages to step up their efforts for covering all these villages before the time-line i.e. **March 2013**. The representative of RBI, Chandigarh was also requested to write to all the Controlling Heads of Banks on this score. To improve the progress, it was suggested that the services of BCs engaged in nearby villages may also be considered for this purpose. The official from DIF & CC, Haryana suggested that banks should designate District Level Nodal Officers for monitoring the progress of their bank for coverage of allotted villages within time-lines.

Regarding Common Service Centres, Director, Rural Development & Panchayats, Haryana informed that Common Service Centre Scheme has been merged with E-Panchayat Scheme. He also said that out of total 2200 sites in 1200 clusters, process of enrollment of rural people for taking up the services in 300-400 sites has started and their details would be provided to Convener Bank.

**ACTION: RBI, BANKS & RURAL DEV. DEPARTMENT, HRY**

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

Banks were requested to submit monthly progress report for the State to RBI and SLBC Secretariat by 5th of succeeding month. RRBs were requested to send the progress to RBI/ SLBC (Secretariat) and NABARD by the said date.

**ACTION: BANKS**

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| **ITEM NO. 3(iii)** | **A ATM SURVEY REPORT—NEED FOR BETTERMENT IN INFRASTRUCTURE** |

Stressing on the need for timely resolution of complaints, especially ATM related, as it entails penalty of Rs. 100/- for each day of default after seven working days of lodgment of complaint, Member Banks were requested to advise the branches suitably. The Chairman desired that in the next meeting, a status note on ATM complaints be also placed in the agenda papers/house.

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

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| **ITEM NO. 4** | **DIRECT BENEFIT TRANSFER (DBT) IN 43 DISTRICTS** |

Appreciating the active role of Banks/ LDMs in smooth implementation of Direct Benefit Transfer Scheme in Ambala & Sonepat Districts w.e.f. 01.02.2013, the Asstt. Director General, UIDAI, RO: Chandigarh also requested banks to ensure seeding of Aadhaar Numbers in all accounts, especially of DBT beneficiaries expeditiously.

**ACTION: ALL BANKS**

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| **ITEM NO. 4 (i)** | **SETTING UP BCAs IN THE DISTRICTS UNDER DIRECT BENEFIT TRANSFER – ENGAGING COMMON SERVICE CENTRES AS BCAs** |

The Director, Rural Development & Panchayats, Haryana informed that the project of setting up of Common Service Centres was entrusted to **HARTON** but the same could not work and has to be merged with E-Panchayat system. He assured to share the information of E-Panchayat system with SLBC for advising the banks to consider hiring the services of E-Panchayat as BCA.

**ACTION: RURAL DEV. DEPTT., HARYANA/BANKS/CONVENER BANK**

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| **ITEM NO. 4(ii)**  | **OPENING OF ONE BANK ACCOUNT PER FAMILY IN RURAL AND URBAN AREAS**  |

The Controlling Heads of Banks and LDMs were requested to continue in campaign mode to cover the remaining families for opening of one bank account per household in Rural and Urban areas.

**ACTION: BANKS/LDMs**

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| **ITEM NO. 4(iii)** | **OPENING OF ACCOUNT OF MIGRANT LABOUR, STREET VENDORS/ HAWKERS, ETC.** |

For review of bank-wise progress on the opening of accounts of Migrant Labours, Street Vendors/ Hawkers etc. in SLBC meetings, the Controlling Heads of the Banks were requested to ensure that fortnightly progress is sent to SLBC secretariat.

**ACTION: ALL BANKS/CONVENER BANK**

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| **ITEM NO. 4(iv)**  | **BRANCH EXPANSION AS PER PARA 5.3 OF STRATEGY & GUIDELINES ISSUED BY DFS, MINISTRY OF FINANCE, GOVT. OF INDIA** |

In the meeting it was informed that State Bank of India has also opened Brick and Mortar branch at Village Dhangar on 09.02.2013 and with this all the identified 68 Centres have been covered by the banks.

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

The house was informed that at Ding Centre in District Sirsa, banks have authorized SBI as president for setting up of clearing house. The controlling heads of the banks in other identified centres were requested to respond to queries of Public Accounts Department of Regional Office of RBI, Chandigarh for early decision at their level. The Dy. General Manager of RBI was also requested to accord early sanction to the proposals already sent to them.

**ACTION: SBI, SBOP, OBC, SYNDICATE BANK, CBI/PNB,**

**KOTAK MAHINDRA BANK LTD/RBI**

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| **ITEM NO. 4(vi)** | **MAPPING OF GRAM PANCHAYATS AND PLANNING FOR BCAs/ CSCs FOR DIRECT BENEFIT TRANSFER - SUB SERVICE AREA APPROACH.** |

For expeditious compliance of DFS, MOF, GOI guidelines on Mapping of Gram Panchayats on Sub Service Area basis for providing banking facilities in the entire State, all LDM were requested to complete the exercise of mapping and provide complete information to Convener Bank for onward submission to MOF. Controlling Heads of banks and LDMs were requested to put in place BCs in all Sub Service Areas by the cutoff date i.e. 31.03.2013 and inform SLBC[[1]](#endnote-2) Secretariat.

**ACTION: ALL LDMs & BANKS**

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| **ITEM NO. 4(vii)** | **INSTALLATION OF ONSITE ATMs IN ALL BRANCHES OF PSBs/ RRBs AND ISSUANCE OF DEBIT CARDS TO ALL ACCOUNT HOLDERS IN IDENTIFIED DISTRICTS FOR DIRECT BENEFIT TRANSFER**  |

With a view to provide access points for withdrawal of funds by the beneficiaries of Direct Benefit Transfer Scheme, banks were requested to ensure issuance of ATM cum Debit Cards to eligible beneficiaries & installation of On-site ATMs in all the branches, particularly in District – Ambala & Sonepat, where the scheme has already been rolled out by the Hon’ble Chief Minister on 01.02.2013. Banks should submit progress in this regard to SLBC.

**ACTION: ALL BANKS**

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

Apprising the decision of the Committee of Bankers to close the process on appointment of Common BC, Bankers were requested to continue to utilize the services of existing BCAs, and more BCs be engaged for Financial Inclusion programme.

**ACTION: ALL BANKS**

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| **ITEM NO. 4(ix)** | **INSTALLATION AND MANAGED SERVICES OF CASH DISPENSERS (CDs)** |

The house was informed that 45 Off-Site ATMs will be installed in Haryana and progress thereupon would be placed before the house in every meeting.

**ACTION: CONVENER BANK**

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| **ITEM NO. 4(x)** | **AUTOMATION OF STATE GOVERNMENT TREASURIES AND AUTOMATED INTERFACE WITH THE STATE – ENCOURAGING E-PAYMENTS** |

Giving update of the automation of State Government Treasuries in Haryana, the Joint Director, Treasuries & Accounts informed that salary & pension have been fully computerized and pilot project on e-billing is going on. He also informed that Government is likely to implement Cyber Treasury shortly and Drawing & Disbursing officials of their department are being imparted training for the same. He requested the banks to adhere to T+1 norm of submission of treasury scrolls to the concerned treasury. He informed that improvement has been noticed with the follow up by Convener SLBC. He made a request to the banks to submit a list of IAS/ IPS/ IRS officers drawing pension from their bank to their office as the same is required by the office of Chief Secretary, Haryana. To this, the Bankers informed that no such segregation of pensioners is available with their banks. For up-dation of bank-wise record of pensioners of Govt. of Haryana, he requested the banks (except SBOP) to submit the same to his office at the earliest.**ACTION: ALL BANKS EXCEPT SBOP** |  |

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| **ITEM NO. 5** | **AADHAAR – UNIQUE IDENTIFICATION AUTHORITY OF INDIA** |

The Asstt. Director General, UIDAI, Regional Office, Chandigarh requested the banks to ensure seeding of Aadhaar Numbers in all the accounts of the customers which will facilitate the Government in the implementation of Direct Benefit Transfer Scheme in Districts. In Ambala & Sonepat the scheme has already been launched on 01.02.2013.

**ACTION: ALL BANKS/ LDMs**

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

The house approved the format for preparation of District Financial Service Plan by the LDMs as also State Financial Services plan. LDMs were requested to prepare the Financial Services Plan of their district accordingly.

**ACTION: ALL LDMs**

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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**

Banks were requested to continue lending to the beneficiaries of ADWDR Scheme – 2008 without any prejudice.

**ACTION: ALL BANKS**

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| **ITEM NO. 8** | **EDUCATION LOAN SCHEME – TARGETS** |

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| **ITEM NO. 8(i)** | **HOLDING OF EDUCATION LOAN CAMPS** |

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| **ITEM NO. 8(ii)** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME** |

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| **ITEM NO. 8(iii)** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)** |

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| **ITEM NO. 8(iv)** | **POSITION OF NPA IN EDUCATION LOANS**  |

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| **ITEM NO. 8(v)** | **POSITION OF NPA IN EDUCATION LOANS TO FEMALE** **STUDENTS**  |

During deliberations on the above points, following action points emerged:-

* Banks to achieve the Education Loan Targets allotted for the year ending March 2013,
* Special Education Loan Camps be organized,
* FLCs to create more awareness on the Education Loan Schemes available for male/ female students,
* No Education Loan application be turned down on flimsy grounds,
* Banks to send quarterly progress report on holding of Education Loan Camps on the lines provided in the Agenda papers to Convener (SLBC).

**ACTION: ALL BANKS**

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

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| **ITEM NO. 9(i)** | **APPROVAL OF RUDSETI INPLACE OF RSETI IN DISTRICT - GURGAON** |

Banks were requested to provide credit linkage to the trainees at RSETIs to start their own enterprises. Controlling Heads of Banks were requested to strengthen the working of existing RSETIs to improve their rating. In view of release of 1st installment, banks were requested to speed up the process of creation of permanent infrastructure of RSETIs on the allotted land. The house approved RUDSETI Gurgaon in place of RSETI for that District in view of similar activities being undertaken.

 **ACTION: ALL BANKS**

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| **ITEM NO. 10**  | **FINANCIAL LITERACY CENTRES (FLCs) & PROGRESS THEREAT** |

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| **ITEM NO. 10(i)**  | **FINANCIAL LITERACY CAMPAIGN**  |

On the issue of Financial Literacy Campaign, CGM NABARD informed that NABARD has started the campaign w.e.f 22.01.2013 and it will continue till 28.02.2013. He requested the banks & Govt. Departments to cooperate to make it a success. DGM, RBI, Chandigarh mentioned that every Rural Bank Branch has to designate an officer for Financial Literacy & organize a Camp on the same once in a month.

**ACTION: ALL BANKS**

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

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

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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** |

All the above points (11 – 13) were covered in the Key Note address of Chairman of the meeting. No Action Points emerged.

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| **ITEM NO. 14:** | **PERFORMANCE UNDER ANNUAL CREDIT PLAN** **2012-13** |  |
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| **ITEM NO. 14.1:** | **REVIEW OF PRODUCTION CREDIT VIS-À-VIS INVESTMENT CREDIT** |

 Expressing satisfaction over the achievement under Annual Credit Plan, CGM NABARD advised LDMs to take care that the shortfalls of the last year are met this year as also the Potential mentioned in the PLPs of the districts for finalizing Annual Credit Plan for the year 2013-14.

**ACTION: ALL LDMs**

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

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

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

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

Banks were requested to dispose of the pending cases under Govt. Sponsored Schemes like SGSY, PMEGP, SJSRY expeditiously and lodge claims with the concerned quarters as the time left for the close of the year is very short.

**ACTION: ALL BANKS**

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

LDMs and Banks were requested for early disposal of the pending cases, both for sanction and disbursement to achieve the targets as at close of this fiscal. The representative of HSCFDC was also requested to take up with his district functionaries to coordinate with Banks for achieving the targets.

**ACTION: ALL BANKS/ HSCFDC**

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

During deliberations on SHGs, the members were informed that SHG is an important programme of Government towards empowerment of women, as such, needs focused attention for its development. Members were requested to ensure that the data furnished by the branches to DDMs & LDMs on same points should match.

**ACTION: ALL BANKS & LDMs**

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

The officials of the Revenue Department, Haryana were requested to advise their officials at the field level for early disposal of Recovery Cases filed under State Recovery Act.

**ACTION: REVENUE DEPARTMENT, HRY/BANKS**

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

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| **ITEM NO. 17.1** | **CREDIT RISK GUARANTEE FUND TRUST FOR LOW INCOME HOUSING (CRGFTLIH)** |

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| **ITEM NO. 17.2** | **INTEREST SUBVENTION @ 1% IN HOUSING TERM LOANS UPTO ` 15 LACS WITH PURCHASE VALUE OF ` 25 LACS** |

The representative from NHB informed the house that

* ISHUP Scheme will be revamped soon as income criteria has been enhanced.
* To promote credit flow to housing sector, Credit Risk Guarantee on Housing Loan upto ` 5 Lakh is provided by CRGFTLIH in Urban Areas.
* Interest Subvention @ 1% on Housing Loan upto `15 lakh having total cost upto ` 25 lakh is provided by Ministry of Housing & Urban Poverty Alleviation, Govt. of India.
* National Housing Bank has devised a new affordable housing scheme upto ` 5 lakh on fixed rate of interest for EWS & BPL families.
* Refinance to banks on Housing Loan in Urban Areas is available from NHB @ 7.5% p.a.

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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/MSE 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**

DGM, Reserve Bank of India requested the banks to:-

* Make fresh lending to more Micro Enterprises to achieve annual target.
* Increase credit flow to Micro Enterprises Sector as its share to MSE was below the required percentage.
* Submit detail of sick MSE Units upto ` 5 lakh on monthly basis to MSMEDI Karnal for working out revival plan.
* MSE loans upto ` 10 lakh should mandatorily be under collateral free category.

**ACTION: ALL BANKS**

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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** |

Conveying the observations/ concern of Hon’ble Finance Minster on low credit flow to minority community, bankers were requested to increase credit dispensation to such communities so that target of 15% laid down under Prime Minister ‘s 15 point programme was achieved.

**ACTION: ALL BANKS**

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| **ITEM NO. 21** | **FINANCIAL ASSISTANCE TO WOMEN – APPROVAL OF NEW SCHEME DEVISED BY HARYANA WOMEN’S DEVELOPMENT CORPORATION LTD.** |

While deliberating on new Scheme devised by Haryana Women’s Development Corporation, the house desired that a sub committee comprising representative from HWDC, DIF & CC, and Banks be constituted by Convener Bank to look into above Scheme and place their recommendations before SLBC.

**ACTION: CONVENER BANK**

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| **ITEM NO. 21 (i)** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES** |

For further improving the lending to women beneficiaries, banks were requested to ensure that no viable proposal of woman entrepreneur is turned down by the branches and this area be looked into during visit of the senior official to the branches.

**ACTION: ALL BANKS**

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| **ITEM NO. 22** | **KISSAN CREDIT CARD (KCC) - POPULARIZING REVISED KCC SCHEME** |

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

Banks were requested to popularize the revised KCC Scheme, which is farmer friendly and very convenient from operational point of view as farmer can withdraw the funds through ATM cum Debit Card.

The officials from Revenue Department, Haryana were requested to pursue the issue of Enactment of Law for financing Tenant farmers/ Oral Lessees and Share Croppers with the State Government.

**ACTION: BANKS & REVENUE DEPTT. HARYANA**

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

The official from the office of Land Records, Haryana informed that Jamabandi Data of 5414 villages has been made on-line and integrated with HARIS Software. The Director, Rural Development & Panchayats, Haryana mentioned that the process is going on for making access to Land Record on-line for creation or release of bank charges on land holdings. The official of Revenue Department, Hry was requested to send the minutes of the meeting convened by Addl. Chief Secretary (Revenue) on 09.11.2012 on Computerization of Land Records to Convener, SLBC Haryana.

**ACTION: REVENUE/ LAND RECORDS DEPTT. HARYANA**

|  |  |
| --- | --- |
| **ITEM NO.24** |          **NATIONAL AGRICULTURAL INSURANCE SCHEME (NAIS)**          **MODIFIED NATIONAL AGRICULTURAL INSURANCE SCHEME (MNAIS)**          **WEATHER BASED CROP INSURANCE SCHEME (WBCIS)** |

The Addl. Director (Agriculture), Govt. of Haryana informed the house that under Modified National Agriculture Insurance Scheme (MNAIS) more districts have been added. He was requested to send the notification to SLBC Secretariat for onward circulation among banks.

**ACTION: DEPARTMENT OF AGRICULTURE, HARYANA /CONVENER BANK**

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

Banks were requested to dispose of the cases sponsored by Horticulture Board/ Mission expeditiously on the basis of merit of each case.

**ACTION: CONCERNED BANKS**

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

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| **IITEM NO. 26.1** | **WEB PORTAL – SLBC HARYANA** |

LDMs were requested that blank formats forwarded to them relating to standardization of data on SLBC website, be returned to SLBC Secretariat duly filled in immediately**.** Banks & LDMs were also requested to upload the SLBC data on Web Portal in time for timely analysis & compilation.

**ACTION: ALL BANKS & LDMs**

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| --- | --- |
| **IITEM NO. 26.2** | **YEARLY CALENDAR OF HOLDING SLBC MEETINGS** |

The house approved following Calendar for holding SLBC meetings in financial year 2013-14.

|  |  |  |
| --- | --- | --- |
| **Sl. No** | **Quarter for which data is to be reviewed** |  **Proposed date and day of holding SLBC meetings**  |
| 124th SLBC  | **March, 2013** | **15th May 2013 (Wednesday)** |
| 125th SLBC  | **June, 2013** | **13th August 2013 (Tuesday)** |
| 126th SLBC | **Sept., 2013** | **12th November 2013 (Tuesday)** |
| 127th SLBC | **Dec., 2013** | **14th February 2014 (Friday)** |

|  |  |
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| **ITEM NO. 27** | **ISSUANCE OF WEAVER CREDIT CARDS** |

Banks especially those having presence in districts – Panipat, Yamunanagar, Fatehabad & Bhiwani, were requested to issue Weaver Credit Cards to the aspiring weavers as per the scheme. LDMs were requested to communicate the progress in issuance of WCCs in their District to SLBC Secretariat.

**ACTION: LDMs/CONVENER BANK**

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| **ITEM NO. 28**  |  **FARMERS’ CLUBS FORMED BY BANKS** |

Bankers were requested to form more farmers’ clubs and utilize their services for creating awareness about banking facilities/ schemes available for the benefit of farmers to make them knowledgeable.

**ACTION: ALL BANKS/LDMs**

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| **ITEM NO. 29** | **ELECTRONIC BENEFIT TRANSFER (EBT) FOR GOVERNMENT SCHEMES** |

The Department of Social Justice & Empowerment, Haryana was requested to reimburse to banks their share of commission as per MOU for the work done earlier under EBT.

**ACTION: DEPARTMENT OF SOCIAL JUSTICE & EMPOWERMENT, HRY.**

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| --- | --- |
| **ITEM NO. 30** |  **INCLUSION OF CENTRAL REGISTRY (CERSAI) AS MEMBER OF SLBC** |

The Chief Operating Officer, CERSAI through his Power Point Presentation apprised the house of the need to set up the Central Registry of Securitization, Asset Reconstruction and Security Interest of India (CERSAI), which provides the facility of registration to the Securitization & Asset Reconstruction Companies as also their transactions. All Banks/ FIs covered under SARFAESI Act are statutorily required to file their charges with CERSAI. Govt. of India has so far notified filing of charges only in respect of mortgage by deposit of title deeds (i.e. equitable mortgages) and that of assignment of debt (i.e. factoring transactions) with CERSAI. He requested all banks to review the position of the registration of their records on CERSAI website and complete filing of all their records at the earliest.

**ACTION: BANKS**

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| **ITEM NO. 31** | **ANY OTHER INFORMATION WITH THE PERMISSION OF CHAIR**  |

No other issue emerged.

The meeting ended with a Vote of Thanks to the Chair proposed by Shri AK Verma, DGM, Canara Bank.

**######**

***List of of 123rd Meeting of SLBC Haryana held on 14.02.2013***

|  |  |  |
| --- | --- | --- |
|  **Sr.** **No.** | **Name & Designation**  | **Bank/ Department** |
|  | **Chairman** |
| 1 | Shri Rakesh Sethi, Executive Director | Punjab National Bank  |
|  | **Chief Guest** |
| 2 | * Shri Ram Niwas, IAS, Principal Secretary
 | Rural Development Department & Panchayats, Govt. of Haryana |
|  | **Centre/ State Govt. Senior Officials** |
| 3 | Shri Nitin Yadav, IAS, Director | Rural Development Department & Panchayats, Govt. of Haryana |
| 4 | Ms. Amneet P. Kumar, IAS, Director | Institutional Finance & Credit Control Department, Govt. of Haryana |
|  | **RBI/ NABARD/SIDBI/ NATIONAL HOUSING BANK** |
| 5 | Shri Satya Narain, Dy. 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 Lalit Kumar, General Manager  | National Housing Bank |
| 10 | Shri SK Sharda, AGM | SIDBI |
|  | **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 Prasad, FGM, Ludhiana & Convener SLBC (Punjab) |
| 14  | 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 VP Tyagi, Dy. Director |
| 20 | Shri SK Sharma, Joint Director | Treasury & Accounts Department, Haryana |
| 21 | Shri Pradeep Ranjan, Additional Director | Industries, Haryana |
| 22 | Mrs. Kiran Lekha Walia, Financial Advisor | IF & CC Department, Haryana |
| 23 | Shri RS Solanki, A.D.A (Stat.) | Agriculture Deptt., Haryana  |
| 24 | Shri Jaswant Singh, S.A. |
| 25 | Ms. Raj Kumari, Under Secretary | Revenue Department, Haryana |
| 26 | Shri Devinder Singh. P.O. | HSRLM (Rural Development Department), Haryana |
| 27 | Shri Sushil Kumar, Accountant | SUDA Haryana |
| 28 | Shri Subhash Sharma, Investigator | Social Justice & Empowerment Deptt. Haryana |
| 29 | Shri Pawan Kumar, S.O. |
| 30 | Shri AK Garg, P.O. | Khadi & Village Industries Commission, Ambala Cantt.  |
| 31 | Shri Veer Bhan, Asstt. Dev. Officer |
| 32 | Shri Kashmiri Lal, Kgo | Land Records, Haryana  |
| 33 | Shri Nirmal Singh, ARO |
| 34 | Shri OP Bishnoi, ADO | Haryana Women’s Development Corporation Ltd. |
| 35 | Ms. Vinod Yadav, PO |
| 36 | Shri Durga Dass Garg, ARO | HSCFDC |
| 37 | Shri JB Singh, Asstt. Director | National Horticulture Board |
| 38 | Shri Jaspal S. Khurmi, A.M. | Agriculture Insurance Co. of India Ltd. |
| 39 | Shri AK Ralhan, Chief Operating Officer | CERSAI |
|  | **Insurance Companies** |
| 40 | Shri BS Kanchan, Manager(MI)/ Sr. BM | LIC of India |
| 41 | Shri Darshan Lal, Chief Regional Manager | New India Assurance Co. Ltd. |
| 42 | Shri AK Das, DGM | Oriental Insurance Co. Ltd. |
| 43 | Dr. K. Raj, RM |
|  | **Public Sector Banks** |
| 44 | Shri Sneh Deep Agnihotri, DGM | State Bank of India |
| 45 | Shri Brajesh Kumar Verma, DGM |
| 46 | Shri Dalip Kumar Sachdeva, AGM |
| 47 | Shri Gurnam Singh, General Manager | SBOP |
| 48 | Shri MR Jayesha, DGM (Agri.) |
| 49 | Shri Sameer Arora, Chief Manager |
| 50 | Shri DS Rana, Asstt. General Manager | State Bank of Bikaner & Jaipur |
| 51 | Shri AK Tuteja, Chief Manager |
| 52 | Shri Abhay Patil, AGM | State Bank of Hyderabad |
| 53 | Shri YK Verma, DGM/ Zonal Manager | Punjab & Sind Bank |
| 54 | Shri B. Bhushan, CM (FI) |
| 55 | Shri Kishan Singh, AGM | Oriental Bank of Commerce |
| 56 | Shri Bhim Sein, AGM | UCO Bank |
| 57 | Shri Anil Sharma, Senior Manager |
| 58 | Shri Ravi Khokher, Manager | United Bank of India |
| 59 | Shri VK Goyal, Chief Manager | Union Bank of India |
| 60 | Shri PK Aggarwal, Manager |
| 61 | Shri Sheel Ranjan, Chief Manager | Allahabad Bank |
| 62 | Shri S. Ram Chander Rao, AGM | Andhra Bank |
| 63 | Shri Piyush Singhania, RDO |
| 64 | Shri Sunil Sharma, Chief Manager | Bank of India |
| 65 | Shri SB Prasad, AGM | Bank of Baroda |
| 66 | Shri Raj Kumar, Manager |
| 67 | Shri Sanjay N. Maniyar, AGM/ DZM | Bank of Maharashtra |
| 68 | Shri AK Verma, Dy. General Manager | Canara Bank |
| 69 | Shri KK Taneja, Dy. General Manager | Central Bank of India |
| 70 | Shri RR Singh, CO(RD) |
| 71 | Shri Priyabrata Panda, Manager (Agri) | Corporation Bank |
| 72 | Shri Subhash Chander Madaan, Chief Manager | Indian Bank |
| 73 | Shri MM Sarangi, DGM | Indian Overseas Bank |
| 74 | Shri Gurbaksh Singh, Senior Manager |
| 75 | Shri Sanjeev Kumar Gupta, DGM & RH | IDBI Bank  |
| 76 | Ms. Shivani Singla, DGM |
| 77 | Shri AK Dhawan, Chief Manager | Syndicate Bank  |
| 78 | Shri Devraj, Manager |
| 79 | Shri D. Pradeep Naik, DGM | Vijaya Bank |
| 80 | Shri Kaushal Kumar Singh, Manager (Agri) |
| 81 | Shri BS Luthra, AGM | Dena Bank |
| 82 | Shri Manoj Kumar, Manager |
|  | **Private Sector Banks** |
| 83 | Shri Varun Grover, Regional Sales Head  | AXIS Bank |
| 84 | Shri Amit Garg, Cluster Head  |
| 85 | Shri Jasjit Katyal, Vice President | HDFC Bank Ltd. |
| 86 | Shri NJ Singh, Nodal Officer |
| 87 | Shri RM Rajendran, Zonal Manager | ICICI Bank  |
| 88 | Shri Amiq Khan, Regional Head |
| 89 | Shri Vikas Jain, Zonal Head |
| 90 | Shri Rakesh Gandotra, Zonal Head | J&K Bank |
| 91 | Shri Sanjeev Sharma, Executive |
| 92 | Shri Naresh Arora, DVP | IndusInd Bank |
| 93 | Shri Vivek Sharda, VP | YES Bank |
| 94 | Shri Rajat Sood, AVP |
| 95 | Shri Anuj V. Sharma, Location Head | Kotak Mahindra Bank Ltd. |
|  | **Regional Rural Banks** |
| 96 | Shri Rakesh Kumar, General Manager | Gurgaon Gramin Bank |
| 97 | Shri Praveen Kumar Jain, Chairman | Haryana Gramin Bank |
|  | **Co-operative Banks** |
| 98 | Shri Atma Ram, General Manager | HARCO Bank |
| 99 | Shri SM Vig, Asstt. Secretary | HSARDB |
|  | **Lead District Managers** |
| 100 | Shri Dinesh Bhardwaj, LDM (Punjab National Bank ) | Lead Bank Office, Ambala |
| 101 | Shri KPA Nambiar, LDM (“do“)  | Lead Bank Office, Panchkula |
| 102 | Shri VK Julka, LDM ( “ do “) | Lead Bank Office, Yamunanagar |
| 103 | Shri Waryam Singh, LDM (“do“) | Lead Bank Office, Hissar |
| 104 | Shri SS Nathawat, LDM(“do”) | Lead Bank Office, Jind |
| 105 | Shri Rakesh Kumar, LDM(“do “) | Lead Bank Office, Kaithal |
| 106 | Shri JS Murthy, LDM ( “ do “) | Lead Bank Office, Kurukshetra |
| 107 | Shri Akhileshwar Prasad, LDM (“do”) | Lead Bank Office, Narnaul |
| 108 | Shri Mahesh Chandra, LDM (“ do“) | Lead Bank Office, Panipat |
| 109 | Shri Naresh Sharma, LDM ( “ do “) | Lead Bank Office, Rohtak |
| Lead Bank Office, Jhajjar |
| 110 | Shri Mukul Prasad, LDM (“do”)  | Lead Bank Office, Sonepat |
| 111 | Shri AK Mittal, LDM (“ do “) | Lead Bank Office, Rewari |
| 112 | Shri SP Chawla, LDM (“do”) | Lead Bank Office, Sirsa |
| 113 | Shri Sunil Khosa, LDM (“do”) | Lead Bank Office, Karnal |
| 114 | Shri R. Krishnani, LDM (Syndicate Bank) | Lead Bank Office, Faridabad |
| 115 | Dr. ML Chawla, LDM (Syndicate Bank) | Lead Bank Office, Gurgaon |
| Lead Bank Office, Mewat |
| 116 | Shri Nembir Singh, LDM (Oriental Bank of Commerce)  | Lead Bank Office, Palwal |

## Absentees

|  |  |
| --- | --- |
| **Sr. No.** | **Name of Bank/ Department** |
| 1 | State Bank of Travancore |
| 2 | Karnataka Bank Ltd. |
| 3 | Federal Bank Ltd. |
| 4 | Karur Vyasa Bank Ltd. |
| 5 | Nainital Bank Ltd.  |
| 6 | LDM Fatehabad |
| 7 | LDM Bhiwani |
| 8 | United India Insurance Co. Ltd. |
| 9 | National Insurance Co. Ltd. |
| 10 | MSMEDI Karnal |

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1. [↑](#endnote-ref-2)