

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

PNB House, Sector-17B,

Chandigarh

REF: FGMO:SLBC:HRY:124

 May 25, 2013

# TO ALL MEMBERS OF SLBC, HARYANA

Dear Sir/Madam,

**MINUTES OF THE 124th MEETING OF STATE LEVEL BANKERS’ COMMITTEE, HARYANA**

Please find enclosed minutes of 124th Meeting of State Level Bankers’ Committee, Haryana held on 15.05.2013 to review the performance of banks for the period ended **March 2013**.

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**

**124th MEETING OF**

**STATE LEVEL BANKERS’ COMMITTEE,**

**HARYANA**

**HELD ON 15.05.2013**

**AT**

**HOTEL SHIVALIKVIEW,**

**SECTOR-17, CHANDIGARH**

 

**CONVENER**

**STATE LEVEL BANKERS’ COMMITTEE,**

**HARYANA, CHANDIGARH.**

**OF**

 **124th MEETING OF SLBC HARYANA**

The **124th** meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended **31st March, 2013** was held on **15th May, 2013** at **Hotel Shivalik View, Sector - 17, Chandigarh. Shri Roshan Lal, IAS, Principal Secretary (Agriculture), Govt. of Haryana** was the **Chief Guest and Madam Usha Ananthasubramanian, Executive Director**, **Punjab National Bank** presided over the meeting.Shri Ram Niwas, IAS, PS (Rural Development) Haryana, Shri Rajat Sachar, Economic Advisor, Department of Financial Services, MOF, GOI, Ms. Amneet P. Kumar, IAS (Director), IF & CC, Haryana, Shri Nitin Yadav, IAS, Director, (Rural Development & Panchayats) Haryana, Madam Kusum Bansal, IRS, Director, Treasuries & Accounts, Govt. of Haryana & Shri K. Sayeed Ali, CGM, NABARD, Regional Office, Haryana were also present in the meeting. The list of participants is as per Annexure.

**Shri JK Gupta, Field General Manager**, **PNB and Convener SLBC** after welcoming the dignitaries on dias and other distinguished members present in the meeting 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 to banking fold.

He further 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 taken up for discussion

Shri Gupta laid stress on timely submission of quarterly SLBC data by stakeholders to carry on with practice of holding SLBC meetings within 45 days of the close of quarter.

**Madam Usha Ananthasubramanian, Executive Director**, **Punjab National Bank** **and Chairperson** of the meeting in her address apprised the house of initiatives taken by RBI during its Monetary Policy Statement 2013-14 on 03.05.2013 impacting Banking Sector as also the State Economy. She mentioned that these measures would encourage investment and growth with moderate inflation. She also touched the initiatives undertaken by Department of Financial Services, MoF, GoI in providing ATM cum Debit Card to KCC Holders, providing banking services to all villages allotted under Swabhimaan and also those with population less than 2000, Mapping of Gram Panchayats on Sub Service Area basis, ensuring One Account per Family in Rural as well as in Urban Areas and Setting up of Clearing Houses at the Centres having 3 or more bank branches but no Clearing House facility.

The Chairperson, 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 she made a mention of performance highlights of Govt. of Haryana in different fields and assured on behalf of the banking fraternity of full cooperation towards strengthening and uplifting the socio-economic condition of the people of State.

**Shri Roshan Lal, IAS, Principal Secretary (Agriculture), Govt. of Haryana & Chief Guest** of the meetingin his speech expressed satisfaction over the achievement of banks in Haryana & mentioned that:-

* Depleting ground water is posing a major threat to Agriculture in Haryana as average decline is 33 cm per year and posing a serious challenge for future generation.
* State is in the deficient rain fall zone.
* Recharge methods need to be implemented.
* Under MNREGA, provision for water conservation has been made.
* Crop diversification techniques need to be adopted.
* Underground water pipeline saves water to the extent of 25% from evaporation.
* Lazier land leveling technique be adopted.
* In paddy areas like Kurukshtera and Karnal, direct scaling of rice also saves water from 25% - 30%
* Deteriorating soil health is also an area of concern and farmers need to adopt diversified cropping pattern.
* Treatment of saline land is also an important area.
* Vegetable growing needs to be promoted.

Shri Roshal Lal urged upon bankers to extend credit to farmers for Water conservation, crop diversification techniques and equipments. Besides, banks should treat beneficiaries of Debt Waiver and Debt Relief Scheme as fresh borrowers. For recovery of bank loan, he laid stress on the need of bankers’ close liaison with District Revenue Officials.

**Shri Ram Niwas, IAS, Principal Secretary (Rural Development and Panchayats), Govt. of Haryana** in his address to the house said that:-

* Financial Sector is passing through strain due to increase of NPAs and decline of Standard Assets.
* Financial Inclusion, Financial Penetration and Financial Prudence are the need of the hour.
* Make informal sector a part of formal financial sector.
* 50000 SHGs in the State do not conform to the norm of Panchsutra to become self reliant. Strengthening of SHGs is a part of Financial Inclusion.
* Banks and Govt. Departments to work in tandem with each other for development of a culture of financial discipline amongst SHGs in the State of Haryana as prevailing in Southern States like Tamil Nadu and Andhra Pradesh.
* Recovery in SHGs is good in Haryana.
* The National Rural Livelihood Mission (NRLM) scheme being formally launched in the state on 17.05.2013 is good and can bring about structural changes in the lives of the people.
* Priyadarshni Awaas Yojna (PAY) is a flagship project of the present incumbency of Govt. of Haryana to provide 2 Lac Rural Houses and for which a provision of ` 350 Crore has been made. Bank loan is also required to supplement the same.
* PNB has taken the lead in approving their Loan Scheme and other banks need to follow suit.
* Bank loan is otherwise secured in view of the present market value of the plot allotted to beneficiaries in Rural as well as in Urban Areas. Provision for mortgage of plots allotted by the Government & owned plots of beneficiaries located in Lal Dora area has been made.
* Banks can also avail the benefits of Credit Guarantee Trust Scheme for housing.
* Housing Board constructs houses on the land acquired by it in association with Town & Country Planning or licensed colonizer construct the houses as per Housing Board specifications. 75-80% houses are allotted to EWS or LIG. Recovery of Schemes of Housing Board Haryana is 100%.
* Banks to open accounts of the beneficiaries of PAY & MNREGA as these schemes will be launched in 1st week of June & July 2013 respectively.
* For skill development, Rajiv Gandhi Training Institute under MNREGA has been set up.

**Shri Rajat Sachar, Economic Advisor, Department of Financial Services, MoF, GoI** in his brief speech touched upon following areas:-

* Though banks have done well in opening of One Account per Household in Rural and Urban Areas but the process needs to be continued to link all households to banks at the earliest.
* In some areas like education, improvement in performance of banks is required.
* Ministry of Finance and Ministry of Rural Development have desired qualitative improvement in functioning of RSETIs.
* Banks to remain ready to implement MNREGA and LPG under DBT.
* SLBC to monitor position of installation of on-site ATMs in SLBC meetings.
* All banks to appoint BCAs on the basis of Sub Service Area basis for providing banking services in the allotted villages.

**Shri K. Sayeed Ali, CGM, NABARD, Regional Office, Haryana** in his address to the house said that PLP for 2013 - 2014 for the State has been prepared and presented in the meeting on State Focus Paper, highlighting the critical infrastructure requirements in the State. He also made mention of the provisions made for Agriculture development in the State. He requested the banks to issue KCC Rupay Card and implement relaxed KYC norms for SHGs.

**Shri Anjani Misra, DGM, Reserve Bank of India, RO, Chandigarh** in his speech stressed on following points:-

* Holding of regular meetings of Sub-Committees, already constituted.
* Bankers to initiate action on points emerged in the Convention held for BCs/ BCAs on 18.03.2013 at RBI, Regional Office, Chandigarh.
* Data on Disaggregation of FIP targets and achievement must be sent to RBI, Regional Office, Chandigarh in time.

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

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|  **ITEM NO. 1** | **CONFIRMATION OF MINUTES OF 123rd MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 14th FEBRUARY, 2013.** |

 The house approved the minutes of 123rd Meeting of SLBC Haryana.

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| **ITEM NO. 2** | **STATUS REPORT OF ISSUES FLAGGED IN 123rd MEETING OF SLBC HARYANA HELD ON 14.02.2013.** |

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

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

Out of 2 remaining banks to take a view on Enhancement of Limit under Debt Swap Scheme, State Bank of Travancore has decided to continue with the existing limit and IndusInd Bank has now informed of having enhanced the limit.

The Principal Secretary (Agriculture), Govt. of Haryana pointed out that there was a slow progress under the scheme despite raising the limit by banks. He said that the enhancement under the scheme would be of no use if banks did not finance as per revised limit. It was also indicated that banks’ performance in Govt. Sponsored Schemes, Debt Swap Scheme, Agriculture Debt Waiver & Debt Relief Scheme would be taken into account at the time of allocating institutional deposits to Banks.

**ACTION: ALL BANKS**

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

House observing that 343 villages with population less than 2000 (41 through Brick & Mortar & 302 through BC Model) against the target of 1204, have been covered as on 31.03.2013, desired that Member Banks should initiate effective steps to cover villages budgeted in roadmap for year ending March 2014 in addition to bridging the gap of villages left for F.Y. 2013.

**ACTION: LDMs & BANKS**

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

Taking note of the low progress of banks in covering the identified villages in the population segment of 1600-2000, the Chairperson urged upon concerned banks to cover remnant villages by 30th June 2013 positively.

**ACTION: CONCERNED BANKS**

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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.** |

The DGM, Reserve Bank of India informed that banks are not submitting the Statement of Disaggregation of FIPs in time, therefore, advised them to submit above statement by 5th of every month to his office under a copy to SLBC Secretariat.

**ACTION: ALL BANKS**

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

House was informed that Convener Bank has taken up the matter with the office of Banking Ombudsman, Chandigarh for providing details of analysis of ATM complaints resolved at his office. The report is awaited. The Chairperson desired SLBC Secretariat to follow up with Banking Ombudsman, Chandigarh and circulate the findings of BO Office amongst banks.

**ACTION: CONVENER (SLBC)**

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

With a view to ascertain the difficulties/ problems being faced in the implementation of DBT, LDM - Ambala & Sonepat were requested to brief the house. LDM Ambala in his presentation suggested following initiatives to cope with the difficulties coming in the way of implementation of DBT:-

* Upon receipt of database containing Name of Beneficiary, account number and Aadhaar number, the banks seed Aadhaar number in bank accounts of the beneficiaries. In the absence of a documented procedure many issues cropped up and had to be understood and resolved accordingly.

* Aadhaar number has to be entered in the database of the banks through a SPECIFIC menu option provided by each bank for the purpose. To quote, UIDNUM for Punjab National Bank, in absence, whereof, the seeding shall not be captured in MIS Systems of banks.
* Aadhaar numbers seeded in database of Banks have to be sent to NPCI Mapper for its mapping. The base branch should know the reasons for rejection of accounts in mapping exercise at NPCI, for taking remedial measures.
* The mandate given by DDOs of DBT Scheme to Sponsor Bank has to be got registered with NPCI by e-mailing scanned copy of prescribed Annexure III bearing signatures of bank and DDO.
* NPCI generates ID and Password, upon receipt of Annexure III, as above, which is required for uploading payment files for actual payments to beneficiaries.
* Payment files are to be prepared in specific format suggested by NPCI containing Aadhaar Number and amount.
* Prescribed time slot for uploading payment files (generally till 12 noon) has to be adhered to, for execution of payments through NPCI using AEPS (Aadhaar Enabled Payment System).
* Correctness of data in payment file has to be ensured to avoid rejection of entire file due to small errors.
* A single error in Aadhaar number or unmapped Aadhaar Number may lead to rejection of entire file.
* NPCI yet to provide specific details on specific reasons for rejection of payments files to facilitate rectification.

The Economic Advisor, DoFS, MoF, GoI advised that LDMs may also discuss these issues with Joint Secretary, DoFS, MoF visiting Chandigarh on 24th May 2013 to review progress on DBT Scheme in U.T. Chandigarh, Haryana and Punjab.

**ACTION: ALL BANKS & LDMs**

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

The performance of banks in opening of one account per family was observed as satisfactory in all districts except Sonepat and it was desired by the Chairperson that banks to cover the remaining household expeditiously in all the districts giving priority to the identified districts.

**ACTION: BANKS/LDMs**

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

It was resolved by the house that Convener Bank should take up with RBI as there is seemingly an ambiguity in the version of DoFS, MoF, GoI and RBI with regard to minimum number of branches required for establishing of Clearing Houses.

**ACTION: CONVENER BANK**

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| **ITEM NO. 4(iii)** | **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** |

Concerned banks were directed to take immediate steps to issue debit cards & install onsite ATMs at branches in identified districts by 30.06.2013 for easy access to the beneficiaries of DBT.

**ACTION: ALL BANKS**

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

All the banks were requested to put in place the BCAs for the smooth implementation of FIP & DBT.

**ACTION: ALL BANKS**

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| **ITEM NO. 4(v)** | **INSTALLATION AND MANAGED SERVICES OF CASH DISPENSERS (CDs) – CONVEYING DETAILS TO SLBC CONVENERS AND STATE LEVEL HEADS** |

The house was informed that out of 1008 scheduled Cash Dispensers, 797 have been put in place in the State. As the item was for information of the house, no action point emerged**.**

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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.** |

The Lead District Managers were requested to submit the bank-wise mapping of Gram Panchayats to SLBC Office so that banks could be informed about the proposed number of BCAs required to be appointed by their Controlling Offices in the State of Haryana.

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

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

The representative from Department of Treasury & Accounts informed the house that payments above ` 200/- are made electronically and all files relating to customer’s payment are sent to branches. However, some discrepancies relating to payment are observed by the Department.It was decided to discuss such operational issues in detail by holding a meeting of Sub- Committee to remove bottlenecks hampering the progress. At the same time house desired that State Government should take effective steps for bringing compatibility in system between State Treasuries & CBS system of banks.**ACTION: TREASURY & ACCOUNTS DEPTT., HARYANA/ CONVENER BANK** |  |

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

During discussions, it came to the notice of the house that despite enrollments made by UIDAI in a big way, the number of Aadhaar Cards issued to DBT beneficiaries is low. The house desired stakeholders to look into this aspect.

**ACTION: UIDAI/ CONCERNED DEPARTMENTS OF STATE GOVT. IMPLEMENTING DBT**

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

All the Lead District Managers were advised to prepare District Financial Services Plan for the year 2013-2014 and push the same on District Website and a copy of the same be also sent to SLBC for preparing State Financial Services Plan 2013-14.

**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**

Commenting on the low coverage of number of farmers under Agriculture Debt Waiver & Debt Relief Scheme in granting fresh loans, the Principal Secretary (Agriculture), Haryana advised the banks, specifically Cooperative Banks and Private Banks to treat the beneficiaries of the Scheme as fresh farmers and extend financial assistance fast for agriculture purposes.

**ACTION: ALL BANKS**

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| **ITEM NO. 8** | **EDUCATION LOAN SCHEME – TARGETS VIS-À-VIS ACHIEVEMENT** |

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

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

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

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

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| **ITEM NO. 8(v)** | **ALLOCATION OF BANKS TO DISTRICTS FOR ORGANIZING CAMPS TO ENHANCE EDUCATION LOANS IN THE STATE OF HARYANA** |

The Economic Advisor, MoF, GoI urged bankers to pay special attention towards the achievement of targets under Education Loan as the Government desires greater expansion of Education Loans. He urged upon the bankers to be proactive in the matter of providing education loans. He, therefore, asked Member Banks to be liberal while granting these loans.

He proposed a budget of 15% increase for 2013-14 over both financial & physical achievement as on 31.03.2013. The proposed allocation of districts to group of banks was approved in the house and banks were requested to hold Education Loan Camps in coordination with concerned LDMs and report progress to SLBC to send the requisite feedback report to DoFs, MoF, GoI accordingly.

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

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

During review of the performance of RSETIs in Haryana, the house was informed that 4 RSETIs have achieved A+ rating. It was resolved that functioning of remaining RSETIs should be suitably improved so that their rating is improved to A+ category. The representative of HSRLM mentioned that NIRD, Hyderabad has also similar expectations from other RSETIs working in the State.

To a query, it was informed by GM, PS & LB, HO: New Delhi of Convener Bank that remaining 6 RSETIs in the State of Haryana will be made operational by September, 2013

**ACTION: ALL CONCERNED BANKS/ CONVNER BANK**

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

While reviewing the progress under RSETIs and FLCs, the Chairperson advised to invite two persons each from RSETIs & FLCs from next meeting onwards to share their experience with the SLBC forum and interact with bankers for better achievement of their goals.

**ACTION: CONVENER BANK**

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| **ITEM NO. 10(i)**  | **STANDARDIZED FINANCIAL LITERACY MATERIAL** |

The bankers were informed about the Financial Literacy Material released by RBI and were requested to book their requirement of the same with SLBC Secretariat by 31.05.2013 for getting the requisite material printed & supplied to banks.

It was also informed that expenses incurred towards printing and distribution of Financial Literacy Material would be met from Financial Inclusion Fund managed by NABARD.

**ACTION: ALL BANKS/NABARD/CONVENER BANK.**

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| **ITEM NO. 11** | **REVIEW OF PERFORMANCE AS AT THE END OF MARCH 2013 (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** |

 No Action Points emerged during discussion.

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

 House complimented the bankers, especially LDMs for achieving targets under Overall Priority Sector & desired to boost lending under Agriculture.

**ACTION: ALL BANKS/ LDMs**

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

 LDMs were advised to submit ACP for 2013-14 immediately as per format devised by RBI.

**ACTION: ALL LDMs**

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| **ITEM NO. 14.2:** | **STATE CREDIT SEMINAR (2013-14) – ACTION POINTS** |

No Action Points emerged during discussion.

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| **ITEM NO. 14.3:** | **LEAD BANK SCHEME – STRENGTHENING OF MONITORING INFORMATION SYSTEM (MIS)** |

 **T**he CGM NABARD was requested to get ‘Samridhi Package’ amended suitably to enable Lead District Managers to draw required statements and also to submit ACP for 2013-14 on the formats devised by RBI.

**ACTION: NABARD, HARYANA/ ALL LDMs**

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| **ITEM NO. 14.4:** | **ANNUAL CREDIT PLAN 2013-2014** |

` Commenting on the projections of ACP 2013-2014 & PLP 2013-2014, the Chairperson advised that both should match & the existing gap between the two is minimized. The house approved ACP 2013-2014.

**ACTION: ALL LDMs/ CONVENER BANK**

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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)** | **NATIONAL RURAL LIVELIHOODS MISSION (NRLM)** |

 The house was informed that no Credit Disbursement targets were allotted to banks for 2012-2013 and the scheme is being substituted by NRLM in a phased manner, which is aimed at:

* Promoting of SHG formation and their Skill Development at RSETIs.
* Strengthening their Credit Linkage.

The representative of Haryana State Rural Livelihoods Mission (HSRLM) informed that monthly meetings to review the progress under above points will be convened to ascertain the shortcomings and to take necessary action in removing the same.

**ACTION: HSRLM**

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

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| **15(iv)** | **TARGETS UNDER PMEGP 2013-2014** |

The Addl. Director (Industries & Commerce), Govt. of Haryana informed the house that last date for submission of claims in the cases sanctioned upto March 2013 has been extended upto 31.05.2013 and banks were requested to prefer the claims expeditiously. He also requested the banks to clear the pendency to achieve 100% targets.

He alongwith Director (KVIC) requested the Convener Bank that a meeting of LDMs be convened by 20.05.2013 on the issues of disposal of pending cases as also on lodgment of claim. The Chairperson also desired that a meeting of stakeholders to PMEGP be called soon to discuss pendency and clear the same. The LDMs were advised to attend the meeting for this purpose with Addl. Director (Industries & Commerce), Haryana at FGMO, Convener Bank after SLBC meeting was over.

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

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

The house was informed that SJSRY is also being replaced with NULM and its operation guidelines will be sent to the member banks on receipt from Ministry of Housing & Urban Poverty Alleviation, New Delhi.

**ACTION: SUDA/NULM, HARYANA**

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

The Controlling Heads of banks were requested to advise the branches to dispose of the pending cases on merit and claim subsidy expeditiously from concerned quarter. The representative of HSCFDC was requested to advise his field functionaries to coordinate with District Authorities/ LDMs and discuss their pendency at DCC meetings.

**ACTION: ALL BANKS/ HSCFDC**

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

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| **15(viii)** | **KNOW YOUR CUSTOMER (KYC) NORMS – SIMPLIFYING NORMS FOR SELF HELP GROUPS** |

On the position of Saving and Credit linkage of SHGs in Haryana, the member banks were requested to;

* Form more SHGs.
* Eligible SHGs be credit linked expeditiously.
* Implement simplified KYC norms for SHGS in right earnest.

CGM, NABARD mentioned that during field visit of their officers, it was observed that 1886 SHG applications were pending and requested the bankers to clear the same.

**ACTION: ALL BANKS & LDMs**

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

Expressing concern over the addition of large number of recovery cases, it was resolved that matter be taken up with Revenue Department, Haryana and DIF&CC. Director, Rural Development and Panchayats & representative of DIF&CC present in the meeting were also requested to bring the concern of the house to the notice of senior officers of Revenue Deptt. to initiate steps to clear the pendency. LDMs & Bankers were also advised to effectively follow up with Revenue Authorities and also with Sub Divisional Magistrates of their areas.

**ACTION: CONVENER SLBC/ DIRECTOR, RURAL DEVELOPMENT & PANCHAYATS/ DIF&CC, HRY/ REVENUE DEPTT. HRY/ LDMs/ BANKS**

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| **ITEM NO. 16.1:** |  **RECOVERY UNDER GOVT. SPONSORED SCHEMES** |

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| **ITEM NO. 16.2:** |  **RECOVERY UNDER PRIORITY SECTOR ADVANCES** |

On the low recovery under Govt. Sponsored Schemes, the Chairperson advised the LDMs to have close liaison with the sponsoring agencies and seek their assistance in the recovery of bank dues stuck up in such advances. The officials of the sponsoring agencies were also requested to extend necessary support in the recovery efforts of bank branches.

**ACTION: BANKS/LDMs & SPONSORING AGENCIES**

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| **ITEM NO. 17:** |  **HOUSING FINANCE** |

While reviewing progress under the scheme, it was expected that the housing finance will pick up with the launch of Priyadarshani Awas Yojana in the State.

Member banks were requested to take advantage of the scheme to boost their lending under housing sector.

**ACTION: ALL BANKS**

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| **ITEM NO. 18** |  **INTEREST SUBSIDY SCHEME FOR HOUSING THE URBAN POOR (ISHUP)** |

**&**

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| **ITEM NO. 18.1** | **CREDIT RISK GUARANTEE FUND TRUST FOR LOW INCOME HOUSING (CRGFTLIH)** |

**&**

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| **ITEM NO. 18.2** |  **RISK WEIGHTS & PROVISIONING NORMS OF RBI FOR HOUSING LOANS COVERED UNDER CREDIT RISK GUARANTEE FUND TRUST FOR LOW INCOME HOUSING (CRGFTLIH)** |

**&**

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| **ITEM NO. 18.3** | **INTEREST SUBVENTION @ 1% IN HOUSING TERM LOANS UPTO ` 15 LACS WITH PURCHASE VALUE OF ` 25 LACS** |

The Convener SLBC, showed his concern about non-availment of benefit by any bank under the Guarantee Fund. He further requested the bankers to provide more finance under housing loans upto ` 15 lacs as interest subvention is also offered by the Govt.

He urged bankers to show good progress under Credit Risk Guarantee Fund from next time onwards.

**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/MSE 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**

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

* Banks to send complete details of all viable Sick Units with outstanding of ` 5 Lakh & above to MSMEDI Karnal directly,
* All Bank Branches to provide collateral free loans upto ` 10 lakh to MSE mandatorily,
* To safeguard bank’s interest in the collateral free loans, the same be covered under CGTMSE,
* The discrepancy in the data of coverage of collateral free loans in CGTMSE as presented in the Agenda papers needs to be checked up and rectified, if warranted.

**ACTION: ALL BANKS/ CONVNER BANK**

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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** |

On the flow of credit to minorities in Haryana, it was informed that with the correction of data in reporting of progress by one major bank the growth comes out to 14% against the negative growth shown in the agenda papers. Banks were requested to ensure that data submitted to SLBC is thoroughly checked to avoid any distortion in presenting the actual growth. The Economic Advisor, DoFs, MoF, GoI urged the bankers to lend enthusiastically to Minority Community to achieve target of 15% of Total Priority Sector lending.

**ACTION: ALL BANKS**

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| **ITEM NO. 22:** |  **PRIYADARSHNI AWAAS YOJNA (PAY)** |

 The member Banks were urged by Director, Rural Development & Panchayats, Haryana to follow Convener Bank by devising their own loan scheme on the lines of Convener Bank as it is likely to be launched in the 1st week of June 2013. The Director, Rural Development & Panchayats, Haryana was requested to advise his field functionaries to provide a list of beneficiaries of PAY Scheme to banks as & when required by them.

**ACTION: ALL BANKS/ RURAL DEVELOPMENT & PANCHAYATS, HARYANA**

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| **ITEM NO. 23** | **FINANCIAL ASSISTANCE TO WOMEN – APPROVAL OF NEW SCHEME DEVISED BY HARYANA WOMEN’S DEVELOPMENT CORPORATION LTD.** |

**&**

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| **ITEM NO. 23 (i)** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES** |

The representative of Haryana Women Development Corporation Ltd. (HWDCL) informed that concerns shown by the banks in the Steering Committee Meeting held on 25.04.2013 about recovery of bank loan in cases sponsored under the revised scheme, has been taken care, by adding a clause of quarterly meeting on recovery of bank loan in the cases sponsored under the new scheme. The house approved the revised scheme for implementation. The Convener Bank was requested to circulate among bankers the clause informed to above for upgrading the scheme at their end.

**ACTION: ALL BANKS** / **CONVNER BANK**

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| **ITEM NO. 24** | **KISSAN CREDIT CARD (KCC) - POPULARIZING REVISED KCC SCHEME** |

The Economic Advisor, DFS, MoF, GoI desired that ATM cum debit card be issued to all KCC holders to facilitate in its operation. He also desired that bank-wise position of number of KCC issued vis-à-vis ATM cum Debit Card issued be also reviewed in the meeting. The CGM, NABARD desired the banks to issue KCC Rupey Card to the farmers as per the revised KCC Scheme.

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

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| **ITEM NO. 24(i)** | **FINANCING OF TENANT FARMERS/ ORAL LESSEES AND SHARE CROPPERS - LEGISLATIVE PROVISION.** |

It was resolved in the meeting that the matter may be taken up with Revenue Department, Govt of Haryana. DIF&CC, Haryana was also requested to take up the matter with the concerned department suitably.

**ACTION: CONVENER BANK, REVENUE DEPTT. & DIF&CC HARYANA**

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| **ITEM NO. 25** | **STATUS OF COMPUTERISATION OF LAND RECORDS IN HARYANA – CREATION OR RELEASE OF ON-LINE CHARGE BY BANKS ON LAND HOLDINGS** |

While giving the latest details on the computerization of land record in Haryana, the Director, Land Records, Govt. of Haryana requested that a meeting of small group of bankers be convened to work out the banking requirements so that necessary amendments in the package may be made.

**ACTION: CONVENER BANK**

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| **ITEM NO.26** | **NATIONAL AGRICULTURAL INSURANCE SCHEME (NAIS)**  |

On the above issue, Principal Secretary, Agriculture in his address mentioned that National Agriculture Insurance Scheme has not been very useful for the farmers and will be discontinued. However, Weather Based Crop Insurance Scheme and Modified National Agriculture Insurance Scheme will continue. The notification of eligible Kharif Crops under WBCIS and MNAIS as also the areas to be covered will be circulated amongst the Member Banks on receipt from Agriculture Department.

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

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| **ITEM No. 27** | **NATIONAL HORTICULTURE MISSION/ NATIONAL HORTICULTURE BOARD** |

Banks were requested to dispose of the sponsored cases on merits.

**ACTION: CONCERNED BANKS**

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| **IITEM NO. 28** | **WEB PORTAL – SLBC HARYANA** |

 All banks were requested to make use of web portal and push the SLBC data well in time.The house desired the Convener Bank to take up with its Corporate Office to tackle issues, if any, in smooth functioning of web portal.

**ACTION: ALL BANKS & LDMs, CONVENER BANK**

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

LDMs of Bhiwani, Fatehabad, Panipat and Yamuna Nagar were advised to make concerted efforts to improve the performance in above area during the current financial year.

**ACTION: CONCERNED LDMs**

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| **ITEM NO. 30**  |  **FARMERS’ CLUBS FORMED BY BANKS** |

The position was placed for the information of the house and no action point emerged.

**ACTION: ALL BANKS/LDMs**

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| **ITEM NO. 31** | **ELECTRONIC BENEFIT TRANSFER (EBT) FOR GOVERNMENT SCHEMES** |

 On the issue of payment of commission to banks for the work done, the representative from the Office of Social Justice and Empowerment, Haryana informed that the matter was referred to the Government and due to non-reconciliation of data of some banks the matter is still pending. He requested the concerned banks to submit the desired information for resending the case to the Government for consideration.

**ACTION: CONCERNED BANKS/ DEPTT. OF SOCIAL JUSTICE & EMPOWERMENT, HARYANA/ CONVENER BANK**

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| **ITEM NO. 32** |  **INCLUSION OF CENTRAL REGISTRY (CERSAI) AS MEMBER OF SLBC** |

Banks were requested to provide quarterly detail of equitable mortgages/ mortgages in respect of State of Haryana pushed on the site of CERSAI to SLBC Secretariat for review in the SLBC meetings.

**ACTION: ALL BANKS**

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| **ITEM NO. 33** | **ANY OTHER ISSUE WITH THE PERMISSION OF CHAIR**  |

No other issue emerged.

The meeting ended with a Vote of Thanks to the Chair proposed by Shri Gurnam Singh, General Manager, State Bank of Patiala.

***List of of 124th Meeting of SLBC Haryana held on 15.05.2013***

|  |  |  |
| --- | --- | --- |
|  **Sr.** **No.** | **Name & Designation**  | **Bank/ Department** |
|  | **Chairperson** |
| 1. | Madam Usha Ananthasubramanian, 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 Ram Niwas, IAS, Principal Secretary
 | Rural Development Department & Panchayats, Govt. of Haryana |
| 4 | * Shri Rajat Sachar, Economic Advisor
 | Department of Financial Services, MoF, Govt. of India |
| 5. | Madam Amneet P. Kumar, IAS, Director | Institutional Finance & Credit Control Department, Govt. of Haryana |
| 6. | Shri Nitin Yadav, IAS, Director | Rural Development Department & Panchayats, Govt. of Haryana |
| 7. | Madam Kusum Bansal, IRS, Director | Treasuries & Accounts, Govt. of Haryana |
|  | **RBI/ NABARD/SIDBI/ NATIONAL HOUSING BANK** |
| 8. | Shri Anjani Misra, Dy. General Manager | Reserve Bank of India, Chandigarh |
| 9. | Shri Jaipal Singh, AGM |
| 10. | Shri K. Sayeed Ali, Chief General Manager | NABARD |
| 11. | Shri BBS Bisht, DGM |
| 12. | Shri Lalit Kumar, General Manager  | National Housing Bank |
| 13. | Shri SK Sharda, AGM | SIDBI |
|  | **Convener Bank** |
| 14. | Dr. Rakesh Gupta, General Manager, PS & LB Division, HO: New Delhi | Punjab National Bank |
| 15. | Shri JK Gupta, FGM, Chandigarh & Convener SLBC (Haryana) |
| 16. | Shri Harpal Singh, FGM, Ludhiana & Convener SLBC (Punjab) |
| 17. | Shri Abhilash Sharma, DGM, FGM Office, Chandigarh |
| 18. | Shri Ramesh Thakur, Chief Manager, FGM Office, Chandigarh |
| 19. | Shri DV Sharma, Senior Manager, FGM Office, Chandigarh. |
| 20. | Ms. Neeru Sahota, Manager, FGMO, Chd. |
|  | **State Government/Boards/Corporations/Other Institutions** |
| 21. | Shri Naresh Mahajan, Chief Engineer | Housing Board, Haryana |
| 22. | Shri Amit Singal, Asstt. Director General | Aadhaar Planning Commission (UIDAI), RO Chandigarh |
| 23. | Shri MK Gupta, Dy. Director | Treasury & Accounts Department, Haryana |
| 24. | Shri Pradeep Ranjan, Additional Director | Deptt. of Industry & Commerce, Haryana |
| 25. | Mrs. Kiran Lekha Walia, Financial Advisor | IF & CC Department, Haryana |
| 26. | Shri Jagraj Dandi, Joint Director | Agriculture Deptt., Haryana  |
| 27. | Shri Jaswant Singh, S.A. |
| 28. | Shri Prem Garg, Superintendent | Revenue Department, Haryana |
| 29. | Shri Rakesh Sharma, Asstt.  |
| 30. | Dr. SC Anand | HSRLM (Rural Development Department), Haryana |
| 31. | Shri Amar Nath, Accounts Officer | Social Justice & Empowerment Deptt. Haryana |
| 32. | Shri Karnail Singh, Director | Khadi & Village Industries Commission, Ambala Cantt.  |
| 33. | Shri Ram Kumar, Dy. Director | Land Records, Haryana  |
| 34. | Shri KL Sharma, Asstt. Director |
| 35. | Dr. Sarita Malik, Joint Secretary | Haryana Women’s Development Corporation Ltd. |
| 36. | Shri OP Bishnoi, CAO |
| 37. | Shri Vinod Yadav, PO |
| 38. | Shri Durga Dass Garg, ARO | HSCFDC |
| 39. | Shri JB Singh, Dy. Director | National Horticulture Board |
| 40. | Shri Vijay Kumar, Director | MSME Development Institute, Karnal |
| 41. | Shri Rakesh Vaid |
|  | **Insurance Companies** |
| 42. | Shri BS Kanchan, Sr. BM | LIC of India |
| 43. | Shri SC Mathur, DM |  |
| 44. | Shri Amarjit Goel, Manager  | National Insurance Co. Ltd. |
| 45. | Shri AS Chopra, AO |  |
| 46. | Shri AK Das, DGM | Oriental Insurance Co. Ltd. |
| 47. | Dr. K. Raj, RM |
|  | **Public Sector Banks** |
| 48. | Shri SK Bhatia, Regional Manager | State Bank of India |
| 49. | Shri Mehar Singh, Manager |
| 50. | Shri Gurnam Singh, General Manager | SBOP |
| 51. | Shri Surinder Singh, AGM |
| 52. | Shri Sameer Arora, Chief Manager |
| 53. | Shri AK Tuteja, Chief Manager | State Bank of Bikaner & Jaipur |
| 54. | Shri Abhey Patil, AGM | State Bank of Hyderabad |
| 55. | Shri YK Verma, DGM/ Zonal Manager | Punjab & Sind Bank |
| 56. | Shri B. Bhushan, CM (FI) |
| 57. | Shri Nihal Singh Kashnia , DGM | Oriental Bank of Commerce |
| 58. | Shri AK Sharma, Senior Manager | UCO Bank |
| 59. | Shri VK Goel, Chief Manager | Union Bank of India |
| 60. | Shri PK Aggarwal, Manager |
| 61. | Shri Praveen Kumar, AGM | Allahabad Bank |
| 62. | Shri Deepak Kamboj, AFO |  |
| 63. | Shri S. Ram Chander Rao, AGM | Andhra Bank |
| 64. | Shri Suresh K. Saddi, AGM | Bank of India |
| 65. | Shri Chander Mohan, Manager |
| 66. | Shri SB Prasad, AGM | Bank of Baroda |
| 67. | Shri Raj Kumar, Manager |
| 68. | Shri SM Sharma, Chief Manager | Bank of Maharashtra |
| 69. | Shri Durai Pandai, AGM | Canara Bank |
| 70. | Shri Ramesh Lal, DM |
| 71. | Shri KK Taneja, Dy. General Manager | Central Bank of India |
| 72. | Shri RR Singh, CO(RD) |
| 73. | Shri VS Karthikeyan, DGM | Corporation Bank |
| 74. | Shri Priyabrata Panda, Manager (Agri) |
| 75. | Shri Sudhip Ghaie, Zonal Manager, ZO: Karnal | Indian Bank |
| 76. | Shri RK Bhatia, AGM | Indian Overseas Bank |
| 77. | Shri Gurbaksh Singh, Senior Manager |
| 78. | Shri Sanjeev Kumar Gupta, DGM  | IDBI Bank  |
| 79. | Capt. Anil Khanna, Chief Manager | Syndicate Bank  |
| 80. | Shri Devraj, Manager |
| 81. | Shri D. Pradeep Naik, DGM | Vijaya Bank |
| 82. | Shri Kaushal Kumar Singh, Manager (Agri) |
| 83. | Shri CS Meena, DGM | Dena Bank |
|  | **Private Sector Banks** |
| 84. | Shri Varun Grover, Regional Sales Head - FI  | AXIS Bank |
| 85. | Shri Rakesh Kumar, SM |
| 86. | Shri Satendra Mishra, SM |
| 87. | Shri Jasjit Katial, Vice President | HDFC Bank Ltd. |
| 88. | Shri RM Rajendran, Zonal Manager | ICICI Bank  |
| 89. | Shri Jitender Shukla |
| 90. | Shri V. Batra, DGM - ZH |
| 91. | Shri Ranbir Yadav, M-II |
| 92. | Shri Rakesh Gandotra, Zonal Head | J&K Bank |
| 93. | Shri Rajesh Kr. Sharma, Officer |
| 94. | Shri Naresh Arora, DVP | IndusInd Bank |
| 95. | Shri Vivek Sharda, Cluster Business Leader | YES Bank |
| 96. | Shri Arvind Purohit, Vice President | Kotak Mahindra Bank Ltd. |
| 97. | Shri Anuj Sharma, Chief Manager |
|  | **Regional Rural Banks** |
| 98. | Shri Rakesh Kumar, General Manager  | Gurgaon Gramin Bank |
| 99. | Shri Vimal Kumar Khera, General Manager | Haryana Gramin Bank |
|  | **Co-operative Banks** |
| 100. | Shri Atma Ram, General Manager | HARCO Bank |
| 101. | Shri SM Vig, AGM | HSARDB |
|  | **Lead District Managers** |
| 102. | Shri Dinesh Bhardwaj, LDM (Punjab National Bank ) | Lead Bank Office, Ambala |
| 103. | Shri KPA Nambiar, LDM (“do“)  | Lead Bank Office, Panchkula |
| 104. | Shri VK Julka, LDM ( “ do “) | Lead Bank Office, Yamunanagar |
| 105. | Shri Waryam Singh, LDM (“do“) | Lead Bank Office, Hissar |
| 106. | Shri SS Nathawat, LDM(“do”) | Lead Bank Office, Jind |
| 107. | Shri Rakesh Kumar, LDM(“do “) | Lead Bank Office, Kaithal |
| 108. | Shri JS Murthy, LDM ( “ do “) | Lead Bank Office, Kurukshetra |
| 109. | Shri Akhileshwar Prasad, LDM (“do”) | Lead Bank Office, Narnaul |
| 110. | Shri Mahesh Chandra, LDM (“ do“) | Lead Bank Office, Panipat |
| 111. | Shri Naresh Sharma, LDM ( “ do “) | Lead Bank Office, Rohtak |
| 112. | Shri VE Saxena, LDM ( “ do “) | Lead Bank Office, Jhajjar |
| 113. | Shri Mukul Prasad, LDM (“do”)  | Lead Bank Office, Sonepat |
| 114. | Shri AK Mittal, LDM (“ do “) | Lead Bank Office, Rewari |
| 115. | Shri Pramod Kumar Chutani, LDM (“do”) | Lead Bank Office, Sirsa |
| 116. | Shri Sunil Khosa, LDM (“do”) | Lead Bank Office, Karnal |
| 117. | Shri HS Chauhan, LDM ( “ do “) | Lead Bank Office, Fatehabad |
| 118. | Shri RK Boyal, LDM ( “ do “) | Lead Bank Office, Bhiwani |
| 119. | Shri R. Krishnani, LDM (Syndicate Bank) | Lead Bank Office, Faridabad |
| 120. | Shri Nembir Singh, LDM (Oriental Bank of Commerce)  | Lead Bank Office, Palwal |

## Absentees

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| **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 Gurgaon & Mewat |
| 7. | SUDA Haryana |
| 8. | Agriculture Insurance Co. of India Ltd. |
| 9. | CERSAI |
| 10. | United India Insurance Co. Ltd. |
| 11. | New India Assurance Co. Ltd. |

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