

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

**PNB House, Sector-17B,**

**Chandigarh**

REF: FGMO:SLBC:HRY:125

 August 27, 2013

# **TO ALL MEMBERS OF SLBC, HARYANA**

Dear Sir/Madam,

**MINUTES OF THE 125th MEETING OF STATE LEVEL BANKERS’ COMMITTEE, HARYANA**

Please find enclosed minutes of 125th Meeting of State Level Bankers’ Committee, Haryana held on 13.08.2013 to review the performance of banks for the period ended **June 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)**

**OF**

 **125th MEETING OF SLBC HARYANA**

The **125th** meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended **30th June, 2013** was held on **13th August, 2013** at **Hotel Shivalik View, Sector - 17, Chandigarh. Shri Rajan Gupta, IAS, Principal Secretary (Finance), Govt. of Haryana** was the **Chief Guest and Sh Rakesh Sethi, Executive Director**, **Punjab National Bank** presided over the meeting.Shri Roshan Lal, IAS, PS (Agriculture) Haryana, Sh PK Das, IAS, PS (SJ&E) Haryana,Sh Nitin Yadav, IAS, Director, Rural Development and Panchayat, Shri Rajat Sachar, Economic Advisor, Department of Financial Services, MOF, GOI, Sh M K Singh, Dr D V Deshpande, CGM, NABARD, Regional Office, Haryana, Dr Rakesh Gupta, GM, PNB ,HO, New Delhi, Sh Harpal Singh FGM and Convener SLBC Punjab 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, Direct Benefit Transfer Scheme, Progress under Annual Credit Plan, Govt. Sponsored Schemes would be taken up in the meeting for discussion.

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

**Dr D V Deshpande, CGM, NABARD, Regional Office, Haryana** in his maiden address to the house appreciated the performance of banks during period under review. He mentioned that Haryana is torch bearing state for showing the path of development in the country. He called upon the bankers to

* Use the institution of farmer club as a vehicle for taking technology to farmers.
* Finance under poly house scheme
* Form new particularly women SHGs and Credit Link eligible SHGs.
* Promote joint liability a variant of SHGs as it is best suited for landless farmers.
* Popularize schemes for agriculture allied activities through FLCs.
* Issue Rupay credit card
* RRBs and cooperative banks to submit quarterly Interest subvention claims to NABARD.

**Sh MK Singh,Regional Director, Reserve Bank of India, RO, Chandigarh** in his speech covered both strong and weak areas of banks as under:-

**Strong Areas:-**

* Priority Sector and subsector achievement is laudable.
* CD ratio at 82% is very encouraging.
* DBT implementation in indentified districts namely Ambala and Sonepat is satisfactory.
* YoY growth in MSE sector at 28% is higher than the benchmark of 20%.

**Weak Areas:-**

* Progress in providing of banking services to villages having population less than 2000 is not satisfactory.
* Data on Disaggregation of FIP targets and achievement sent to RBI, Regional Office, and roadmap do not match.
* Slow progress in appointment of BCs.
* 6 RESTIs are yet to be set up.
* Working of FLCs to improve and progress in accordance with RBI guidelines. Need to conduct more outdoor activities/ programmes for spreading financial literacy.
* More emphasis needs to be given to Manufacturing Sector as compared to Service sector for increasing its share to GDP.
* SHGs linkage especially credit need improvement so as to eradicate poverty.
* Form District level review and monitoring committee on DBT implementation as per RBI guidelines in identified districts.
* Ensure existence of grievance redressal mechanism in each bank.
* Banks to revisit the exercise of setting of clearing houses at centres having three bank branches and also submit required information of identified centres expeditiously to RBI,RO Chandigarh

**Shri Roshan Lal, IAS, Principal Secretary (Agriculture), Govt. of Haryana** in his speech expressed the concern over the depleting level of ground water which is posing threat to agriculture in the State and urged upon bankers to extend credit to farmers for Water conservation, crop diversification techniques and equipments like sprinklers, dip irrigation and other water harvesting techniques.

**Shri Rakesh Sethi, Executive Director**, **Punjab National Bank** **and Chairman** of the meeting in his address apprised the house of initiatives taken by RBI since the last meeting of SLBC. He mentioned that in the light of depreciating rupee, RBI on 15.07.2013 raised Marginal Standing Facility (MSF) rate to 10.25% and Bank Rate was also adjusted immediately to 10.25%with immediate effect. On 23rd July 2013 liquidity Adjustment Facility (LAF) was also reduced to 0.50% of NDTL of individual bank w.e.f 24.7.2013. Further effective from 22.7.2013 banks have been requested to maintain a daily CRR balance of 99% of the requirement which makes every day a reporting Friday.

 He also touched the initiatives undertaken by Department of Financial Services, MoF, GoI in providing ATM cum Debit Card to KCC Holders. 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 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 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 Rajan Gupta, IAS, Principal Secretary (Finance), Govt. of Haryana & Chief Guest** of the meeting in his address apprised the house that the outlook of bankers towards public has undergone a sea change in the last 20 years with bankers implementing a large number of schemes for different sections of society. Appreciating the role of public sector banks , he quoted an example that to pay stipend to school children 15 lakh bank accounts were opened within 3 months. However private banks need to work harder in meeting Priority Sector targets and opening of accounts of the poorer sections of society. Bankers are now warriors of development front and playing vital role in creating employment opportunities for the young entrepreneurs said Sh Gupta. Besides this bankers are also educating the public about the banking facilities/ schemes being offered to them. He also desired to ponder as to whether real benefits are accruing or not to large group or public at large.

Sh Gupta laid emphasis on granting quality loans and also ensure their proper use and timely repayment. Further, Banks to work towards improving the economic plight of poor people. SLBC to ensure that everyone has access to banking for financial empowerment.

In 5 districts namely Narnaul, Mewat, Rewari, Ambala and Gurgaon banks should put in more efforts for credit dispensation as CD ratio is low in these districts Sh. Gupta said. Commenting on the low contribution of private banks in development of social sector, he urged these banks to rise to the occasion and contribute substantially in priority sector lending. He also suggested the banks to identify the branches with low performance, ascertain reasons there for, take corrective steps and if need be discuss the genuine problems at SLBC forum as well.

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 124th MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 15th May, 2013** |

The house confirmed the minutes of 124th meeting of SLBC Haryana held on 15-5-2013.

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| **ITEM NO. 2** | **STATUS REPORT OF ISSUES FLAGGED IN 124th MEETING OF SLBC HARYANA HELD ON 15.05.2013** |

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

During deliberation on the issue, the house observed that there is lack of awareness among the farmers and the scheme needs to be popularized suitably. Sh Nitin Yadav, IAS, Director Rural Development and Panchayat , Govt of

Haryana called upon the bankers to participate in the Gram Sabha meetings to be organized in a fortnight in the state and pamphlets containing details of the scheme be distributed therein. GM, PNB, PS&LB Head office New Delhi assured to send pamphlets to branches from his office.

**Action**;- **BANKS AND PANCHAYATS DEPARTMENT, GOVT HARYANA, CONVENER BANK**

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

Looking to low progress in providing banking services in the villages having population less than 2000 as at June 2013 vis a vis the roadmap, all the controlling heads of banks and LDMs were requested to act fast to cover villages as per roadmap.

**Action:- Banks and LDMs**

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

While deliberating on the view of steering committee that progress under Swabhimaan may not be reviewed standalone Sh Rajat Sachar ,Economic Advisor, DS, MoF, GoI mentioned that clarification in this regard would be provided within 10 days from his office to SLBC Secretariat on the point as to whether the villages identified under Swabhimaan (1600-2000), which would now be automatically covered by banks for providing banking services under Sub Service Area are to be monitored standalone or not.

**Action: - Dept of Financial Services, MoF, GoI/Convener Bank**

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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.** |

During deliberations Regional Director, RBI mentioned that the information provided on disaggregation by Head office of banks and the field does not match and desired the same to be reconciled expeditiously. He desired that this issue be discussed in the subcommittee meeting on FIP.

**Action: - Banks and Convener Bank.**

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

While discussing the issue of complaints pertaining to ATMS, the members were requested to ensure prompt disposal of such complaints not only to avoid any financial penalty but also for better customer service.

**Action:- Banks**

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| **ITEM NO. 4** | **DIRECT BENEFIT TRANSFER**  |

The house was informed that review meetings on DBT were held at RBI, RO Chandigarh on 29th July, 2013, in the office of DFS on 30th July2013 and on 10th August 2013 at Chandigarh. RD, RBI mentioned that action points for banks on implementation of DBT have already been conveyed vide circular no dated July 9, 2013 for taking necessary actions. A copy of the same was also provided to the members in the meeting itself. The house was also informed that Convener SLBC has constituted a review and monitoring committee on DBT to review the progress periodically.

**Action;- Banks and Convener SLBC**

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

Expressing satisfaction over the coverage of households both in rural and urban areas the Chairman desired banks and LDMs to step up the pace by organizing camps. The efforts of LDM Panchkula in covering urban household were appreciated and also desired him to cover the left out households in rural areas.

 LDM Faridabad and Bhiwani were requested to put in more efforts in this regard.

Sh Nitin Yadav, IAS, Director, Rural Development and Panchayat, Govt of Haryana pointed out the number of households provided in the agenda notes needs to be revisited as data appears to be low. After deliberations house desired the Department of Panchayats to provide district wise information of households in Haryana State to SLBC Secretariat. Convener SLBC called upon the LDMs to take opening of one account per family as business proposition and put in more efforts.

**Action;- Banks, Convener SLBC and Director , Rural Development and Panchayat, Haryana**

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

On the issue of setting up of clearing houses at the centres having 3 or more bank branches but no clearing house facility, Sh Rajat Sachar, Economic Advisor, DFS, pointed that they will go by RBI policy guidelines on the issue. RD, RBI, also mentioned that they are not averse to establishing clearing houses at such centres however in view of facilities of NEFT/RTGS, ECSs this aspect needs to be revisited afresh in a sub committee.

**Action;- Concerned Banks and Convener SLBC**

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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**  |

The house was informed that this issue has been deliberated in detail in the review meeting held under the chairmanship of Sh Alok Nigam, Joint secretary, DFS, MoF on 10-8-013 at Chandigarh. However the banks were requested to ensure early installation of onsite ATMs in their branches in the identified districts for DBT.

**Action;- 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** |

On the issue of common Services centres, Director, Rural development and Panchayat, Haryana informed the house that IT Deptt is considering the issue and convener SLBC will be informed of outcome, if any.

**Action;- Director , Rural Development and Panchayat. Haryana.**

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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 item was for the information only hence no action point emerged.

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

Banks and state Government were requested to expedite process for facilitating interface in between. The official from Treasuries Department informed the house that out of 8 banks selected for integrating their CBS system with Govt Treasuries under Electronic Government Receipt Accounting System (E-GRAS) three namely SBI, SBOP and PNB have completed the process and remaining banks will complete the same by Sept 2013. Convener SLBC desired that Treasuries Department should sign MOU with the banks which have completed the process to implement the system E-GRAS.**Action:-Concerned banks and Treasuries Department, Haryana** |  |

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| **ITEM NO. 5** | **AADHAAR – UNIQUE IDENTIFICATION AUTHORITY OF INDIA** |
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The Controlling Heads of banks were requested to ensure that guidelines contained in circular letters of UIDAI as mentioned in the agenda be implemented in the branches in right earnest.

**Action:- All Banks**

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| **ITEM NO. 6** | **AGRICULTURE DEBT WAIVER & DEBT RELIEF SCHEME (ADWDRS), 2008 - GRANTING OF FRESH LOANS** |

Commenting upon the achievements of banks under debt waiver and debit relief scheme CGM NABARD said that most of the farmers in the state must have been covered as the number of KCCs issued is more than the number of farmers. He stressed on the need of picking of information/data by the branches at the time of issuance of fresh KCC as also on renewal of old KCCs.

**Action; All Banks**

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| **ITEM NO. 7** | **EDUCATION LOAN SCHEME – TARGETS VIS-À-VIS ACHIEVEMENT** |

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| **ITEM NO. 7(i)** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)** |

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| **ITEM NO. 7(ii)** | **POSITION OF NPA IN EDUCATION LOANS**  |

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| **ITEM NO. 7(iii)** | **POSITION OF NPA IN EDUCATION LOANS TO FEMALE** **STUDENTS**  |

Performance of Public Sector Banks under Education Loan Scheme was found satisfactory. The member Banks were requested to continue with their efforts to further improve credit dispensation under this segment as good scope exists for the same. The contribution of private banks was not upto the mark and the house desired that a suitable communication on education loans from office of Convener Bank l be sent to their Head Offices to boost lending under education loans. The house also expressed satisfaction on the recovery under education loan.

**Action:- All Banks and Convener SLBC**

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

The House desired that remaining RSETIs be also established soon and these institutions should also upgrade their grading to A+ or A. on presentation made by Director RSETI, Jhajar, the house desired that before presentation its quality should be ensured.

**Action:- Director RSETIs/ Banks sponsoring RSETIs.**

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| **ITEM NO. 9**  | **FINANCIAL LITERACY CENTRES (FLCs) & PROGRESS THEREAT** |

The house appreciated the presentation made by Counselor FLC Karnal on its activities and achievements. Banks sponsoring FLCs were requested to emulate these good points for implementation at theirs.

**Action:- Counselors FLCs/ Banks sponsoring FLCs.**

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

**The house desired that SFLM be made available to banks immediately.**

**Action:- Banks & Convener Bank**

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| **ITEM NO. 11** | **REVIEW OF PERFORMANCE AS AT THE END OF JUNE 2013 (COMMERCIAL BANKs AND RRBs)** |

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

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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** |

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| **ITEM NO. 14.** | **ANNUAL CREDIT PLAN 2013-2014** |

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| **ITEM NO. 14.I** | **PERFORMANCE UNDER ANNUAL CREDIT PLAN** **2013-14** |  |
|  | **All the above items were also covered in Chairman’s address to the house and no action point emerged during discussions.** |
| **ITEM NO. 15** |  **GOVERNMENT SPONSORED PROGRAMMES** |

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

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| **15(ii)** |  **MANDATORY ENTRIES OF APPLICATION IN THE E-TRACKING SYSTEM OF PMEGP 2013-2014** |

The Additional Director Industries & Commerce, Govt of Haryana requested the banks to dispose of the cases pending for disbursement and prefer the claims with the nodal branches expeditiously. Banks were also requested to adhere to the norms prescribed by RBI for disposal of sponsored cases. He also informed about the e-tracking system introduced for PMEGP Scheme 2013-14 and requested that applications received through e-tracking system should only be entertained as no margin money subsidy will be allowed in the cases not processed through e-tracking.

**ACTION : ALL BANKS.**

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

The house was informed that targets for the year 2013-14 under the scheme have not been received from SUDA.

The house desired that targets under the scheme be allocated to banks at the earliest.

**ACTION: SUDA**

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

Commenting on the low performance vis-à-vis targets and pendency of cases, the Principal Secretary, Social Justice & Empowerment desired that only quality cases be sponsored for early disposal by the banks. He also stressed upon the need of evenly sponsoring of cases to the banks by the sponsoring agencies.

**ACTION:HSCFDC**

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| **ITEM NO. 15 (v):** | **NATIONAL RURAL LIVELIHOOD MISSION (NRLM) & SELF HELP GROUPS (SHGs)** |

The State Project Manager HSLRM gave the background for switching over from SGSY scheme to National Rural Livelihood Mission and its implementation in four pilots blocks, in districts namely Kaithal, Bhiwani, Jhajjar, and Mewat, to be replicated subsequently in other districts of the State of Haryana. . For well nurturing of SHGs he laid stress on implementation of five sutras. He called upon the bankers/LDMs to participate in the workshops being organized by HSLRMs in the districts to promote SHGs. He also requested bankers’ to credit link existing functional SHGs.

**ACTION:BANKS/LDms & HSLRM**

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| **ITEM NO. 15(vi)**  | **KNOW YOUR CUSTOMER (KYC) NORMS - SIMPLIFYING NORMS FOR SELF HELP GROUPS.** |

The item was for information of the House and no action point emerged.

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

During review of recovery under HACOMP act, Principal Secretary, SJ&E, Govt. of Haryana was requested for early disposal of long pending cases, particularly under the category of above 3 years. As no official from Revenue department was present in the meeting he advised the representative of DIF&CC to take up with Revenue department as also with Deputy Commissioners for early resolution of these cases.

**ACTION :- DIF&CC Haryana.**

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

No action point emerged during deliberations under this agenda item.

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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** | **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. 17.3** | **INTEREST SUBVENTION @ 1% IN HOUSING TERM LOANS UPTO** ` **15 LACS WITH PURCHASE VALUE OF** ` **25 LACS** |

The above items were for the information of the house and no action point emerged.

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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**

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| **FLOW OF INSTITUTIONAL CREDIT TO IDENTIFIED MSME CLUSTERS – SYSTEM** |

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

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

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

During deliberations on MSMEs Principal Secretary, Social Justice & Empowerment suggested as under :-

* There is a need to achieve regional balance by having geographical distribution of MSEs for evenly growth of all the districts of the state.

Supplementing views of Principal Secretary, SJ&E, Haryana, the Regional Director, RBI, Chandigarh opined as under :-

* MSEs in the state be developed through cluster approach.
* State Govt. to identify more clusters.
* Banks to adopt a cluster in the districts.

On the abrupt spurt in the number of sick MSME units the house was informed that it was due to reporting of large number of sick MSME units by Indusind Bank. The representative of Indusind Bank was advised to revisit the data provided to SLBC and convey the factual position to SLBC Secretariat.

**ACTION: ALL BANKS/INDUSTRIES & COMMERCE DEPTT., HARYANA/INDUSINDBANK**

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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. 19.1** |  **DATA ON MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS OF MEWAT AND SIRSA** |

Giving details of the lending made by the banks to minority communities in the state, the member banks were exhorted to continue lending to this segment of society to improve their economic plight.

**ACTION;-ALL BANKS**

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| **ITEM NO. 20** | **PRIYADARSHNI AWAAS YOJNA (PAY)** |

As the scheme has already been implemented in the state, the member banks were requested to advise their branches for opening accounts of eligible beneficiaries of their area and provide required financing assistance as per their banks’ scheme.

**ACTION : ALL BANKS**

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

Despite increase in advances to women the house resolved that flow of credit to this segment needs to be augmented by the banks in the state to achieve the required ratio of 5% to net bank credit. Member banks were also requested to check data loss.

**ACTION : ALL BANKS**

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

Deliberating on the issuance to Rupay card to farmers it was mentioned by the CGM NABARD that LDMs should take up suitable steps to sensitise the framers on Rupay Card. The house was optimistic that scheme has since picked up in the state as such issuance of Rupay card will increase substantially. Sh Rajat Sachar, Economic Advisor, DFS, Mof, GoI desired that bank wise position of issuance of Rupay card be monitored in each SLBC meeting .

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

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

The representative from DIF&CC was advised by the principal Secretary, SJ&E Haryana to take up the matter with revenue department as the matter is hanging for too long.

**ACTION : DIF&CC 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 Economic Advisor, DFS, GoI, MoF said that the house is interested in knowing as to whether concerned department has developed the system by which branch Managers are able to create online charge or not, as being done in Karnataka. The official from land records, Haryana present in the meeting informed that such system is yet to be implemented .The house desired land record Department to expedite this utility to facilitate both farmers and bankers .

**ACTION : LAND RECORD DEPARTMENT,HARYANA**

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| **ITEM NO.24** | **NATIONAL AGRICULTURAL INSURANCE SCHEME (NAIS)**  |

The house was informed that notifications issued by Agriculture Department, Govt of Haryana on implementation of **Modified National Insurance Scheme and Weather Based Agriculture Insurance Scheme** have already been emailed to member banks with a request to ensure implementation at field level (compulsory for loanee farmers and optional for non loanee farmers). LDM Ambala informed that branches of SBOP are not implementing the scheme for want of instructions from their corporate office. However representative from their corporate office clarified that their branches have been advised to implement these schemes.

Member banks were again requested to implement the instructions of the State Govt on Kharif crops insurance in the identified areas.

**ACTION: ALL MEMBER BANKS**

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

 Member banks were requested to dispose of the cases sponsored by National Horticulture Board/ Mission expeditiously on merits of each case.

**ACTION : CONCERNED BANKS**

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| --- | --- |
| **ITEM No. 26** | **WEB PROTAL-SLBC HARYANA AND STADARDISAION OF INFORMATION/DATA** |

Member banks were requested to use web portal for pushing the information/data relating to SLBC meetings as the same is not being used by some banks.

LDMs were also advised to submit formats to SLBC Secretariat duly filled in enabling it to upload the same on **slbc** website.

**ACTION: ALL BANKS/LDMs**

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| --- | --- |
| **ITEM No. 27** | **Issuance of Weaver Credit Cards** |

Banks and LDMs were requested to make efforts for the issuance of Weaver credit cards to eligible weavers in Panipat, Ambala, Yamunanagar, Fatehabad Districts as weaver clusters exist there.

**ACTION: CONCERNED LDMS & ALL BANKS**

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| --- | --- |
| **ITEM No. 28** | **Farmers Clubs**  |

Informing the house the position of farmers clubs in the state, it was requested these clubs be involved in spreading financial literacy among the farmers and also in effecting recovery of bank dues.

**ACTION: ALL BANKS**

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| --- | --- |
| **ITEM No. 29** | **ELECTRONIC BENEFIT TRANSFER SCHEME FOR GOVERNMENT SCHEMES** |

Speaking on the implementation of EBT, the Principal Secretary, SJ&E informed that transferring of social security pension benefits to the beneficiaries through banks accounts is under consideration and a meeting would be convened shortly in connection therewith. SLBC will be apprised separately of Govt decision in the matter.

**ACTION: DEPARTMENT OF SJ&E,**

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| **ITEM No. 30** |  **CERSAI** |

No official from the office of CERSAI was present in the meeting, therefore no discussions were held on the item and no action point emerged.

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| **ITEM No. 30** |  **Any other item** |

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| **ITEM NO. 32** |  **SWAROZGAR CREDIT CARD SCHEME (SCC) – NODAL AGENCY: NABARD**  |

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| --- | --- |
| **ITEM NO. 33** | **PERFORMANCE IN IMPLEMENTATION OF NAYAK COMMITTEE NORMS** |

As at 30.06.2013, Banks have sanctioned working capital limits to 1906 small manufacturing units amounting to ` 636.22 Crore out of which 1742 small manufacturing units with working capital limits amounting to ` 502.13 were sanctioned as per Nayak Committee Norms. Thus, banks have sanctioned 91 % cases as per Nayak Committee Norms during the period under review.

Bank-wise data is given in **Annexure No. 39.**

**This is for information of the House.**

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| **ITEM NO. 34** |  **GOLDEN JUBILEE RURAL HOUSING FINANCE SCHEME OF NATIONAL HOUSING BANK** |

The comparative position under the scheme is as under:

(Amt. ` in Crore)

|  |  |  |
| --- | --- | --- |
| Period | **Disbursements** | SC/ST Share |
| **A/cs** | **Amt.** | **A/cs** | **% age to total no.** |
| **June 2011** | 336 | 10.73 | 29 | 8.63% |
|  **June 2012** | 1561 | 29.39 | 31 | 1.98% |
|  **June 2013** | 288 | 17.89 | 44 | 15.28% |

Banks have disbursed ` 17.89 Crore to 288 beneficiaries during the period ended **June** 2013 as compared to ` 29.39 Crore disbursed to 1561 beneficiaries during same period of last year. Out of 288 beneficiaries, the share of SC/ ST is 15.28%. Bankers are requested to further increase the credit disbursement under this sector as loans are fully secured and percentage of Recovery is also satisfactory. As per the guidelines, banks should include all the housing loans made in rural areas under this scheme irrespective of the amount of loan advanced.

The data provided by Banks is given in **Annexure No. 40.**

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| **ITEM NO. 35** |  **GENERAL PURPOSE CREDIT CARD SCHEME (GCC)** |

**CGM,NABARD, requested the bankers to issue GCCs to the persons eligible for the same in the rural area to start some income generating activity at micro level .**

**ACTION ; ALL BANKS**

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| --- | --- |
|  **ITEM NO. 36** | **GOVERNMENT SPONSORED SCHEMES BEING IMPLEMENTED THROUGH NABARD** |

|  |  |
| --- | --- |
| **ITEM NO. 36 (i)** |  **&****CREDIT LINKED CAPITAL SUBSIDY SCHEME (2013-14) – LODGEMENT OF CLAIM** |

 **&**

|  |  |
| --- | --- |
| **ITEM NO. 36 (ii)** | **CREDIT LINKED CAPITAL SUBSIDY SCHEME– SUBMISSION OF UNDERTAKINGS AS REQUIRED FOR RELEASE OF SANCTION FOR THE YEAR 2013-14** |

**The above items were for the information of the members.**

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| **ITEM NO. 37** |  **ARTISANS CREDIT CARD SCHEME (ACCs)** |

During the period ended **June 2013**, banks have issued 24 cards amounting to ` 8.56Lac. The cumulative position under ACC scheme since inception is 4819 cards amounting to ` 2972.73 Lac of which 168 cards are covered under CGTMSE with an amount of ` 189.24 lac during the period ended June,2013.

Major participating banks in the scheme are PNB (2542), SBOP (729), SBI (429), Syndicate Bank (405), Bank of India (163), Bank of Baroda (134). The data also reveals that some of the banks have not implemented the scheme so far.

**Bank-wise position is given at Annexure No. 42.**

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| --- | --- |
| **ITEM NO. 38** |  **PROGRESS OF CASES FILED UNDER LOK ADALATS** |

It is observed that 58 cases involving `100.95Lac were filed before the Lok Adalats out of which 20 cases amounting to ` 27.87 Lac were settled during the period ended **June 2013**.

**Bank wise data is given in Annexure No. 43**

|  |  |
| --- | --- |
| **ITEM NO. 39** |  **CREDIT FACILITIES GRANTED TO EX-SERVICEMEN AND WIDOWS OF EX-SERVICEMEN** |

It is observed that Banks have sanctioned 2042 cases amounting to `2161 Lac as at **June 2013**. Disbursement has been made in 2041 cases amounting to ` 2158 Lac. Loans outstanding as at 30.06.2013 were `29200 Lac in 47170 cases as compared to ` 25586 Lac in 45114 cases as at 30.06.2013.

**Bank-wise and district-wise data is given on Annexure No. 44.1 & 44.2**

|  |  |
| --- | --- |
| **ITEM NO. 40** |  **LOANS GRANTED TO DISABLED PERSONS**  |

From the data, it is observed that banks have disbursed `148.89 Lac to 109 borrowers up to the period ended **June 2013** during the current financial year.

(Amt. ` in Lac)

|  |
| --- |
| **As at June 2013** |
| **Sanctioned** | **Disbursed** |
| **A/c** | **Amt.** | **A/c** | **Amt.** |
| 110 | 151.84 | 109 | 148.89 |

Bank wise data is given on **Annexure No. 45.**

|  |  |
| --- | --- |
| **ITEM NO. 41** |  **POSITION OF ATMs INSTALLED BY BANKS IN THE STATE OF HARYANA** |

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| --- | --- | --- | --- |
| **Area Category** | **ATMs as on****31.03.2013** | **ATMs installed during the Period Ended June 2013** | **ATMs as on 30.06.2013** |
| Rural | 418 | 81 | 499 |
| Semi-Urban | 732 | 94 | 826 |
| Urban | 2221 | 170 | 2391 |
| **Total** | **3371** | **345** | **3716** |

Bank wise position is given on **Annexure No. 46**

|  |  |
| --- | --- |
| **ITEM NO. 42** |  **PROVIDING KISAN CREDIT CARDS (KCCs) TO ALL THE ELIGIBLE & WILLING FARMERS** |

**Position as on 30.06.2013**

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Particulars** | **Data** |
| 1 | KCCs outstanding as at 31.03.2005 | 1447178Amount outstanding `5224.69 Crore |
| 2 | KCCs issued since inception of the Scheme | 3107646 |
| 3 | Amount Sanctioned | `31034.22 Crores |
| 4 | Outstanding Card Nos. | 2080715 |
| 5 | Amount Outstanding | `24216.40 |

As per census 2011 data on number of farmers available with the Agriculture Department, Haryana, is as under:-

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Classification of Farmers** | **Numbers in lakhs** |
| 1. | Marginal Farmers | 7.78 |
| 2. | Small Farmers | 3.15 |
| 3. | Other Farmers | 5.24 |
|  | **Total** | **16.17** |

It may be observed from the above data that the no. of KCCs outstanding as on 30.06.2013 is more than the no. of farmers in the State. The difference may be on account of issuance of more than one KCC to a farmer family depending upon the land ownership in the Revenue Record provided by the farmer to the Lending Institution.

The representative from the office of Director General (Agriculture) is requested to convey the latest data on the detail of Small, Marginal & Other Farmers to the Convener Bank for reference & record.

**This is for the information of the House.**

Bank-wise progress under Kissan Credit Card Scheme as at 30.06.2013 is given in **Annexure No. 47.1 & 47.2.**

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MSMEDI Karnal vide letter dated 01.01.2013 has informed that despite follow up with the banks, the information with regard to Sick MSEs Units is not being sent to their office for preparation of detailed project report for rehabilitation of such sick MSME Units. In the absence of this information, necessary support from MSMEDI Karnal cannot be extended to Sick MSME Units.

**Member Banks were requested to submit the detail of only viable sick MSME Units to MSME-DI Karnal directly on the following format as at the end of each quarter for taking necessary action for their revival/ rehabilitation.**

**- - - - - - -**