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

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

**Chandigarh**

REF: FGMO:SLBC:HRY:126

November 25, 2013

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

Dear Sir/Madam,

**MINUTES OF THE 126th MEETING OF STATE LEVEL BANKERS’ COMMITTEE, HARYANA**

Please find enclosed minutes of 126th Meeting of State Level Bankers’ Committee, Haryana held on 12.11.2013 to review the performance of banks for the period ended **September,** **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**

**126th MEETING OF SLBC HARYANA**

The **126th** meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended **30th September, 2013** was held on **12th November, 2013** at **Hotel Shivalik View, Sector - 17, Chandigarh. Shri Roshan Lal, IAS, Principal Secretary (Agriculture), Govt. of Haryana** was the **Chief Guest and Sh Rakesh Sethi, Executive Director**, **Punjab National Bank** presided over the meeting.Shri Ram Niwas, IAS, Principal Secretary (Development and Panchayat) Haryana, Sh A V Shimpi, General Manager, NABARD, Regional Office, Haryana, Sh Anjani Misra,DGM, RBI, RO Chandigarh and Dr Rakesh Gupta, GM, PNB ,HO, New Delhi, 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 mentioned that important 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/DBTL, Progress under Annual Credit Plan, Govt. Sponsored Schemes would be taken up in the meeting for discussion.

Shri Gupta also apprised house of the review meetings on DBT/DBTL held on 12.10.2013 and 25.10.2013 at Chandigarh & Delhi respectively and requested Bankers/LDMs to accomplish task of opening of accounts, feeding of Aadhaar number in accounts, Mapping with NPCI and issuance of Debit Cards to DBT/DBTL beneficiaries facilitating credit of monetary benefits into their accounts.

Shri Gupta also mentioned that with the help of all the Stakeholders the precedent of holding SLBC meetings within 45 days of the close of quarter is being carried on. He also **called upon** the bankers and Lead District Mangers to ensure that SLBC data/ information for the quarter ending Dec, 2013 is pushed on SLBC webportal only.

**Sh A.V. Shimpi,GM, NABARD, Regional Office, Haryana** in his address to the house appreciated the performance of banks during period under review. He further said that:-

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* PLP FOR 2014-2015 has been prepared for all districts and sent to all LDMs for preparing Annual Credit Plan for the year 2014-2015 taking into consideration the potential mentioned in the PLP of each district.
* Out of total PLP of Rs 78294 Crores, a sum of Rs 53788 has been earmarked for agriculture envisaging a growth of 14% over 2013-2014 projections.
* LDMs to ensure regular review of District Credit Plan in different meetings.
* No change in the system of reporting through LBRs as RBI has only expanded existing ACP Statements.
* SHG formation and credit linkage of eligible SHGs need to be stepped up as under FIP this is a thrust area.
* In District Mewat and Sirsa, NGOs sponsored by NABARD are working for the formation of women SHGs and banks may enter into tie up arrangement.
* Banks to issue fresh KCCs as per revised Scheme.
* Give more focus to the formation of Farmers Clubs and JLGs for their participation in financial inclusion process.

**Shri Anjani Misra,** Deputy General Manager, Reserve Bank of India, Chandigarh in his address mentioned about following action points emerged in the meeting of Deputy Governor Reserve Bank of India with the CMDs/CEOs of Banks:

* HR requirement of staff for achieving the targets set under FIP are to be met with by banks.
* Cash Management System for meeting the cash requirement of BCs be strengthened.
* Banks need to provide inbuilt overdraft system in accounts, as least to start with, in those cases where credit assessment has already been done.
* Banks are required to open 25% of branches in unbanked rural centres. Banks need to act swiftly in this regard. Banks which have defaulted in the regulatory requirement in the years 2011-12 and 2012-13 will not open new branches in any other centre till such time they complete the shortfall of previous 2 years.
* Banks to consider feasibility of setting up Financial Inclusion Centres (FIC) in the form of brick and mortar branches in villages in such a manner that there is one FLC within a distance of 3-4 kms to support about 8-10 BCs.
* Banks should closely monitor the performance of all BCs especially in the areas of opening of accounts and carrying out transactions and formulate plans for covering unbanked segment in urban areas.
* FLCs and rural branches of banks are required to organize outdoor literacy camps at least once in a month, which should be conducted in three phases, as per RBI guidelines dated January 31, 2013.

He requested the controlling heads of Banks to take action on above points and send the report to Reserve Bank of India immediately.

**Shri Ram Niwas, IAS**,Principal Secretary (Development and Panchayat), Govt. of Haryana in his address to the house mentioned as under:-

* Against the target of 1lac beneficiaries under Priyadarshni Awaas Yojna (PAY) 80000 cases have been sanctioned.
* In 70000 cases, Ist installment of subsidy has been released and in 10000 cases IInd installment has also been released.
* PNB is the leader bank in implementation of the scheme and has brought 17478 beneficiaries to its fold.
* SBOP has also come forward in implementing the scheme.
* As PAY is novel scheme to provide shelter to the rural poor, he urged other banks to come forward and may devise the scheme on the pattern of PNB.
* In urban areas 1.5 lac houses will be provided to the urban poor and Housing Board Haryana has started the process in 32000 cases against the target of 50000 units.
* The cost of one dwelling unit would be between Rs 4 - 4.5 lac as the land on which these flats would come up is very prime which has been earmarked (20%) by private players like DLF, UNITECH etc.
* There is good scope for banks to deploy their funds as adequate security is available.
* Recovery of bank loan would be 100% as value of assets to be mortgaged is very high.
* Govt of India has launched Rajiv Rin Yojna and the details of the scheme have been made available to corporate office of each bank.
* Govt of Haryana would provide 50000 houses to the families of Serving and ex service men.
* Banks should implement these housing schemes to boost their priority sector advances.

**Shri Rakesh Sethi, Executive Director**, **Punjab National Bank** **and Chairman** of the meeting in his address apprised the house of following initiatives taken by RBI on 29.10.2013 while announcing its half yearly Monetary Policy.

* Repo rate hiked by 25 basis points from 7.5% to 7.75% to tackle rising inflation.
* Marginal Standing Facility (MSF) cut by 0.25% to 8.75% to bring down short term rates. Average drawdown from MSF has declined from a high of Rs1.4 trillion in mid Sept 2013 to Rs 0.4 trillion by mid Oct. 2013.
* Restoring interest corridors of 100 bps for currency stability and expectation of lower Current Account deficit (CAD). More liquidity provided via term repo of 7 & 14 days tenure of 0.5% of NDTL from 0.25% to bridge gap and also boost flow of credit.
* Introducing consumer Price Index based Inflation (CPI) projections alongwith the Wholesale Price Index based (WPI) inflation as a better measure to capture inflation.

Speaking on the initiatives undertaken by **Department of Financial Services, MoF, GoI** in implementing DBT/DBTL in different phases Sh Sethi said that banks are required to undertake activities like opening of accounts of beneficiaries, issuance of Debit Card to eligible beneficiaries, seeding of Aadhaar number in the accounts of the beneficiaries of DBT and consumer of LPG, mapping of Aadhaar number with NPCI and installation of onsite ATMs, Mapping of Gram Panchayat on Sub Service Area basis, 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 during the period ended Sept, 2013 and assured the State Government on behalf of the banking fraternity of full cooperation in achieving inclusive growth as also strengthening and uplifting the socio-economic condition of the people of State.

**Shri Roshan Lal, IAS, Principal Secretary (Agriculture), Govt. of Haryana and Chairman of meeting** in his speech expressed the concern over the depleting water table in the State, which is posing threat to agriculture and urged upon bankers to extend credit to farmers for land leveling through lazier techniques, Horticulture, Water conservation, crop diversification techniques and equipments like sprinklers, dip irrigation and other water harvesting/conservation techniques. He specifically requested the Private Sector Banks operating in Haryana to participate and contribute adequately in lending to agriculture. The Districts where CD ratio is below national goal of 60% should analyse the reasons and take corrective steps.

Thereafter the agenda of the meeting was taken up for discussion wherein following action points emerged:-

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| **ITEM NO. 1** | **CONFIRMATION OF MINUTES OF 125th MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 13.8. 2013** |

The house confirmed the minutes of 125th meeting of SLBC Haryana held on 13-8-2013.

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| **ITEM NO. 2** | | **STATUS REPORT OF ISSUES FLAGGED IN 125th MEETING OF SLBC HARYANA HELD ON 13.8.2013** | | | |
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| **ITEM NO. 2.1** | **ROADMAP-PROVISION OF BANKING SERVICES IN VILLAGES WITH POPULATION BELOW 2000** | | |

Deliberating on the issue, DGM RBI mentioned that in the column number of outlets covered means number of villages covered by providing banking outlets and requested Bankers/LDMs to cover fast the remaining villages.

**ACTION:  BANKS AND LDMs**

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| **ITEM NO. 2.ii** | **EXTENSION OF “SWABHIMAAN” – VILLAGES HAVING POPULATION 1600 – 2000** |

After discussion on the issue, the house was of the view that villages under Swabhimaan would automatically be covered under Sub Service Area (SSA) approach as such its standalone review of progress at SLBC level may not be warranted. The Convener SLBC was requested to write to DFS, MOF, GOI in this regard by giving reference to proceedings of the last meeting as well.

**ACTION: CONVENER BANK**

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| **ITEM NO. 3** | **DIRECT BENEFIT TRANSFER (DBT) and DBTL**  **SEEDING OF AADHAR NUMBER -UIDAI** |

On the opening of accounts of beneficiaries of DBT scheme, LDMs of the identified two districts informed that pendency is on account of non supply of information of the beneficiaries of Janani Suraksha Yojana by the concerned Department. The Chief Guest of the meeting desired representative from IF&CC to take up the matter with the concerned department for doing the needful.

Banks were requested to seed Aadhaar number in the accounts of beneficiaries of DBTL by using the information provided by LPG distributors. However, it was informed by the LDMs that in the list of Consumers received from OMCs, Aadhaar number of the consumers is not available and requested the representative from UIDAI to take up the matter with Petroleum Ministry on this score which will help in bridging the gap to expected level of 5%.

On the issue of issuance of debit cards to the beneficiaries of DBT, the chairman of the meeting advised that minor beneficiaries be classified under minor category instead of ineligible. Illiterate beneficiaries be also shown separately as ineligible for issuance of Debit Cards.

As regards, installation of onsite ATMs, it was advised that such sites for which orders have been placed with vendors and period of 3 months is not over, should be deleted from the list of pending ATMs. However, concerned banks were requested to have regular follow up with the vendors for early installation because sites, where ATMs could not be installed within 3 months of orders having been placed, would be treated as pending.

**ACTION:- BANKS, CONCERNED LDMs ,UIDAI AND IF&CC, HARYANA**

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| **ITEM NO. 3(i)** | **OPENING OF ONE BANK ACCOUNT PER FAMILY IN RURAL AND URBAN AREAS** |

Appreciating the good job done by the banks in covering the household both in rural as well as in the urban areas all the banks were requested to keep it up and work for early completion of the remaining households**.**

**ACTION: ALL BANKS**

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| **ITEM NO. 3(ii)** | **SETTING UP CLEARING HOUSES (CHs) AT PLACES WITH THREE OR MORE BRANCHES BUT NO CLEARING HOUSE FACILITY** |

Deliberating on the issue, the house was of the view that issue of setting up of clearing houses needs to be revisited in view of the cost involved as also availability of electronic means of clearing i.e. RTGS/NEFT etc. Supplementing the view, the chairman advised Convener SLBC to take up with DFS on this issue and till the response is received, the matter be kept pending.

**ACTION: CONCERNED BANKS/CONVENER BANK**

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| |  |  | | --- | --- | | **ITEM NO. 3(iii)** | **AUTOMATION OF STATE GOVERNMENT TREASURIES AND AUTOMATED INTERFACE WITH THE STATE – ENCOURAGING E-PAYMENTS** | | | |  |
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It was informed in the meeting that out of 8 banks 2 namely PNB and SBI have signed MOU with the treasury Deptt for the implementation of E-GRASS system. Other banks were requested to expedite the same so as to fully implement this Electronic Government Receipts and Accounting System (EGRAS) in the whole state.

**ACTION: CONCERNED BANKS AND IFCC, GOVT HARYANA**

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| **ITEM NO. 3(IV)** | **COMPUTERISATION OF LAND RECORDS IN HARYANA – INTERFACE WITH BANKING SYSTEM-CREATION/ RELEASE OF ON-LINE CHARGE ON LAND HOLDINGS** |

With a view to facilitate the banks in having on line access to the land records for all banking purposes like creation and deletion of bank charges, it was resolved to convene a meeting of the Sub-Committee to ascertain the requirements of the banks so that necessary steps are taken to resolve the issue.

**ACTION: CONVENER SLBC**

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| **ITEM NO. 4** | **AGRICULTURE DEBT WAIVER & DEBT RELIEF SCHEME (ADWDRS), 2008 - GRANTING OF FRESH LOANS** |

The Principal Secretary, Agriculture requested the bankers to increase the coverage of beneficiaries of debit waiver and debit relief scheme.

**ACTION: ALL BANKS**

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| **ITEM NO. 5** | **EDUCATION LOAN SCHEME – TARGETS VIS-À-VIS ACHIEVEMENT** |

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| **ITEM NO. 5(i)** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME** |

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| **ITEM NO. 5(ii)** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)** |
| **ITEM NO. 5(iii)** | **POSITION OF NPA IN EDUCATION LOANS** |
| **ITEM NO. 5 (iv)** | **POSITION OF NPA IN EDUCATION LOANS TO FEMALE STUDENTS.** |

Reiterating the importance of education in the growth of the economy, all the bankers were requested to continue with providing education loans to the needy students and may also go on campaign mode. The controlling heads of the banks were requested to ensure achievement of education loan targets allotted for the year ending March 2014.

**ACTION: ALL BANKS**

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| **ITEM NO. 6** | **SETTING UP OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs) UNDER SGSY.** |

The house was informed that one pending RSETI in the state will start functioning latest by 31stDec, 2013. Elaborating the main motives of institution of RSETIs it was informed that settlement of trainees is the prime aim which is possible by providing quality training. State Programme Manager HSRLM also gave following suggestions with regard to the functioning of RSETIs:-

* SLRM is also focusing on more rural employment generation.
* Rural Employment can be further improved by providing skill development training to members of SHGs at RSETIS and their credit linkage after training.
* Post training monitoring system should be effective.

**ACTION: BANK SPONSORING RSETIs**

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| **ITEM NO. 7** | **FINANCIAL LITERACY CENTRES (FLCs) & PROGRESS THEREAT** |

On the status of supply of Financial Literacy Material to the member banks as per RBI guidelines/ Specifications, it was informed that Printing of material is in progress at Printing and Stationery Deptt at Corporate office of convener Bank and will be supplied soon to banks as per decision taken in the subcommittee meeting held on 29.8.2013.

**ACTION: CONVENER BANK**

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| **ITEM NO.8** | **BASIC STATISTICAL DATA (KEY PARAMETERS)** |

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| **ITEM NO. 8.1** | **REVIEW OF PERFORMANCE AS OF BANKING PARAMETERS AT THE END OF SEPT. 2013 (COMMERCIAL BANKS AND RRSs** |

DGM RBI emphasized for holding outdoor camps by all rural branches & FLCs as provided in RBI’s Circular dated 31.1.2013.

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| **ITEM NO. 9** | **NATIONAL GOALS** |

All the above points were covered in the address of the chairman.

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| **ITEM NO. 10.1** | **CD RATIO OF FINANCIAL SYSTEM: (COMMERCIAL BANKS, RRBs, COOPERATIVE BANKS WITH RIDF)**  **&** |
| **ITEM NO. 10.2** | **CREDIT+INVESTMENT IN STATE GOVT. BONDS TO DEPOSIT RATIO**  The Chief Guest of the meeting desired that the districts/Banks where the CD ratio is less than national goal of 6o % should analyze reasons for the same and take corrective steps to reach stipulated ratio. |

**ACTION: CONCERNED LDMs/BANKS**

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| **ITEM NO. 11** | | **PERFORMANCE UNDER ANNUAL CREDIT PLAN 2013-14** | |  | |
|  | The house desired LDMs and Banks not achieving prorata targets to take all steps  for achievement of 100% targets under ACP2013-2014.  **ACTION: CONCERNED BANKS & LDMs** | | | |
| **ITEM NO.11(i)** | | | **PROGRESS UNDER DEBT SWAP SCHEME** | |

Under debt Swap scheme, banks were requested as under;-

1. The scheme needs to be monitored specifically and discussed in the Steering Committee meetings to SLBC to have better feedback from the bankers in the SLBC meetings.
2. Private Banks to improve lending under the scheme.
3. Banks to help landless farmers under the scheme so as to bring them out of the clutches of money lenders.

**ACTION: ALL BANKS**

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| **ITEM NO. 11.2** | **LEAD BANK SCHEME – STRENGTHENING OF MONITORING INFORMATION SYSTEM (MIS)** |

GM, NABARD mentioned that the present monitoring system based on LBRs will continue as the formats devised by RBI are meant to supplement the information on ACP.

**ACTION: ALL BANKS & LDMs**

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| **ITEM NO. 12** | **GOVERNMENT SPONSORED PROGRAMMES** |

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| **ITEMNO. 12(i)** | **NATIONAL RURAL LIVELIHOODS MISSION (NRLM)** |

State Programme Manager, HSRLM requested the bankers/LDMs to promote SHG movement particularly women groups in the state. Progress made in SHGs linkage in the state especially in 4 focussed districts be reviewed in DCC meetings and information provided to HSRLM and SLBC. RBI’s Circular dated 27.6.2013 on NRLM/SHG be followed meticulously.

**ACTION: ALL BANKS/LDMs**

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| **12 (ii)** | **PRIME MINISTER’S EMPLOYMENT GENERATION PROGRAMME (PMEGP**) |

Speaking on PMEGP, Additional Director, Industries and Commerce, Govt of Haryana mentioned as under:-

* Physical and financial targets for the year 2013-2014 have been enhanced and district wise revised targets have been conveyed to LDMs with a request to achieve these.
* Sponsoring of cases to banks has been stepped up, as such disposal be made fast.
* Only quality cases be sanctioned by the banks.
* The scheme is aimed to provide financial assistance to micro units for creating more employment.
* The cases which were sanctioned during the year ended March 2013 but margin money claim could not be lodged, are valid for the current year for this purpose.
* LDMs to provide Districtwise/Bankwise detail of NPA cases under PMRY/PMEGP in a weeks’ time to his office for providing assistance in recovery of bank dues.

**ACTION:- ALL BANKS & LDMs: Deptt. of Industries & Commerce Haryana**

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| **12(iii)** | **SWARN JAYANTI SHAHARI ROZGAR YOJNA (SJSRY)** |

Banks were requested to dispose of the cases sponsored under SJSRY and the representative from SUDA was requested to convey physical targets for the year 2013-2014 as the period left for the close of the current Financial year is short.

The representative from SUDA inform that Rajeev Rinn Yojna (RRY), a central sponsored scheme will be implemented in the State and a copy of the scheme has already been provided to the Corporate Office the Banks by MoHUPA. He also inform that the beneficiary of Rajeev Awaas Yojna would also be eligible for assistance under RRY.

**ACTION: BANKS & SUDA**

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| **12(iv)** | **CASES SPONSORED BY HARYANA SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION (HSCFDC)** |

It was informed that banks have already been requested in 3rd steering committee to SLBC held on 25-10-2013 to dispose of cases sponsored by HSCFDC on merit of each case. The representative of HSCFDC was also requested to prevail upon his field functionaries to pursue LDMs/BMs and district administration officials to render their helping hand in disposal of these cases and also discuss these cases in DCC/DLRC meeting.

**ACTION: ALL BANKS/HSC**

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| **ITEM NO. 13** | **PRIYADARSHNI AWAAS YOJNA (PAY)** |

Bankers were called upon to implement PRIYADARSHNI AWAAS YOJNA (PAY) in the State. Banks, other than PNB and SBOP, which are yet to participate were requested to have a copy of the scheme devised by Punjab National Bank to facilitate their corporate offices to design similar scheme. Banks/LDMs to report to SLBC Secretariat/LDMs/Banks within week’s time, the number of accounts of bank accounts opened of PAY beneficiaries bank-wise as the account opened are far less than the number in which Ist installment has been released.

**ACTION: LDM/BANKS other than PNB and SBOP**

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| **ITEM NO. 13(I)** | **SELF HELP GROUPS (SHGs)** |

Deliberating on the issue, General Manager, NABARD called upon the bankers to sign an MOU with their sponsored NGO working in district Sirsa & Mewat for the promotion of women SHGs as a drive to strengthen women empowerment. He also desired that the amount of credit disbursement to the SHGs in the current year be also reflected in the progress report for review.

**ACTION: BANKS AND CONVENER BANK**

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| **ITEM NO. 13.(II)** | | **FINANCING OF TENANT FARMERS/ ORAL LESSEES AND SHARE CROPPERS - LEGISLATIVE PROVISION.** | |

The representative of DIF&CC was requested to follow up the matter with the Revenue Deptt. for early decision in above matter.

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| **ITEM NO. 14** | **RECOVERY UNDER HACOMP ACT** |

Banks were requested to make best use of Special LOK ADALATS to be organized in each district on 23-11-2013 for settlement of old cases.

The representative from the office of institutional Finance and Credit control was requested to take up with Revenue Department on the disposal of cases filed under HARCOMP Act and send progress to SLBC Secretariat.

**ACTION: ALL BANKS and IF&CC**

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| **ITEM NO. 14.1:** | **RECOVERY UNDER PRIORITY SECTOR ADVANCES** |

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| **ITEM NO. 14.2** | **RECOVERY UNDER GOVT. SPONSORED SCHEMES** |

**Banks and sponsored agencies were requested to work in tandem for improving recovery of bank dues in sponsored schemes.**

**ACTION:-ALL BANKS & SPONSORED AGENCIES.**

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| **ITEM NO.15** | **HOUSING FINANCE** |

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| **ITEM NO. 15.1** | **CREDIT RISK GUARANTEE FUND TRUST FOR LOW INCOME HOUSING (CRGFTLIH)** |

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| **ITEM NO. 15.2** | **INTEREST SUBVENTION @ 1% IN HOUSING TERM LOANS UPTO** ` **15 LACS WITH PURCHASE VALUE OF** ` **25 LACS** |

Bankers were requested by the Principal Secretary, Development and Panchayat, Govt of Haryana to participate liberally in Govt sponsored housing schemes like PAY and Rajiv Rin Yojna.

**ACTION: ALL BANKS**

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| **ITEM NO. 16** | **ADVANCES TO INDUSTRIAL SECTOR** |

**ITEM NO. 16.1:** **FLOW OF CREDIT TO MICRO, SMALL & MEDIUM ENTERPRISES (MSMEs)**:

**ITEM NO. 16.2 NPA UNDER MSE ADVANCES**

**ITEM NO. 16.3 MSME CLUSTERS IN THE STATE OF HARYANA**

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**ITEM NO. 16.4 SPECIALIZED SSI/MSME BRANCHES**

**ITEM NO. 16.5 POSITON OF SICK MSEs**

**ITEM NO. 16.6 COLLATERAL FREE LOANS UPTO `** **10 LAKH TO MSE SECTOR**

During discussion on the above items following action points emerged;-

* Banks to check their data on collateral free loans as the information provided by some banks is less than 50% whereas as per RBI guidelines loans upto Rs 10 lacs are to be provided collateral free.
* Banks to check & submit accurate data to SLBC to present genuine statistics before SLBC forum.
* DGM, RBI showed his concern on large number of units where viability decision is yet to be taken and desired the bankers to follow RBI’s instructions on “Rehabilitation of Sick Units” meticulously.

**ACTION: ALL BANKS**

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| **ITEM NO. 17** | **CREDIT FLOW TO MINORITY COMMUNITIES UNDER PRIME MINISTER’S 15 POINT ECONOMIC PROGRAMME** |

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| **ITEM NO. 17.1** | **DATA ON MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS OF MEWAT AND SIRSA** |

On providing financial assistance to minority communities especially in districts Mewat and Sirsa, banks were requested to ensure adequate flow of credit to the identified communities to meet prescribed target of 15% of priority Sector.

**ACTION: BANKS**

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| **ITEM NO. 18** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES** |

The house observed that there was further need to strengthen the tempo of women empowerment movement.

**ACTION: BANKS**

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| **ITEM No. 19** | **NATIONAL HORTICULTURE MISSION/ NATIONAL HORTICULTURE BOARD** |

The Controlling Heads of concerned banks are requested to get the cases disposed off on merits where LOIs have been issued.

**ACTION: BANKS**

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| |  |  | | --- | --- | | **ITEM NO. 20** | **PROVIDING OF RUPAY CARD TO KISAN CREDIT CARDS HOLDERS** |   Member banks were requested to issue Rupay Card to the eligible farmers expeditiously.  **ACTION: BANKS**   |  |  | | --- | --- | | **ITEM NO. 21** | **ISSUANCE OF WEAVER CREDIT CARDs** |   To facilitate the Lead District Managers of Ambala, Yamunanagar, Panipat and Fatehabad in getting the Weaver Cards issued by the bank branches in their District, Additional Director , Industries and Commerce, Govt of Haryana was requested to arrange to provide list containing details of Weavers in these districtsto these LDMs through his GM & DICs as districts.  **ACTION : OFFICE OF INDUSTRIES AND COMMERCE, GOVT HARYANA**   |  |  | | --- | --- | | **ITEM NO. 22** | **FARMERS’ CLUBS FORMED BY BANKS** |   On the issue of Framers clubs, GM, NABARD mentioned that as against the target of formation of 700 New Farmers clubs, banks have formed only 150 which is very low. He requested the banks to form more Farmers clubs and use this institution in the process of Financial inclusion, Financial literacy and recovery of bank dues.  **ACTION : BANKS**   |  |  | | --- | --- | | **ITEM NO. 23** | **ELECTRONIC BENEFIT TRANSFER (EBT) FOR GOVERNMENT SCHEMES** |   The official from the office of Department of Social Justice & Empowerment, Govt. of Haryana informed that for implementation of EBT scheme on trial basis, Barwala in district Panchkula has been selected as a pilot village. On its success, system will be implemented in other places of the state.  As regards reimbursement of commission on EBT work done by banks in last 3 years they were requested to provide details of their claims.  **ACTION: CONCERNED BANKS**   |  |  | | --- | --- | | **ITEM NO. 24** | **INCLUSION OF CENTRAL REGISTRY (CERSAI) AS MEMBER OF SLBC** |   No representative from the office of CERSAI was present thus no discussions were held on the issue.   |  |  |  | | --- | --- | --- | |  |  | | | **ITEM NO. 25** | | | **LOANS GRANTED TO DISABLED PERSONS AT NHFDC RATE UNDER TIE UP ARRANEMENT** | |   While deliberating on the issue, the representative from NHFDC requested the bankers to sign MOU with the corporation to provide financial assistance to the disabled persons for education and self employment as some banks like PNB, PSB have already done this. He also called upon RRBs to improve their performance in providing financial assistance to thepersons with disability. He also requested Bankers to visit their website for acquiring further knowledge.  **ACTION: BANKS & RRBs.**  **Shri G.S. Dhir, DGM, Central Bank of India proposed vote of thanks to the Chair.** |  |

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***List of of 126th Meeting of SLBC Haryana held on 12.11.2013***

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| **Sr.**  **No.** | **Name & Designation** | **Bank/ Department** |
| **Chairman** | | |
| 1 | Shri Rakesh Sethi, Executive Director | Punjab National Bank |
| **Chief Guest** | | |
| 2 | * Shri Roshan Lal, IAS, Principal Secretary | Agriculture, Govt. of Haryana |
| **Centre/ State Govt. Senior Officials** | | |
| 3 | Shri Ram Niwas, IAS, Principal Secretary | Rural Development Department & Panchayats, Govt. of Haryana |
| **RBI/ NABARD/SIDBI/ NATIONAL HOUSING BANK** | | |
| 4 | Shri Anjani Mishra, Dy. Gen. Manager | Reserve Bank of India, Chandigarh |
| 5 | Shri Jaipal Singh, AGM |
| 6 | Shri A.V. Shimpi, General Manager | NABARD |
| 7 | Shri LR Ramchandran, DGM |
| 8 | Ms. Rajni Pande, Manager |
| 9. | Shri V. Swaroop, DGM | SIDBI |
| **Convener Bank** | | |
| 10 | Dr. Rakesh Gupta, General Manager, PS & LB Division, HO: New Delhi | Punjab National Bank |
| 11 | Shri J.K. Gupta, FGM, Chandigarh & Convener SLBC (Haryana) |
| 12 | Shri Harpal Singh, FGM, Ludhiana & Convener SLBC (Punjab) |
| 13 | Shri Ramesh Thakur, Chief Manager, FGM Office, Chandigarh |
| 14 | Shri DV Sharma, Sr.Mgr., FGMO, Chd. |
| 15 | Ms. Neeru Sahota, Manager, FGMO, Chd. |
| **State Government/Boards/Corporations/Other Institutions** | | |
| 16 | Shri Sanjeev Nagpal, Asstt. Dir. General | UIDAI |
| 17 | Shri M.K. Gupta, Dy. Director | Treasury & Accounts Department, Haryana |
| 18 | Shri O.P. Bishnoi, Joint Director |
| 19 | Shri Pradeep Ranjan, Additional Director | Industries, Haryana |
| 20 | Mrs. Kiran Lekha Walia, Financial Advisor | IF & CC Department, Haryana |
| 21 | Shri Prakash Chand, FCR Office | Agriculture Deptt., Haryana |
| 22 | Shri Jaswant Singh, Tech. Asstt. |
| 23 | Dr. S.C. Anand, SPM | HSRLM (Rural Development Department), Haryana |
| 24 | Shri Dinesh Sharma, Project Officer | SUDA Haryana |
| 25 | Shri Hakam Singh, Dy. Director | Social Justice & Empowerment Deptt. Haryana |
| 26 | Shri V.P. Chawla, A.O. |
| 27 | Shri Arvind Kumar, Dy. Director | Khadi & Village Industries Commission, Ambala Cantt. |
| 28 | Shri Ram Kumar, Dy. Director | Land Records, Haryana |
| 29 | Shri Kashmiri Lal, Kgo |
| 30 | Sh. Trilok Gupta, Asstt. Director | MSME Development Institute Karnal |
| 31 | Sh. Sunil Kumar, Asstt. Director |
| 32 | Shri Durga Dass Garg, ARO | HSCFDC |
| 33 | Shri Harinder Singh, H.O. | National Horticulture Board |
| 34 | A.K. Dey, DGM | NHFDC |
| 35 | Shri A.L. Aggarwal, Vice-President | Haryana Chamber of Commerce & Industry |
| **Public Sector Banks** | | |
| 36 | Shri VK Ahuja, AGM | State Bank of India |
| 37 | Shri Naresh Kumar, CM |
| 38 | Shri Mehar Singh, Manager |
| 39 | Shri H.S. Virdi, AGM | SBOP |
| 40 | Shri Om Parkash, Manager |
| 41 | Shri D.S. Rana, AGM | State Bank of Bikaner & Jaipur |
| 42 | Shri Nirmal Singh, CM | State Bank of Hyderabad |
| 43 | Shri YK Verma, DGM/ Zonal Manager | Punjab & Sind Bank |
| 44 | Shri B. Bhushan, CM (FI) |
| 45 | Shri Rakesh Khuranna, Officer |
| 46 | Shri D.S. Sidhu, AGM | Oriental Bank of Commerce |
| 47 | Shri Bhim Sein, AGM | UCO Bank |
| 48 | Shri Anil Sharma, Senior Manager |
| 49 | Shri Ram Sagar Chaudhary, AGM | United Bank of India |
| 50 | Shri Rajesh, Officer |
| 51 | Shri B.B. Mittal, DGM | Union Bank of India |
| 52 | Shri PK Aggarwal, Manager |
| 53 | Shri Parveen Kumar, AGM | Allahabad Bank |
| 54 | Shri J.S. Negi, Sr. Manager |
| 55 | Shri S. Ram Chander Rao, AGM | Andhra Bank |
| 56 | Shri Piyush Singhania, RDO |
| 57 | Shri S.K. Saddi, AGM/DGM | Bank of India |
| 58 | Shri Chander Mohan, Manager, AFD |
| 59 | Shri G.R. Verma, AGM | Bank of Baroda |
| 60 | Shri S.S. Iyer, Asstt. General Manager | Canara Bank |
| 61 | Shri G.S. Dhir, Dy. General Manager | Central Bank of India |
| 62 | Shri RR Singh, Manager |
| 63 | Shri Priyabrata Panda, Manager (Agri) | Corporation Bank |
| 64 | Shri Resham Lal, Chief Manager | Indian Bank |
| 65 | Shri MM Sarangi, Chief Regional Manager | Indian Overseas Bank |
| 66 | Shri Gurbaksh Singh, Senior Manager |
| 67 | Shri F.A. Khwaja, DGM | IDBI Bank |
| 68 | Shri Abhishek Nagar, Manager |
| 69 | Shri J.K. Jain, DGM | Syndicate Bank |
| 70 | Shri P.R. Godara, Manager |
| 71 | Shri D. Pradeep Naik, DGM | Vijaya Bank |
| 72 | Shri Kaushal Kumar Singh, Sr.Manager |
| 73 | Shri Ram Dayal Negi, Chief Manager | Dena Bank |
| **Private Sector Banks** | | |
| 74 | Shri Satinder Mishra, Sr. Manager | AXIS Bank |
| 75 | Shri Jasjit Katyal, Vice President | HDFC Bank Ltd. |
| 76 | Shri Vivek Doda |
| 77 | Shri RM Rajendran, Zonal Manager | ICICI Bank |
| 78 | Shri Sumit Goyal, Regional Head |
| 79 | Shri Manju Gupta, Asstt. Vice President | J&K Bank |
| 80 | Shri Sanjeev Sharma, Executive |
| 81 | Shri Naresh Arora, DVP | IndusInd Bank |
| 82 | Shri Atul Batra, Sr. Manager | YES Bank |
| 83 | Shri Anuj V. Sharma, State Head-Haryana | Kotak Mahindra Bank Ltd. |
| **Regional Rural Banks** | | |
| 84 | Shri P. Madhur, Chairman | Gurgaon Gramin Bank |
| 85 | Shri Praveen Kumar Jain, Chairman | Haryana Gramin Bank |
| **Co-operative Banks** | | |
| 86 | Shri Naresh Chaudhary, MD | HARCO Bank |
| 87 | Shri SM Vig, AGM | HSARDB |
| **Lead District Managers** | | |
| 88 | Shri Dinesh Bhardwaj, LDM (Punjab National Bank ) | Lead Bank Office, Ambala |
| 89 | Shri KPA Nambiar, LDM (“do“) | Lead Bank Office, Panchkula |
| 90 | Shri VK Julka, LDM ( “ do “) | Lead Bank Office, Yamunanagar |
| 91 | Shri DR Sharma, LDM (“do“) | Lead Bank Office, Hissar |
| 92 | Shri BS Deswal, LDM(“do”) | Lead Bank Office, Jind |
| 93 | Shri Rakesh Kumar, LDM(“do “) | Lead Bank Office, Kaithal |
| 94 | Shri JS Murthy, LDM ( “ do “) | Lead Bank Office, Kurukshetra |
| 95 | Shri SS Nathawat, LDM (“do”) | Lead Bank Office, Narnaul |
| 96 | Shri Mahesh Chandra, LDM (“ do“) | Lead Bank Office, Panipat |
| 97 | Shri NK Bansal, LDM ( “ do “) | Lead Bank Office, Rohtak |
| 98 | Shri VB Saxena | Lead Bank Office, Jhajjar |
| 99 | Shri LL Surana, LDM (“do”) | Lead Bank Office, Sonepat |
| 100 | Shri AK Mittal, LDM (“ do “) | Lead Bank Office, Rewari |
| 101 | Shri KS Pal, LDM (“do”) | Lead Bank Office, Sirsa |
| 102 | Shri Sunil Khosa, LDM (“do”) | Lead Bank Office, Karnal |
| 103 | Shri R. Krishnani, LDM (Syndicate Bank) | Lead Bank Office, Faridabad |
| 104 | Shri Tribhuwan Singh, LDM (Syndicate Bank) | Lead Bank Office, Gurgaon |
| Lead Bank Office, Mewat |
| 105 | Shri Nembir Singh, LDM (Oriental Bank of Commerce) | Lead Bank Office, Palwal |

## Absentees

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| **Sr. No.** | **Name of Bank/ Department** |
| 1 | Bank of Maharashtra |
| 2 | State Bank of Travancore |
| 3 | Federal Bank Ltd. |
| 4 | Karur Vyasa Bank Ltd. |
| 5 | Nainital Bank Ltd. |
| 6 | Karnataka Bank |
| 7 | LDM Panipat |
| 8. | LDM Rewari |
| 9 | Revenue Deptt. Haryana |
| 10 | Finance Deptt., Haryana |
| 11 | Women Deveopment Corporation Ltd., Haryana |
| 12 | Animal Husbandry & Dairying, Haryana |
| 13 | Registrar Cooperative Societies |
| 14 | Rajya Sainik Board |
| 15 | Transport Deptt., HaryanaaryHHJH |
| 16 | Housing Board, Haryana |
| 17 | Agriculture Insurance Co. of (India) Ltd. |
| 18. | CERSAI |
| 19. | National Housing Bank |
| 20. |  |

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