**OF**

 **127th MEETING OF SLBC HARYANA**

The **127th** meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended **31st December, 2013** was held on **13th February, 2014** at **Hotel Shivalik View, Sector - 17, Chandigarh. Shri S.C Choudhary, IAS, Chief Secretary, Govt. of Haryana** was the **Chief Guest** and **Sh Rakesh Sethi, Executive Director**, **Punjab National Bank presided over** the meeting.Shri Rajan Gupta, IAS, Additional Chief Secretary, (Finance) Haryana, Sh P.Raghavendra Rao, IAS, Principal Secretary, Local Urban Bodies, Govt of Haryana, Sh P.K.Das, IAS, Principal Secretary, Social Security and Empowerment, Dr D.V Deshpande, Chief 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 dais and other distinguished members present in the meeting mentioned that important issues like Implementation of Roadmap under Financial Inclusion Plan, Mapping of Gram Panchayats in Sub Service Area, 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, working of RSETIs, FLCs and 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 23.12.2013 and 28.1.2014 at Delhi 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 and installation of onsite ATMs to ensure 24x7 availability of banking access to the beneficiaries.

Shri Gupta requested all the Stakeholders to continue their support to keep up the precedent of holding SLBC meetings within 45 days of the close of quarter. He called upon the bankers and Lead District Mangers to push SLBC data/ information on SLBC webportal as the same has been made fully live.

**Dr D.V Deshpande, CGM, NABARD, Regional Office, Haryana** in his address to the house appreciated the performance of banks during period under review. He also touched upon the following points:-

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* PLP for 2014-2015 amounting to Rs 78000/- Crore has been finalized with a growth of 17% in PS advances and in next 2 years a milestone of Rs 1 lac crores will be achieved.
* SHG movement is not picking up and extent of SHG formation and credit linkage is low despite available scope.

* JLGs scope is also wide and there is need to exploit the potential to form one lac JLGs in the state. The strategies adopted by UCO bank in Bihar needs to be replicated and sought the help from General Manager UCO bank to make it a success in Haryana as small and marginal farmers are still relying upon non institutional credit .
* Public Sector Banks to make best use of the support being offered by NABARD in the formation of JLGs as is being done by RRB in the State.
* NRLM Scheme has been made Bank friendly to give impetus to SHG movement.
* KCC/Rupay Card to be made more popular to wipe out the present gap between the number of eligible farmers and the number of Rupay Card issued.
* Banks to provide financial support to the weavers as no progress has been made by the banks in 4 identified districts against allocated target.
* Farmers Club institution be used for recovery of bank loan, quality lending, FIP and spreading Financial Literacy.
* Financial Literacy material cost would be borne by NABARD as such the bills in support thereof be provided at the earliest.
* District Financial Credit Plan be prepared by LDMs without further loss of time.
* RRBs and Cooperative Banks to take care of the recommendations of Nachiket Mor Committee on Financial Inclusion.

**ACTION: UCO BANK/LDMs/CONVENER BANK/STATE COOP. BANK/SHGB**

**Shri Anjani Misra,** Deputy General Manager, Reserve Bank of India, Chandigarh in his address mentioned as under:-

* Achievement of banks at 92% under ACP and other parameters is good .However the annual targets 2013-2014 must be achieved.
* Progress under FIP needs improvement as 70% villages with population less than 2000 have been covered by banks as at Dec 2013.

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

**ACTION: - BANKs AND LDMs**

**Shri Rajan Gupta**, IAS, Additional Chief Secretary (Finance), Govt. of Haryana in his address to the house mentioned as under:-

* Appreciated banks in meeting credit requirements of people and also adequately contributing to State GDP.
* Banks have achieved assigned PS, CD ratios and FIP targets.
* Robustness of banking sector in state and administrative environment provided by State Govt. facilitated achieving targets for which he complimented both bankers and the State Govt. Achievement upto90% is easy but harder to achieve every single percentage for which need to focus on remaining task.
* Some banks are not contributing adequately and the issues of such banks should be discussed separately and need to be addressed by the concerned quarters through deliberations on the suggestions.
* Achievement of each bank has not been mentioned and there is need to discuss the issues of laggards to address the same.
* All treasuries in the State are online with 100% online operations.
* No cash transaction should take place in treasuries and should be through E-GRASS only. He urged upon banks participating in EGRAS to provide feedback.
* House should fix a time line by which remaining areas/villages of the state of Haryana are covered through banking outlets.
* Though NPA level under agriculture, education loan including female students is low, but little more efforts are required to further curtail the same.
* Micro credit be promoted to help left out segment of society.
* Banks should prepare parameters of quality of loan/borrower and grass root level workers should be trained. Sub-groups be constituted for this purpose.
* There is a silent army of people and some institutional mechanism be devised to train them to help transform the society.

**ACTION :-Convener Bank:DIF State Govt.**

**Shri S.C Choudhary, IAS, Chief Secretary and Chief Guest of the meeting in his address to the house said that it was his pleasure to be here in SLBC meeting as it an important forum to know performance of banks. He further mentioned that :-**

* The achievement of banks under different review parameters like PS, Agriculture, SME is appreciable, but contribution of some banks need improvement.
* CD Ratio is very good. Banks having low CD Ratio/performance will be discussed separately.
* The matter of low performing banks should be taken up with RBI.
* Banks should deploy funds on infrastructure.

**ACTION :-Convener Bank:Banks:LDMs**

**Sh P. Raghvendra Rao, IAS, Principal Secretary,** **Local Urban Bodies, Govt. of Haryana** in his address mentioned that in Haryana following 3 important schemes for Urban people are being implemented:-

1. **National Urban Livelihood Mission (NULM)**

SJSRY will be closed on 31.3.2014 and NULM will come into being w.e.f 1.4.2014 with following features:-

1. No capital subsidy any more under NULM. Now interest subsidy on loan over & above 7% interest will be provided.
2. Project ceiling for individual is Rs. 2 lac and for group it will be Rs 10 lac.
3. Women SHGs will be encouraged/promoted but male SHGs can also be formed and funded. Individual beneficiaries can also be considered under the scheme.
4. To encourage timely repayment, 3% extra interest subsidy will be provided to good repay masters.
5. Achievement under existing SJSRY is low and banks should achieve the same well before the close of the year.
6. **RAJIV RINN YOJNA**
7. The aim of the scheme is to make towns/cities and State slum free.
8. 5 towns namely Rohtak, Sirsa, Ambala, Yamunanagar and Hissar have been selected to implement the scheme on pilot basis .
9. A sum of Rs 370 crore has been received from Govt. of India and 5370 houses will be constructed to help 10000-12000 families.
10. Project Funding ratio is 75%, 15% and 10% from Central Govt., State Govt. and beneficiary respectively.
11. Project cost is Rs 4 lac for the beneficiary of city having population less than 5 lac and Rs 5 lac for the beneficiary from the city with population more than Rs 5 lac.
12. Beneficiary having income less than Rs one lac will fall under EWS category and above Rs. 1- 2 lakhs would be categorised as LIG.
13. Maximum Loan with interest subsidy under RRY is Rs 5 lac. However beneficiary can avail loan upto Rs. 8 lac but subsidy would be restricted to Rs. 5 lac only.
14. HDUCO and NHB are nodal agencies for the implementation of the scheme. Banks are required to sign MOU with HUDCO. 19 banks have already signed MOU and other banks would fall in line. Approximately 30000-40000 people will be benefitted under the scheme
15. **STREET VENDORS**
16. All the street vendors in the state will be brought under NULM.

**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 28.1.2014 while making mid quarter review of Monetary Policy.

* Repo rate hiked by 25 basis points from 7.75% to 8% to “fight inflation”.
* Consequently the reverse repo rate under LAF stands adjusted at 7%.
* while both marginal Standing Facility (MSF) and bank Rate remain at 9%, CRR is kept at 4%.
* Retail or CPI inflation which eased to a three month low at 9.87% in Dec 2013 was well above the Whole Sale Price Index (WPI), the RBI’s main price barometer till last monetary policy review, was captured at 6.16%
* As per RBI estimates retail inflation would hover around 7.5% to 8.5% for the quarter ending March 2014.

The rise in foreign exchange reserves coupled with a sustained improvement in India’s trade performance over a period with marked YoY trade deficit contraction as at Dec, 2013 prompted RBI to expect Current Account Deficit (CAD) to fall to its comfort level of 2.5% of GDP by the end of current fiscal.

Sh Sethi briefly touched upon the clarification received from Department of Financial Services, MoF, GoI, on divergence between the guidelines of Government of India and RBI on **coverage of villages under FIP**. He said that RBI’s prescription to have a BC touch point in each unbanked village once a week/fortnight and Government’s guidelines, that a stationary Business Correspondent Agent (BCA) in a SSA can also cater to the banking needs of the nearby villages by fixing certain days in a week/ fortnight to visit such villages, in fact, supplement each other. This will help Banks to cover remaining villages fast, he called upon the controlling heads of the banks to step up the process to accomplish the task within the timelines.

Taking the Financial Literacy movement to ground/block level, Sh. Sethi urged upon the Convener SLBC to allot all blocks of the State of Haryana to banks for establishing one Financial Literacy Centre at block level by such bank which has the maximum net work of branches therein.

He further informed the members that Deptt. of Financial Services, MoF, on 28th January 2014 has released a list of new 120 districts in the country for the implementation of DBT including 13 in the State of Haryana. The Scheme is already in vogue in Ambala and Sonepat districts in the State. He stressed upon the need to create proper infrastructure besides undertaking other related activities like opening of accounts of beneficiaries, issuance of debit cards, seeding Aadhaar number in the account of beneficiaries , mapping of Aadhaar number with NPCI and installation of onsite ATMs by all the concerned especially in DBT and DBTL indentified Districts for seamless implementation.

 The Chairman, while presenting the report card of performance of banks as at Dec., 2013, in the State touched upon all the key performance parameters and expressed satisfaction over the achievement. He assured the State Government on behalf of the banking fraternity of full cooperation in achieving overall growth of the state as also further improving socio economic condition of the people of the State.

**ACTION:- CONVENER BANK, LDMs/CONTROLLING HEADs OF DBT/DBTL IMPLEMENTING DISTRICTS**

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| **ITEM NO. 1** | **CONFIRMATION OF MINUTES OF 126th MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 12.11 2013** |

The house confirmed the minutes of 126th meeting of SLBC Haryana held on 12-11-2013.

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| **ITEM NO. 2** | **REVIEW OF PERFORMANCE AS AT THE END OF DEC. 2013 (COMMERCIAL BANKs AND RRBs)** |

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| **ITEM NO. 3** |  **NATIONAL GOALS** |

**The Controlling Heads of Banks and LDMs were requested to ensure that while working out CD ratio at State level, the amount of loan disbursed irrespective of its place of sanction must be reflected at the place of its utilization as per RBI guidelines.**

**ACTION:- BANKS AND LDMs.**

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| **ITEM NO. 4** | **PERFORMANCE UNDER ANNUAL CREDIT PLAN** **2013-14** |  |
| Commenting on the performance of banks and LDMs under annual Credit plan, the house desired that the annual targets for the year ending March 2014 must be achieved. It was emphasised that integrity/correctness of data reported to SLBC should be ensured at the time of reporting of achievement to SLBC.**ACTION:- BANKS AND LDMs.** |  |
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| **ITEM NO. 4.1** | **PLP projections for the year 2013 -2014 and 2014-2015** |

The house endorsed the view of the Chief General Manager, NABARD that Lead District Managers should take care of the potential shown in the PLP 2014-2015, while preparing District Credit plan for the year ending March 2015 so as to synchronize the same with District PLP.

**ACTION:- LDMs.**

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| **ITEM NO. 5** | **STATUS REPORT OF ISSUES FLAGGED IN 126th MEETING OF SLBC HARYANA HELD ON 12.11.2013** |
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| **ITEM NO. 5.1** | **ROADMAP-PROVISION OF BANKING SERVICES IN VILLAGES WITH POPULATION BELOW 2000** |

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| **ITEM NO. 5.2** | **Mapping of Gram panchayats and Planning for BCA/CSCs for Director Benefit Transfer – Sub Service Area approach** |

On the issue of providing of banking services to the villages with population less than 2000 and coverage of SSAs, the member banks and LDMs were requested to take notice of the clarification dated 20th January, 2014 received from DFS, MoF, GoI (annexed to agenda notes) and take effective steps to cover the remaining SSAs/villages before the target dates.

**ACTION:- BANKs:LDMs.**

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| **ITEM NO. 6** | **DIRECT BENEFIT TRANSFER (DBT) and DBTL****SEEDING OF AADHAR NUMBER -UIDAI** |

The member banks were requested to ensure installation of onsite ATMs in all branches. In case an ATM of any bank is located within a distance of 500 meters from its branch will be treated as onsite ATM of that branch. The official of Sarv Haryana Gramin Bank was advised to reconcile the position of pendency of installation of onsite ATMS with LDM Sonepat as some discrepancy was observed in reporting. The representatives of Syndicate Bank and Axis Bank were also requested to speed up the pace of installation of onsite ATMs in district Sonepat and complete the same by March 2014.

GM, at HO of Convener Bank informed that in the recently held meeting of RRBs at Mumbai, recently 3300 branches of RRBs were identified for installation of onsite ATMs in the country. He also informed that in case of A grade RRBs, the cost of installation of onsite ATMs will be shared by Sponsor Bank, NABARD and RRB. In case of B grade RRBs it will be shared by Sponsor Banks and RRB in the ratio of 55% and 45% respectively. Therefore, RRBs can take leverage of this decision.

 The official from UIDAI stressed on the need of opening of accounts and seeding of Aadhaar number expeditiously, as DBT scheme has been implemented in districts other than Ambala and Sonepat. In Ambala and Sonepat the benefits of following schemes will be transferred into the accounts of the beneficiaries, the lists being with concerned departments at district level.

* Technical Education
* MGNREGA-Rural Development/Panchayat
* Higher Education
* Social Justice and Empowerment.

The Principal Secretary, SJ&E, Govt. of Haryana, also mentioned following points for consideration by banks on the implementation of DBT in the State.

* FIP is helpful in making DBT a universal programme.
* Under DBT socially vulnerable people like old age people, women etc are beneficiaries and providing of benefits at doorstep is required.
* The State Govt is planning to implement the scheme only at the places where bank branches are working to facilitate on line transfer of benefits into accounts of beneficiaries.
* Under one account one family programme banks can even open joint accounts as DBT will be covering different schemes and in Barwala Block of District Panchkula, a test check of the successful implantation of DBT was made and this would be also be replicated in some small municipal area in district Ambala and Sirsa.

Supplementing the view of Principal Secretary, SJ&E, Govt. of Haryana, Convener SLBC, requested all the LDMs take note of these suggestions and procure the list of beneficiaries under different schemes of DBT and take necessary steps for opening their accounts and seeding of Aadhaar number expeditiously.

**ACTION: BANKS/LDMS IN DBT/DBTL DISTRICTS, SHGB, AXIS BANK/SYNDICATE BANK**

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| **ITEM NO. 6(I)**  | **SECURITY AND RISK MITIGATION MEASURES FOR CARD PRESENT TRANSACTIONS** |

The item was for the information of the member banks.

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| **ITEM NO. 6(II)**  | **OPENING OF ONE BANK ACCOUNT PER FAMILY IN RURAL AND URBAN AREAS**  |

The house observed with satisfaction the progress made by banks under the process of opening of one account per family in the rural and urban areas and desired to complete the task fast with specific focus on beneficiaries of different Govt. Schemes under DBT/DBTL.

**ACTION: ALL BANKs**

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| **ITEM NO. 6(iii)** | **SETTING UP CLEARING HOUSES (CHs) AT PLACES WITH THREE OR MORE BRANCHES BUT NO CLEARING HOUSE**  |

The house resolved that in view of non receipt of clarification from DFS, MoF, GoI, the matter be kept pending. Thus no action point emerged.

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| **ITEM NO. 6(iv)** | **AUTOMATION OF STATE GOVERNMENT TREASURIES AND AUTOMATED INTERFACE WITH THE STATE – ENCOURAGING E-PAYMENTS** |

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No representative from the office of Director Treasuries was present in the meeting to apprise of updates on the issue. However the house was informed that out of 8 approved Public Sector Banks for implementation of EGRASS, only 3 namely SBI, SBOP and PNB have signed the MOU and the remaining banks are yet to take action. The representative from Director, Institutional Finance and Credit Control was requested to take up suitably with Treasuries Department on this score.

**ACTION: IF&CC, HARYANA & TREASURY DEPTT.**

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| **ITEM NO. 6(V)** | **COMPUTERISATION OF LAND RECORDS IN HARYANA – INTERFACE WITH BANKING SYSTEM-CREATION/ RELEASE OF ON-LINE CHARGE ON LAND HOLDINGS** |

It was informed that a meeting of sub-committee to SLBC on computerization of Land Records was held in recent past to discuss the compatibility of State of Haryana developed Software with Karnataka model and its use for banks. The minutes of the meeting would be circulated to member banks shortly.

The representative from Land records informed that HARIS AND HALRIS Software of Haryana is better than Karnataka model and has been designed as per requirement of State. Now after the registry of land on sale the ownership is gets recorded immediately in the remarks column.

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| **ITEM NO. 7** | **SETTING UP OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs) UNDER SGSY.** |

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| **ITEM NO. 8** | **FINANCIAL LITERACY CENTRES (FLCs) & PROGRESS THEREAT** |

During deliberations on the progress of FLCs in Haryana, the house was informed that English version of standardized FLC material as per RBI specifications has been sent to banks. Those having not received may contact SLBC Secretariat. Material in Hindi version would be supplied in a fortnight’s time. GM, Corporate office of Convener Bank mentioned that as desired by the Chairman in his address FLCs be set up at each block of the State by March 2015 and Convener Bank to facilitate in this process.

**ACTION: CONVENER BANK**

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| **ITEM NO. 9** | **EDUCATION LOAN SCHEME – TARGETS VIS-À-VIS ACHIEVEMENT** |

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| **ITEM NO. 9(i)** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME** |

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| **ITEM NO. 9(ii)** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)** |

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| **ITEM NO. 9(iii)** | **POSITION OF NPA IN EDUCATION LOANS**  |

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| **ITEM NO.9(IV)**  | **POSITION OF NPAs IN EDUCATION LOANS TO FEMALE** **STUDENTS**  |

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| **ITEM NO. 9(V)** | **RECOVERY OF EDUCATION LOAN-ADOPTING REPREHENSIBLE PRACTICES**  |

During discussions, banks were requested to:-

1. Extend financial assistance to all eligible and desirous students as per Education Loan Scheme to build a human resources pool in the country.
2. Stop reprehensive practices, if any, adopted for recovery in education loans.

**ACTION: ALL BANKs**

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| **ITEM NO. 10** | **AGRICULTURE DEBT WAIVER & DEBT RELIEF SCHEME (ADWDRS), 2008 - GRANTING OF FRESH LOANS** |

 **10.1 DEBT WAIVER**

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**10.2 DEBT RELIEF**

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| **ITEM NO.10(iii)** | **PROGRESS UNDER DEBT SWAP SCHEME** |

Sharing the concern on low contribution of Banks in these schemes especially Private Sector Banks & Cooperative Banks, the house resolved that banks should suitably chalk out their strategies to contribute adequately under the above schemes**.**

**ACTION: ALL BANKs.**

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| **ITEM NO. 11** |  **GOVERNMENT SPONSORED PROGRAMMES** |

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| **ITEM NO. 11(i)**  | **NATIONAL RURAL LIVELIHOODS MISSION (NRLM)** |

Reiterating the aims and objective of NRLM, the member banks and Lead District Managers and Banks were requested to make all out efforts to achieve allotted targets of credit linkage to SHGs for the year ending March 2014.

**ACTION: ALL BANKs and LDMs**

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| **11 (ii)** | **PRIME MINISTER’S EMPLOYMENT GENERATION PROGRAMME (PMEGP**) |

Speaking on the achievement of banks under the scheme, Additional Director, Industries and Commerce, Govt. of Haryana mentioned as under:-

* 70% of sponsored cases have been sanctioned but disbursement made in only 30%.
* As against the Margin Money target of Rs. 31 crore, 50% must be utilized soon to receive additional budget from(KVIC). Govt. of India
* Banks should dispose of all the cases pending either for sanction or disbursement by end of this month.
* Margin money claims in the sanctioned cases should be lodged with Nodal branches expeditiously.

**ACTION: ALL BANKs**

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| **11(iii)** | **SWARN JAYANTI SHAHARI ROZGAR YOJNA (SJSRY)** |

The principal Secretary, Local Urban Bodies, Govt. of Haryana advised in his address that instead of disposal at the fag end of the year banks to expedite sanction on merits for achieving targets as achievement as at Dec., 2013 was approximately 50%. More over the scheme is going to be replaced with NULM w.e.f 1.4.2014.

**ACTION: ALL BANKs**

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| **11(iv)** | **CASES SPONSORED BY HARYANA SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION (HSCFDC)** |

Banks and LDMs were requested for early disposal of pending cases. The principal Secretary, SJ&E, Govt. of Haryana called upon the bankers to provide financial assistance to this vulnerable section of the society for undertaking economic activity to improve their income level. Field level officers of HSCFDC to follow up vigorously with DCs, Bankers and LDMs.

**ACTION: ALL BANKs/LDMs & HSCFDC**

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| **ITEM NO.12** | **PRIYADARSHNI AWAAS YOJNA (PAY)** |

The controlling heads of banks were requested to participate in this scheme of Govt of Haryana for providing shelter to the rural BPL families and share the information with SLBC Secretariat.

**ACTION: ALL BANKs**

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| **ITEM NO. 12.1** |  **RAJIV RINN YOJNA- CLARIFICATION** |

The features of the scheme were explained in detail by the Principal Secretary, Local Urban Bodies, Govt. of Haryana in his address to the house. He also informed that Rajiv Rinn Yojna (RRY) is part of Rajiv Awas Yojna and beneficiaries of the latter are also eligible for assistance under RRY and called upon the banks to associate in the initiative of State Govt. in making its cities slum free.

**ACTION: ALL BANKs**

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| **ITEM NO. 13** |  **RECOVERY UNDER HACOMP ACT** |

Expressing concern on the continuous increase in number of pending cases every quarter under HARCOM ACT, the chairman of the meeting mentioned that the issue requires to be given special support by Revenue Department to bring down the pendency.

As no official from Revenue Department was available for comments, the representative from the office of Director, Institutional Finance and Credit Control, Govt. of Haryana informed that instructions have already been imparted to all District authorities in the State to expedite disposal of pending cases and report progress. The same would be informed to SLBC Secretariat. The Chairman also urged upon Lead District Mangers to liaise with District Revenue Officials for disposal of pending cases and monitor the progress effectively in each DCC/DLRC meeting. Consider holding special Lok Adalats on the lines of one held on 23.11.2013 for speedy disposal of loan recovery cases of pending cases.

**ACTION: ALL LDMs**

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| **ITEM NO. 13.1** | **CREDIT RISK GUARANTEE FUND TRUST FOR LOW INCOME HOUSING (CRGFTLIH)** |

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| **ITEM NO. 13.2** | **INTEREST SUBVENTION @ 1% IN HOUSING TERM LOANS UPTO** Rs **15 LACS WITH PURCHASE VALUE OF** ` **25 LACS** |

**The above items were for the information of the member banks.**

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| **ITEM NO. 14** |  **ADVANCES TO INDUSTRIAL SECTOR**  |

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**ITEM NO. 14.1:** **FLOW OF CREDIT TO MICRO, SMALL & MEDIUM ENTERPRISES (MSMEs)**:

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**ITEM NO. 14.2 NPA UNDER MSE ADVANCES**

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**ITEM NO. 14.3 MSME CLUSTERS IN THE STATE OF HARYANA**

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**ITEM NO. 14.4 SPECIALIZED SSI/MSME BRANCHES**

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**ITEM NO. 14.6 COLLATERAL FREE LOANS UPTO Rs** **10 LAKH TO MSE SECTOR**

**ITEM NO. 14.7 CREDIT GUARANTEE SCHEME OF CGTMSE**

The house desired banks to achieve third target of 60% share of advances to Micro Enterprises out of total advances to MSEs. Banks were also requested to:

* to adhere to RBI guidelines and achieve 100 target of collateral free loan to MSE upto Rs 10 lac.
* provide need based collateral free credit to MSEs and unit should not starve for want of funds.
* Department of Industries and Commerce, Govt. of Haryana should suitably advise District industries centres in this regard.

**ACTION: ALL BANKS & DI & C HARYANA.**

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

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| **ITEM NO. 16** |  **DATA ON MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS OF MEWAT AND SIRSA** |

On the flow of credit to minority communities, the Principal Secretary, SJ&E, Govt of Haryana informed that instead of Districts, now blockwise identification of minority communities will be done in Yamunanagar, Palwal, Kaithal. The credit flow will be interlinked with social security benefits under DBT Scheme.

**ACTION: ALL LDMs**

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| **ITEM NO. 17** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES** |

Banks were requested to ensure adequate flow of credit to women in the state so that prescribed percentage of 5% of loan outstanding to women beneficiaries is maintained.

**ACTION: ALL BANKs**

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| **ITEM No. 18** | **NATIONAL HORTICULTURE MISSION/ NATIONAL HORTICULTURE BOARD** |

Controlling Heads of banks were requested to dispose of the pending applications on the merits of each case as the period left for the close of year is very short.

**ACTION: CONCERNED BANKs**

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| **ITEM NO. 19** |  **Sanction of loans by banks to trained candidates under the Central Sector Scheme “ Establishment of Agri-clinic & Agri- Business Centres”(ACABC)** |

Apprising the concern of Ministry of Agriculture over the pendency of applications from trained candidates under ACABC, Controlling Heads of banks were requested to suitably advise the branches on the implementation of Central Sector Scheme “Establishment of Agri-clinic & Agri- Business Centres”(ACABC).

 **ACTION: ALL BANKs**

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| **ITEM NO. 20** | **PROVIDING OF RUPAY CARD TO KISAN CREDIT CARD HOLDERS**  |
| As also emphasized by the Chief General Manager, NABARD in his address , the house urged banks to bridge the existing gap between number of eligible KCC holders in the state and Rupay Cards issued by banks.

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|  | **ACTION: ALL BANKs/LDMs** |

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| **ITEM NO. 20.(I)** | **FINANCING OF TENANT FARMERS/ ORAL LESSEES AND SHARE CROPPERS - LEGISLATIVE PROVISION.** |

No representative from Revenue Department was present as such progress made in this regard could not be ascertained. The house desired Convener SLBC bank and DIF&CC Haryana to take up with concerned Department to depute their State level representative in the meeting **ACTION: DIRECTOR IF&CC, HARYANA & CONVENER BANK**

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| **ITEM NO. 21** |  **ISSUANCE OF WEAVER CREDIT CARDs** |

During discussion on the issue, the additional Director industries and commerce, Haryana was requested to sponsor the application of weavers engaged in this activity in district Ambala, Yamuna Nagar, Panipat, and Fatehabad so that bank can extend financial assistance to such weavers under the scheme.**ACTION: DEPTT OF INDUSTRIES AND COMMERCE, HARYANA/BANKs/LDMs**

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| **IITEM NO. 22** | **YEARLY CALENDAR OF HOLDING SLBC MEETINGS** |

After discussion the house approved following yearly calendar of holding SLBC meeting for the year 2014. All the controlling heads of banks and Govt. Departments are requested to block the dates for participation and fruitful discussion on agenda items in the meetings.

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| **Sl. No** | **Quarter for which data is to be reviewed** |  **Proposed date and day of holding SLBC meetings**  |
| **128th SLBC**  | **March, 2014** | **13th May 2014 (Tuesday)** |
| **129th SLBC**  | **June, 2014** | **14th August 2014 (Thursday)** |
| **130th SLBC** | **Sept., 2014** | **14th November 2014 (Friday)** |
| **131st SLBC** | **Dec., 2014** | **13th  February 2015 (Friday)** |

**ACTION: All MEMBERS OF SLBC**

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| **ITEM NO. 23** |  **FARMERS’ CLUBS FORMED BY BANKS** |

The CGM, NABARD, called upon the bankers to make best use of this institution for quality lending, recovery of bank dues and also in Financial Inclusion process.**ACTION : ALL BANKs**

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| **ITEM NO. 24** | **ELECTRONIC BENEFIT TRANSFER (EBT) FOR GOVERNMENT SCHEMES** |

Issue already covered during discussion on DBT/DBTL.

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| **ITEM NO. 25** |  **INCLUSION OF CENTRAL REGISTRY (CERSAI) AS MEMBER OF SLBC** |

**&**

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| **ITEM NO. 26**  |  **LOANS GRANTED TO DISABLED PERSONS AT NHFDC RATE UNDER TIE UP ARRANEMENT**  |

The above items were for the information of the members.

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| **ITEM NO. 27** |  **Dairy Entrepreneurship Development Scheme** |

The member banks were requested to advise the branches to extend financial assistance to the dairy entrepreneurs as per scheme so as to supplement the income of the farmers**.** **ACTION : ALL BANKs**

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| **ITEM NO. 28** |  **EQUITY GRANT & CREDIT GURANTEE FUND SCHEME FOR FARMER PRODUCER COMPANIES.** |

  The Representative of SFAC made presentation on Equity Fund and Credit Guarantee Fund Scheme in the house and requested the banks to extend credit to Farmer Producer Companies under these schemes.**ACTION : ALL BANKs**

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| **ITEM NO. 29** |  **Supplementary item- Providing of Security at ATMs.** |

Taking up for discussion the issue of providing 24 hours security at ATMs by banks and sealing of ATMs by District Administration in Panchkula and Ambala Districts, the house urged upon Principal Secretary, SJ&E, Govt of Haryana and convener SLBC to take up with Additional Chief Secretary (Home) Haryana to intervene in the matter and for working out a mutually workable / acceptable solution to the problem. **ACTION: CONVENER BANK/DEPTT. OF SOCIAL JUSTICE & EMPOWERMENT, HARYANA.** |  |
| **ITEM NO. 30-40** |  **AGENDA ITEMS FROM 30 TO 40**  |

All the above items were for the information of house.

The meeting ended with a vote of thanks proposed by Sh.A.K.Sharma, DGM, PNB.

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***of of 127th Meeting of SLBC Haryana held on 13.02.2014***

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|  **Sr.** **No.** | **Name & Designation**  | **Bank/ Department** |
|  | **Chairperson** |
| 1. | Shri Rakesh Sethi, Executive Director | Punjab National Bank  |
|  | **Chief Guest** |
| 2. | * Shri S.C.Choudhary, IAS, Chief Secretary
 |  Govt. of Haryana  |
|  | **Centre/ State Govt. Senior Officials** |
| 3 | * Shri Rajan Gupta, IAS, Additional Chief Secretary (Finance)
 | Govt. of Haryana |
| 4 | * Shri P.Raghavendra Rao, IAS, Principal Secretary
 | Urban Local Bodies, Govt. of Haryana |
| 5. | * Shri P.K.Das, IAS, Principal Secretary
 | Social Justice & Empowerment, Haryana |
|  | **RBI/ NABARD/SIDBI/ NATIONAL HOUSING BANK** |
| 6. | Shri Anjani Misra, Dy. General Manager | Reserve Bank of India, Chandigarh |
| 7. | Shri Jaipal Singh, AGM |
| 8. | Dr. D.V.Deshpande, Chief General Manager | NABARD |
| 9. | Rajni Pande, Manager |
| 10. | Ms. Suman Singh, AGM | SIDBI |
| 11. | Shri Deepak Sarda, CM | CERSAI |
|  | **Convener Bank** |
| 12. | Dr. Rakesh Gupta, General Manager, PS & LB Division, HO: New Delhi | Punjab National Bank |
| 13. | Shri JK Gupta, FGM, Chandigarh & Convener SLBC (Haryana) |
| 14. | Shri Abhilash Sharma, DGM, FGM Office, Chandigarh |
| 15. | Shri P.K.Sharma, AGM, FGM Office, Chandigarh |
| 16. | Shri Ramesh Thakur, Chief Manager, FGM Office, Chandigarh |
| 17. | Shri DV Sharma, Senior Manager, FGM Office, Chandigarh. |
| 18. | Ms. Neeru Sahota, Senior Manager, FGMO, Chd. |
|  | **State Government/Boards/Corporations/Other Institutions** |
| 19. | Shri Sanjay Jindal, Asstt. Director General | Aadhaar Planning Commission (UIDAI), RO Chandigarh |
| 20. | Shri V.P.Tyagi, Dy. Director |
| 21. | Shri Pradeep Ranjan, Additional Director | Deptt. of Industry & Commerce, Haryana |
| 22. | Mrs. Kiran Lekha Walia, Financial Advisor | IF & CC Department, Haryana |
| 23. | Shri Jaswant Singh, S.A. | Agriculture Deptt., Haryana  |
| 24. | Dr. SC Anand, SPM | HSRLM (Rural Development Department), Haryana |
| 25. | Shri Mahavir Singh, PO | Rural Development Department |
| 26. | Shri Dinesh Sharma, PO | SUDA |
| 27. | Shri Anil Rana, APO |
| 28. | Shri Arvind Kumar, Dy. Director | Khadi & Village Industries Commission, Ambala Cantt.  |
| 29. | Shri Kashmiri Lal, Kanungo | Land Records, Haryana  |
| 30. | Shri Gurpreet Singh, Programmer  |
| 31. | Shri Durga Dass Garg, ARO | HSCFDC |
| 32. | Shri Pardeep Ojha, Dy. Director | MSME Development Institute, Karnal |
| 33. | Shri B.R.Gupta,Consultant | Small Farmers’ Agriculture Consortium (SFAC) |
| 34. | Shri Binay Kumar,Consultant |
| 35. | Ms. Poonam Rawat, Project Asstt. |
|  | **Public Sector Banks** |
| 36. | Shri V.K.Ahuja, AGM, RBFI,N.Delhi | State Bank of India |
| 37. | Shri Naresh Kumar, CM |
| 38. | Shri Sonam Angrup,CM,RBFI |
| 39. | Mrs. Neeraj, Manager |
| 40. | Shri Gurnam Singh, General Manager | SBOP |
| 41. | Shri H.S.Virdi, AGM |
| 42. | Shri D.S.Rana, AGM | State Bank of Bikaner & Jaipur |
| 43. | Shri V.N.R.K.Murthy, CM | State Bank of Hyderabad |
| 44. | Shri Sharanjit Singh,AGM | Punjab & Sind Bank |
| 45. | Shri B. B.Khunger, CM (FI) |
| 46. | Shri D.S.Sidhu, AGM | Oriental Bank of Commerce |
| 47. | Shri S.K.Nandi,GM | UCO Bank |
| 48. | Shri A.Kumar,DGM |
| 49. | Shri Anil Sharma, Sr. Manager |
| 50. | Shri Keshav Bajaj,DGM | Union Bank of India |
| 51. | Shri PK Aggarwal, Sr. Manager |
| 52. | Shri Praveen Kumar, AGM | Allahabad Bank |
| 53. | Shri J.S.Negi, Sr. Manager |  |
| 54. | Mrs. Suman Kumar, CM | Andhra Bank |
| 55. | Shri Peeyush Singhania, AM |
| 56. | Shri A.K.Gupta, CM | Bank of India |
| 57. | Shri Chander Mohan, Manager |
| 58. | Shri SB Prasad, AGM | Bank of Baroda |
| 59. | Dr. Deepak Pant, Sr.Manager |
| 60. | Shri Harish Gupta, Zonal Manager | Bank of Maharashtra |
| 61. | Ms. Ashima Rampal,Dy.Manager |
| 62. | Shri A.K.Verma,DGM | Canara Bank |
| 63. | Shri M.G.Batra, AGM | Central Bank of India |
| 64. | Shri RR Singh, CO(RD) |
| 65. | Shri Priyabrata Panda,Manager | Corporation Bank |
| 66. | Shri M.K.Bedi, DGM | Dena Bank |
| 67. | Shri Vivek Kaushik, Manager |
| 68. | Shri Sudhir Ghaie, Zonal Manager, ZO: Karnal | Indian Bank |
| 69. | Shri M.M.Sarangi,DGM | Indian Overseas Bank |
| 70. | Shri P.S.Matta, Senior Manager |
| 71. | Shri F.A.Khawaja,DGM | IDBI Bank  |
| 72. | Ms. Suman Sawhney,AGM |
| 73. | Shri Lakhbir Singh,CM | Syndicate Bank  |
| 74. | Shri P.R.Godara,Manager |
| 75. | Shri Nirmal Singh, CM | United Bank of India |
| 76. | Shri Rajesh Kumar,Officer |
| 77. | Shri D. Pradeep Naik, DGM | Vijaya Bank |
| 78 | Shri K.K.Singh, Sr. Manager |
|  | **Private Sector Banks** |
| 79. | Shri Chander Shekhar, Cluster Head  | AXIS Bank |
| 80. | Shri M.P.Singh, BB Head |
| 81. | Shri Rakesh Kumar, Sr. Manager |
| 82. | Shri Vivek Doda, Vice President | HDFC Bank Ltd. |
| 83. | Shri Ranbir Yadav, Zonal Manager | ICICI Bank  |
| 84. | Shri Sumit Goel,Regional Head |
| 85. | Shri Ajendra Puri,  |
| 86. | Shri Rajesh Kr. Sharma, Executive | J&K Bank |
| 87. | Shri Naresh Arora, DVP | IndusInd Bank |
| 88. | Shri Deepender Pratap |
| 89. | Shri Gurvinder Singh, AVP | YES Bank |
| 90. | Shri Arvind Purohit, Vice President | Kotak Mahindra Bank Ltd. |
| 91. | Shri Anuj Sharma, Chief Manager |
| 92. | Shri Harle Vasanth R, Sr. Branch Manager | Karnataka Bank Ltd. |
|  | **Regional Rural Banks** |
| 93. | Shri Vimal Kumar Khera, General Manager | Sarva Haryana Gramin Bank |
|  | **Co-operative Banks** |
| 94. | Dr. Naresh Chaudhary,MD | HARCO Bank |
|  | **Lead District Managers** |
| 95. | Shri Dinesh Bhardwaj, LDM (Punjab National Bank ) | Lead Bank Office, Ambala |
| 96. | Shri KPA Nambiar, LDM (“do“)  | Lead Bank Office, Panchkula |
| 97. | Shri VK Julka, LDM ( “ do “) | Lead Bank Office, Yamuna Nagar |
| 98. | Shri D.R.Sharma, LDM (“do“) | Lead Bank Office, Hissar |
| 99. | Shri Rakesh Kumar Chaudhary, LDM(“do “) | Lead Bank Office, Kaithal |
| 100. | Shri JS Murthy, LDM ( “ do “) | Lead Bank Office, Kurukshetra |
| 101. | Shri, S.S.Nathawat, LDM (“do”) | Lead Bank Office, Narnaul |
| 102. | Shri Mahesh Chandra, LDM (“ do“) | Lead Bank Office, Panipat |
| 103. | Shri Naresh Bansal, LDM ( “ do “) | Lead Bank Office, Rohtak |
| 104. | Shri VB Saxena, LDM ( “ do “) | Lead Bank Office, Jhajjar |
| 105. | Shri L.L.Surana, LDM (“do”)  | Lead Bank Office, Sonepat |
| 106. | Shri AK Mittal, LDM (“ do “) | Lead Bank Office, Rewari |
| 107. | Shri K.S.Paul, LDM (“do”) | Lead Bank Office, Sirsa |
| 108. | Shri Sunil Khosa, LDM (“do”) | Lead Bank Office, Karnal |
| 109. | Shri R.P.Punia, LDM ( “ do “) | Lead Bank Office, Fatehabad |
| 110. | Shri RK Boyal, LDM ( “ do “) | Lead Bank Office, Bhiwani |
| 111. | Shri R. Krishnani, LDM (Syndicate Bank) | Lead Bank Office, Faridabad |
| 112. | Shri Tribhuwan Singh, (Syndicate Bank) | Lead Bank Office, Gurgaon & Mewat |
| 113. | Shri Rohtas Singh Yadav, 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. | HSARDB Ltd. |
| 3. | Federal Bank Ltd. |
| 4. | Karur Vyasa Bank Ltd. |
| 5. | Nainital Bank Ltd.  |
| 6. | LDM Jind |
| 7. | Agriculture Insurance Co. of India Ltd. |
| 8. | Treasury & Accounts Deptt., Haryana |
| 9. | National Horticulture Board |
| 10. | Women Development Corporation, Ltd., Haryana |

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