**OF**

**128th MEETING OF SLBC HARYANA**

The **128th** meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended **31st March, 2014** was held on **20th May, 2014** at **Hotel Shivalik View, Sector - 17, Chandigarh. Shri Harmohinder Singh Chattha, Hon’ble Finance Minister, Govt. of Haryana** was the **Chief Guest** and **Sh Gauri Shankar, Executive Director**, **Punjab National Bank presided over** the meeting.Shri Rajan Gupta, IAS, Additional Chief Secretary, (Finance) Haryana, Sh Gulab Singh, Director, Deptt of Financial Services, Ministry of Finance, Govt. of India, 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 **Shri Harmohinder Singh Chattha Ji, Hon’ble Finance Minister, Govt. of Haryana and Chief Guest**, other dignitaries on dais and other distinguished members present in the meeting mentioned that besides others following important issues would be taken up for discussion-

    Implementation of Roadmap under Financial Inclusion Plan for unbanked villages with population less than 2000,

    Implementation of DBT

    Progress under Annual Credit Plan 2013-2014

    Govt. sponsored Schemes.

Sh. Gupta informed that DBT Scheme has been extended to 13 more districts in the State in addition to earlier districts namely Ambala and Sonepat, the responsibilities of all stakeholders have increased. He requested the bankers to open accounts of beneficiaries, seed their Aadhaar numbers, issue debit cards, map Aadhaar numbers with NPCI and install onsite ATMs in a time bound manner for hassle free implementation of DBT in the identified districts.

Speaking on the participation of banks in the process of automation of State Government Treasuries, Sh Gupta, urged upon the State Govt for early allotment of work to the banks which have already signed MOU with the State Government on E-GRAS project.

Sh. Gupta requested the banks to whole heartedly participate in the scheme of protected cultivation and achieve the targets of ` 37.58 crores allotted for the year 2014-15 to supplement the income of the farmers.

He also made a mention of the amendments made in **Priyadarshni Awaas Yojna** to facilitate the beneficiaries to avail bank credit for the construction of house and requested Rural Development Department, Government of Haryana to accord early concurrence to implement the amendments. He also called upon the banks to provide financial assistance to eligible beneficiaries of Rajiv Awas Yojna, for meeting their margin requirements of 10-12%, under Rajiv Rinn Yojana as clarified by **National Housing Bank**.

**He requested** Banks and LDMs to leverage technology and as a part of green initiative, make best use of **SLBC Haryana web portal** for pushing SLBC data.

In the end, Sh Gupta assured that coordinated efforts of banks and Govt Departments will help in improving economic development and inclusive growth of the State.

**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:-

* Appreciated the banks for achieving 100% ACP Targets and congratulated all the stake holders for the same.
* The achievements under ACP is not uniform in the all the districts and the districts where the achievement is below the target, should analyze the reasons and make strategies to achieve the targets for 2014-15.
* The achievement under agriculture at 92% is a matter of concern particularly when the major activity of the people of State is agriculture. He also informed that the share of Term Loan under agriculture at National Level has declined from 39% in 2010-11 to 23% in 2012-13. He stressed upon the need of increasing the flow of credit under Agriculture Term Loan to 30-34% to achieve minimum 4% GDP contribution.
* Bank should finance Hi-Tech agriculture projects.
* To take agriculture to next orbit of development, banks should promote protected cultivation in the State.
* Tenant Farmers’ credit requirements can be met through JLGs and good scope exists for the same in the State. Public Sector Banks to make best use of the support being offered by NABARD in the formation of JLGs.
* In Mewat & Sirsa districts women SHGs are promoted by Deptt. of Financial Services, MoF, GoI and LDMs should improve credit linkage of women SHGs in these districts.
* 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.
* 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.

**ACTION: LDMs/CONVENER BANK/HARCO BANK/SARVA HARYANA GRAMIN BANK**

**Shri Gulab Singh, Director**, Deptt of Financial Services, MoF, GoI in his address desired that banks should provide timely data to SLBC Secretariat so that information sought by the Govt of India can be provided promptly.

**ACTION:-CONVENER BANK AND MEMBER BANKS**

**Shri Gauri Shankar, Executive Director**, **Punjab National Bank** **and Chairman** of the meeting in his address apprised the house of following initiatives taken by RBI on 01.04.2014 in the First Bi-monthly Monetary Policy Statement 2014-2015, RBI decided to:-

* Keep the policy repo rate under the Liquidity Adjustment facility (LAF) unchanged at 8.0 percent.
* Keep the cash reserve ratio (CRR) of Scheduled banks unchanged at 4.0 percent of net demand and time liability (NDTL).
* Increase the liquidity provided under 7day and 14 day term repo from 0.5 percent of NDTL of the banking system to 0.75 percent and decrease the liquidity provided under overnight repo under the LAF from 0.5 percent of bank wise NDTL to 0.25 percent with immediate effect.
* Consequently the reverse repo rate under LAF will remain unchanged at 7.0 percent and the Marginal Standing Facility (MSF) and the Bank Rate at 9.0 percent.
* Retail inflation measured by the Consumer Price Index (CPI) moderated for the third month in succession in February, 2014, however it remained sticky at around 8.0%.
* Sustained inflows in the form of portfolio flows, foreign direct investment (FDI) and external commercial borrowings, external financing conditions turned comfortable coupled with repayment by public sector oil marketing companies of their foreign currency obligations to the Reserve Bank during March, prompted RBI to expect Current Account Deficit (CAD) to fall to its comfort level of 2.0% of GDP.

With the inclusion of 13 more districts of Haryana under DBT the number in the State has increased to 15 and he urged upon Controlling Heads of banks and other stakeholders to create proper infrastructure especially in DBT indentified Districts and implement the scheme in a seamless manner.

Appreciating the coverage of households under **one account per household** in rural and urban areas under the initiative of Department of Financial Services, he requested members to cover the remaining households fast.

Speaking on **Financial Inclusion** progress made by the banks, the Chairman desired that banks lagging behind the prorata target should step up the process of appointment of BCAs so that all the allotted villages are covered before close of March 2015.

Briefly touching upon the performance of RSETIs and FLCs working the state, Shri Gauri Shankar informed that 2 more RSETIs, One at Hissar and another at Sirsa have been established and all the districts in Haryana now have RSETIs. For establishing FLCs at block level he urged upon the bankers to initiate steps to ensure that all blocks are covered by March, 2015.

The Chairman, while presenting the report card of performance of banks as at March, 2014 in the State touched upon all the key performance parameters and expressed satisfaction over the achievement.

He urged upon  the LDMs to take due cognizance of the revised agriculture target of ` 53170 crore allotted by Govt. of  India  and rework  targets for advances to agriculture in the  Annual Credit Plan 2014-2015 of their districts.

**Informing the importance of Micro Financing** through SHGs in women empowerment, rural employment generation and financial inclusion Shri Gauri Shankar requested the bankers to adopt pragmatic approach while dealing with SHGs and informed that their role has become more demanding. RBI has already awarded banking license to **Bandhan,** a micro finance institution.

He further desired that simplified and customer friendly documents on SHGs for lending, devised by core group of Sub-committee to SLBC and duly vetted by the Law division at Corporate Office of Convener Bank, be adopted by the member banks.

He stressed upon the need for providing education loan to the needy students by the banks to help in building a “Knowledge Economy” and banks should grab the opportunities available to them for deploying their funds.

**Expressing his view on the Recovery of banks’ dues** he called upon the banks to continue their efforts for further improvement. He also made a request to the Sponsoring agencies to extend all support in the recovery efforts of the banks. He assured the State Government, Ministry of Finance, Govt. of India, Reserve Bank of India and other stakeholders, of full cooperation from banking fraternity towards strengthening and uplifting the socio-economic conditions of the people of the State.

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

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

* Before presenting data on various parameters focus should be there on the action taken report on the issues flagged in earlier SLBC meetings.
* Banks have given loans to the tune of `67000 crore which almost matches the state budget and is an important factor in the growth and development of people as also the future of the state. With so large amount being pumped in, a specific direction is to be given to the task, taking stock of things and overall perspectives. Hence quality of lending needs to be deliberated upon and sub groups should be constituted for understanding level of skills and motivation of ground level functionaries at bank level i.e. branch offices and BCAs.
* Whether they are facing any problem?
* Are they sufficiently trained?
* Are they adequately motivated?

He further elaborated that aforesaid operational aspects need to come up to SLBC so as to understand whether the huge amounts being pumped in are being used effectively and whether these amounts are serving useful purpose in transforming the lives of people or whether any action needs to be taken jointly by the state government and the bankers. Whether there is a need to dwell upon these issues further to take larger policy decisions?

Another issue highlighted by him related to training of man power and it was suggested to constitute a sub group to deliberate upon the same. He mentioned that following issues also need to be addressed:-

* Some banks have not been performing upto the mark. Their problems should be understood as to why they are not able to achieve and whether something needs to be done by SLBC, State Government and Ministry of Finance.
* In some pockets like Jhajjar and Mewat districts sufficient lending has not taken place and it needs to be discussed as to what are the problems and issues for the same.
* It is easy to achieve 95% of target and it is the remaining 5% which tests the mettle and issues related thereto are required to be understood and addressed.
* A consistent declining trend in priority sector advances from 56% to 53% to 50% and agriculture advances from 27% to 23% to 21% for the year ended March, 31, 2012, 2013 and 2014 has been observed and the same needs to be analyzed and addressed.
* Financial Inclusion achievement of 97% (65 branches and 2414 BCAs) has by and large been achieved through BCAs. BCAs are becoming very very important segment of lending process in rural and unbanked areas as such a presentation be made in the next SLBC meeting regarding functioning of BCAs to enable all to understand whether BCAs are effective and is there a first quality monitoring on functioning of BCAs? A mechanism be institutionalized to see whether the BCAs of different banks are effective and are they equally effective and what needs to be done.

**ACTION:-CONVENER BANK & OTHER STAKEHOLDERS**

**Shri Harmohinder Singh Chattha, Hon’ble Finance Minister, Govt of Haryana and Chief Guest** of the meeting in his address to the house appreciated the banks for robust performance during the year ended 2013-2014. He advised the banks:-

* To be more liberal towards poor and weaker sections
* Procedure should be more easy and customer friendly
* Branches must open in time and officials must visit locations/branches to see that these function properly.

**ACTION :- MEMBER BANKS**

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| **ITEM NO. 1** | **CONFIRMATION OF MINUTES OF 127th MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 13.2.2014** |

The house confirmed the minutes of 127th meeting of SLBC Haryana held on 13.2.2014.

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| **ITEM NO. 2** | **REVIEW OF PERFORMANCE AS AT THE END OF MARCH 2014 (COMMERCIAL BANKs AND RRBs)** |

The above point was covered in the Key Note Address of the Chairman of the meeting.

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| **ITEM NO. 3** | **NATIONAL GOALS & CD RATIO** |

Achievement of banks under National Goals was covered in the Key Note Address of Chairman SLBC. He directed that Sub Committee be constituted to gauge the issue of quality lending as flagged by ACS, Finance, Haryana and also that action be taken on all other points made by the ACS in his opening remarks. Deliberating on the issue of CD ratio, the achievement of the state at 82% was appreciated, however, it was desired by the Chairman of the meeting that banks having CD Ratio of less than 60% should analyze the reasons and take corrective steps and apprise SLBC of the same. The General Manager, SBOP suggested that in the districts like Ambala, Yamuna Nagar, Sonepat, Rohtak, Rewari, Faridabad, Gurgaon and Mewat where CD Ratio is low, concerned Lead District Manager should also examine the reasons for low CD Ratio, discuss in DCC/DLRC meetings and make efforts to improve the same. 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** | | | | |  |
| Appreciating 100% achievement under ACP, the Chairman of the meeting desired that banks which could not achieve overall ACP and agriculture targets, should communicate the reasons for low performance to SLBC Secretariat and the steps being taken to improve disbursement in the current year. In the meeting, LDMs informed that low performance of some banks is due to either non submission of the data and incorrect data. House observed that close coordination between LDMs and the DCOs of banks is also required.  **ACTION:- BANKS AND LDMs** | | | | | |  |
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| **ITEM NO. 4.1** | | | **PLP Projections & Annual Credit Plan for the year 2014-2015** |

Taking up the issue of revision of ACP target for the year 2014-15, the Chairman SLBC desired that LDMs should revise the targets fast and draw action plan to achieve the same. Supplementing the views, CGM NABARD, mentioned that agriculture term loan targets should be suitably revised upwards by the LDMs to improve the share of investment credit under agriculture.

**ACTION:- LDMs**

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| **ITEM NO. 5** | | **STATUS REPORT OF ISSUES FLAGGED IN 127th MEETING OF SLBC HARYANA HELD ON 13.02.2014** | | | |
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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** |

During discussions on the above points following action points emerged:-

* Banks which are lagging behind their prorata target (roadmap) should step up the process of appointing BCAs to achieve the target by March, 2015 positively. RBI representative also made a specific reference of Allahabad Bank, Punjab & Sind Bank towards bridging their respective gaps.
* Banks to monitor payment of remuneration to their BCAs.
* Banks to provide village-wise details of all BCAs to SLBC Secretariat for uploading the same on SLBC Haryana website.

**ACTION:- BANKs/LDMs**

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

The house resolved that for seamless implementation of DBT in all the identified districts in the State, banks and Lead District Managers to initiate the following steps:-

* Open account of the beneficiaries expeditiously.
* Aadhaar number in the accounts of beneficiaries be seeded.
* Debit Cards be issued to all eligible beneficiaries.
* To ensure 24x7availability of banking access to the beneficiaries, onsite ATMs in all branches be installed.
* BC Agents be deployed immediately in all allotted uncovered SSAs under FIP for providing banking services.
* BC agents deployed to cover allotted Sub Service Area for providing banking services, should circulate their visit programme in advance in allocated villages and the same be also displayed at a conspicuous place to make the people of the area aware of his availability at the village at the fixed day/date and time.

Elaborating upon Electronic KYC the Deputy Director, UIDAI gave a brief account of the same as under:

**Features of e-KYC**

Aadhaar based e-KYC service provides a platform for verification of Proof of Identity (PoI) and Proof of Address (PoA) in the electronic format with the following features:

* Compliant with IT Act
* Scalable
* Eliminates Document Forgery
* Paperless
* Consent Based
* Digitally Signed by UIDAI and thus non-repudiable
* Instantaneous
* Inclusive
* Low Cost
* The data received through e-kyc process from UIDAI can directly be moved to customer details fields of the bank thus eliminating any scope for error and there is no need to retype customer details.

**e-KYC Data Access**

* Residents who have obtained their Aadhaar number come to the Point of initiation for Aadhaar authentication e.g. Bank branch or BC location etc.
* Operators take the Aadhaar number and capture the biometric of the resident for authentication.
* Authentication request is sent to the KYC user agency (KUA, e.g. Bank server) for authentication.
* KUA sends the same request to KYC service agency (KSA, e.g.NPCI), which in turns route the UIDAI-CIDR for authentication.
* CIDR sends the authentication response to the requested operator with valuable information. If resident is authenticated against CIDR then the relevant information like Name, Gender, DOB, Photo, Address, Mobile No (if available), e-mail id (if available) will be shared/displayed with the requested operator/application.
* It can be stored in bank’s CBS database along with RRN (Request Response No.)

There are two key factors which plays an important role for enabling the e-KYC feature within an application:

* KYC User Agency (KUA) and,
* KYC Service Agency (KSA)

Agreement for the above needs to be signed among the stake holders. KUA needs to be filled and signed in between UIDAI and the Bank. This is to be done by Bank’s Head Office.

All banks are already using the services of NPCI which is a live KSA. Banks which are in the process were requested to expedite the same.

**ACTION: CONCERNED BANKS/LDMS IN DBT DISTRICTS AND SARVA HARYANA GRAMIN BANK**

On the issue of cash management by BCAs, AGM, RBI, Chandigarhmentioned as under:-

i) After opening of large number of banking outlets in the last three years in hitherto unbanked areas of the country through the BC-ICT model, the time has come to monitor the usage in terms of transactions per BC so as to ensure sustainability of the BC model. One of the critical issues identified in this regard has been of Cash Management of BCs.

ii) The insistence by banks on BCs to fully prefund their accounts even after considerably long business relationship has become a major impediment in scaling up operations of BCs. Similarly, low/delayed payment of remuneration of BCs and passing on the responsibility of insuring cash to BCs have also been proving to be irritants in increasing the usage in large number of bank accounts opened. It is, therefore, important for banks to recognize that cash handled by BCs, while doing banking business on behalf of the Bank, is Bank's Cash.

To scale up the BC model:-

* Banks must review the operations and remuneration of BCs.
* As the cash handled by BCs is Bank’s cash, the responsibility for insuring the cash should rest with the banks.
* Complaints redressal system should also be put in place.

**ACTION: CONCERNED BANKS**

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

The number of households to be covered by the banks under the process of opening of one account per family in the rural and urban areas was observed not to be large. The Chairman desired that the work should be completed expeditiously to facilitate the implementation of various schemes of DBT and Financial Inclusion.

**ACTION: ALL BANKS**

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| |  |  | | --- | --- | | **ITEM NO. 6(ii)** | **AUTOMATION OF STATE GOVERNMENT TREASURIES AND AUTOMATED INTERFACE WITH THE STATE – ENCOURAGING E-PAYMENTS** | | | |  |
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While discussing the issue, the representative from Department of Treasuries and Accounts, Govt of Haryana informed that SBI and SBOP are implementing the system of E-GRAS successfully. However request from Canara bank, BOB, CBI has not been received. The Convener SLBC informed the officials of Treasuries and Accounts that despite signing of MOU, work has not been allotted to PNB and requested them to expedite the same. It was decided by the house that Treasuries and Accounts Department, Govt of Haryana would hold meeting with the concerned banks to resolve the issue.

**ACTION: TREASURY & ACCOUNTS DEPTT.**

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

The representative from Land records, Govt of Haryana informed that work of Computerization of land record of the state would be completed in the next 6-7 months as delay is taking place due to some technical problem and the view points of the banks has been taken due care.

**ACTION: DEPARTMENT OF LAND RECORDS, GOVT OF HARYANA**

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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** |

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| **ITEM NO. 8** | **OPENING OF FINANCIAL LITERACY CENTRES (FLCs) AT BLOCK LEVEL** |

The house was informed that with the opening of 2 new RSETIS at Hissar and Sirsa, all the 21 districts in the State stand covered. It was also informed Directors have been advised to take care of the performance rating parameters and work efficiently to make these institutions more vibrant.

The Additional Director, Industries and Commerce, suggested that the beneficiaries of PMEGP scheme should be provided training at the RSETIs to undertake self employed activities.

Making mention of 127th meeting of SLBC decision to open FLCs at Block level the house was informed that 98 blocks have been identified by the Convener bank for the purpose. The house decided to hold a special meeting of bankers to decide the banks for the opening of FLCs and its schedule so the work is accomplished before close of March 2015.

The house was informed that FLC material has been supplied to banks to facilitate their rural branches for holding Financial Literacy camps in their command area.

The AGM, RBI, desired that complete details of the FLCS working in the state be put on SLBC website.

**ACTION: CONVENER BANK and BANKS.**

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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)** | **NPAs IN EDUCATION LOANS** |

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| **ITEM NO.9(iv)** | **NPAs IN EDUCATION LOANS TO FEMALE STUDENTS** |

During discussions on education loan, banks were requested to:-

1. Low performing banks to improve lending under education in the current year.
2. Extend financial assistance to all eligible and desirous students as per Education Loan Scheme to build a human resources pool in the country.
3. Discuss the performance of banks under Education loan in the steering committee meetings.
4. Targets under education loan are the minimum benchmark and banks should lend liberally to female students .

**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**

The house observed the achievement as satisfactory. The General Manager at Corporate Office of Convener Bank mentioned that this item needs to be dropped from the agenda items.

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

The house observed herein 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)** |

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| **ITEM NO. 11(ii)** | **SELF HELP GROUP** |

The State Project Manager, HSRLM informed the members as under;

* The loan documents duly vetted by the Law Division of Corporate office of convener bank be adopted by the member banks to have uniformity in the documents to facilitate providing of hassle free loan to Self Help Groups.
* As regards the issue of waivement of Stamp duty on loan documents of SHGs, the matter has been taken up with the office of Revenue Department by Convener SLBC and HSRLM and the matter is under favourable consideration.
* Banks should share SHG credit linkage data with the office of National Resource Organization so that interest subsidy claims are settled expeditiously on line.

**ACTION: ALL BANKs**

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| **11 (iii)** | **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:-

* Targets under PMEGP for the year 2014-2015 are likely to be received shortly and banks should perform as per the roadmap drawn by the office of Industries and commerce to achieve the targets in time.
* As against the 14 crores margin money loan participation Banks have lodged claims to the tune of Rs 9 cores upto March 2014 therefore controlling Heads of the banks to advise the disbursing branches to lodge pending margin money claims with nodal branches well before 30.5.2014..
* KVIC may be advised to reclaim 50% of balance grant from Govt of India pertaining to the 2013-14.

**ACTION: ALL BANKs/KVIC**

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

The Controlling Heads of the Banks were requested to advise the branches to disburse the pending sanctioned cases expeditiously.

**ACTION: ALL BANKs**

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| **11(vi)** | **PROTECTED CULTIVATION IN HARYANA-BANKABLE PLAN FOR 2014-15** |

The issue was covered in the address of Convener SLBC.

**ACTION: ALL BANKs**

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

The house was informed that to make Priyadarshni Awaas Yojna more convenient to the beneficiaries, some amendments have been made in the scheme by the convener bank and have been sent to the Department of Rural development and Panchayat, Govt of Haryana for their concurrence. Since no representative from the Department of Rural Development & Panchayats was available in the house to apprise the status, the official from the office of DIF&CC was requested to take up the matter with them for necessary action.

**ACTION: DEPTT OF RURAL DEVELOPMENT& PANCHAYAT & DIF&CC**

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

The clarification of **National Housing Bank** with regard to providing of loan to the eligible beneficiaries of Rajiv Awaas Yojna for meeting the margin requirements of 10-12% under Rajiv Rinn Yojna (RRY) was reiterated with a request to the member 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** |

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| **ITEM NO. 14 & 14.1** | **RECOVERY UNDER GOVERNMENT SPONSORED SCHEMES & PRIORITY SECTOR ADVANCES** |

Expressing concern on the continuous increase in number of pending cases every quarter under HACOMP ACT, the Chairman of the meeting mentioned that the issue requires to be given special support by Revenue Department to bring down the pendency. He desired convener SLBC to discuss the issue of early settlement of pending Recovery certificate cases with the Additional Chief Secretary, Revenue, Govt. of Haryana. The Convener SLBC suggested that Revenue Department the system prevailing in other states like UP and may be adopted, if found suitable. The official from the office of Institutional Finance was requested to take up the issue of with Dy Commissioners of Hissar and Yamunanagar as pendency is high in these districts. It was also resolved to form a subcommittee to discuss the issue recovery under HACOMP ACT.

The Sponsoring agencies were requested to coordinate with branches in recovering the dues in sponsored cases.

**ACTION: CONVENER SBC & DIF&CC**

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

The progress under housing finance was found to be satisfactory. No action point emerged during discussions.

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

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

**&**

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

**&**

**ITEM NO. 16.5 COLLATERAL FREE LOANS UPTO Rs** **10 LAKH TO MSEs**

**&**

**ITEM NO. 16.6 CREDIT GUARANTEE SCHEME OF CGTMSE**

**&**

**ITEM NO. 16.7 POSITION OF SICK MSE UNITS**

The Chairman desired banks to achieve the targets of MSEs as advised by Reserve Bank of India and Prime Minister Task Force on MSME. Besides this banks were also requested:

* 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.
* SBOP, IDBI and Vijaya bank to take early decision on the viability of Sick MSE units.

**ACTION: CONCERNED BANKS**

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

Banks were requested to continue providing financial assistance to the minority communities to improve their economic conditions in the State.

**ACTION: ALL BANKS**

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| --- | --- |
| **ITEM NO. 19** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES** |

To further strengthen the movement of women empowerment, banks were requested to extend maximum loan to women irrespective of any target.

**ACTION: ALL BANKs**

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| --- | --- | --- |
| **ITEM NO. 21** | | **PROVIDING OF RUPAY CARD TO KISAN CREDIT CARD HOLDERS** |
| The Chairman of the meeting as also Chief General Manager, NABARD urged the banks to issue Rupay Cards to eligible KCC holders in the interest of farmers and the Nation.   |  |  | | --- | --- | |  | **ACTION: ALL BANKs** |  |  |  | | --- | --- | | **ITEM NO. 22** | **ISSUANCE OF WEAVER CREDIT CARDS** |   On the above issue, the Dy. Director, Office of the Development Commissioner for handlooms, Weaver service Centre Panipat informed that Govt of India has allocated the target of issuance of weaver credit cards to Industries and commerce Department, Govt of Haryana. Therefore their official at District level should make efforts towards the achievement of targets. The Chairman advised the Additional Director, industries and commerce, Haryana to resolve the issue and extend support to LDM of district Ambala, Yamuna Nagar, Panipat, and Fatehabad to achieve the allocated targets to their districts for Weaver Credit Card.  **ACTION: DEPTT OF INDUSTRIES AND COMMERCE, HARYANA/BANKs/LDMs**   |  |  | | --- | --- | | **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**   |  |  | | --- | --- | | **ITEM NO. 24** | **ELECTRONIC BENEFIT TRANSFER (EBT) FOR STATE GOVERNMENT SCHEMES** |   As no representative from the office of Social Justice and empowerment was present in the meeting the issue could not be taken for discussion and no action point emerged.   |  |  | | --- | --- | | **ITEM NO. 25** | **INCLUSION OF CENTRAL REGISTRY (CERSAI) AS MEMBER OF SLBC** |   The above item was for the information of the members.   |  |  | | --- | --- | | **ITEM NO. 27** | **EQUITY GRANT & CREDIT GURANTEE FUND SCHEME FOR FARMER PRODUCER COMPANIES.** |     The Representative of SFAC requested the banks to extend credit to Farmer Producer Companies under these schemes.  **ACTION : ALL BANKS**  Sh.S.B.Prashad, DGM, Bank of Baroda proposed a vote of thanks.   * - - - - - - -   **एसएलबीसी, हरियाणा की 20.05.2014 को आयोजित 128वीं बैठक में उपस्थितों की सूची**   |  |  |  | | --- | --- | --- | | **क्रम सं** | **नाम एवं पदनाम** | **बैंक/कार्यालय/विभाग** | |  | **मुख्‍य अतिथि** | | | 01 | श्री हरमोहिन्‍दर सिंह चट्ठा, माननीय वित्‍त मंत्री | हरियाणा सरकार | |  | **अध्‍यक्ष** | | | 02 | श्री गौरी शंकर, कार्यपालक निदेशक | पंजाब नैशनल बैंक | |  | **केन्‍द्र/राज्‍य सरकार के वरिष्‍ठ अधिकारी** | | | 03 | श्री राजन गुप्‍ता, आईएएस, अतिरिक्‍त मुख्‍य सचिव(वित्‍त) | हरियाणा सरकार | | 04 | श्री गुलाब सिंह, निदेशक | वित्‍तीय सेवाएं प्रभाग, वित्‍त मंत्रालय, भारत सरकार | |  | **भारतीय रिज़र्व बैंक/नाबार्ड/राष्‍ट्रीय आवास बैंक** | | | 05 | श्री अंजनी मिश्रा, उपमहाप्रबंधक | भारतीय रिज़र्व बैंक | | 06 | श्री जयपाल सिंह, सहायक महाप्रबंधक | | 07 | डॉ. डी.वी.देशपांडे, मुख्‍य महाप्रबंधक | नाबार्ड | | 08 | श्री आर.के.गर्ग, महाप्रबंधक | | 09 | श्री अरुण दीक्षित, सहायक महाप्रबंधक | |  | **संयोजक बैंक** | | | 10 | डॉ. राकेश गुप्‍ता, महाप्रबंधक, पीएसएलबी प्रभाग, प्रधान कार्यालय, नई दिल्‍ली | पंजाब नैशनल बैंक | | 11 | श्री जे.के.गुप्‍ता, महाप्रबंधक एवं संयोजक एसएलबीसी, हरियाणा | | 12 | श्री ए.के.शर्मा, उपमहाप्रबंधक, फील्‍ड महाप्रबंधक कार्यालय, चण्‍डीगढ़ | | 13 | श्री ए.के.गुप्‍ता, मंडल प्रमुख, मंडल कार्यालय, चण्‍डीगढ़ | | 14 | श्री दिनेश भारद्वाज, मुख्‍य प्रबंधक, फील्‍ड महाप्रबंधक कार्यालय, चण्‍डीगढ़ | | 15 | श्री डी.वी.शर्मा, वरिष्‍ठ प्रबंधक, फील्‍ड महाप्रबंधक कार्यालय, चण्‍डीगढ़ | | 16 | श्री कनव शर्मा, वरिष्‍ठ प्रबंधक | | 17 | श्री राकेश गक्‍खड़, प्रबंधक | | 18 | श्री पवन गेरा, अधिकारी | | 19 | श्री सी.एस.पुरी, अधिकारी | |  | **राज्‍य सरकार/बोर्ड/कारपोरेशन/अन्‍य संस्‍थाएं** | | | 20 | श्रीमती किरन लेखा वालिया, वित्‍तीय सलाहकार | औद्योगिक वित्‍त एवं साख नियंत्रण, हरियाणा | | 21 | श्री संजय जिन्‍दल, एडीजी | यूआईडीएआई | | 22 | श्री वी.पी.त्‍यागी | | 23 | श्री आर.एस.सोलंकी, अतिरिक्‍त निदेशक | कृषि विभाग, हरियाणा | | 24 | श्री रंगी राम, टी.ए. | | 25 | श्री महावीर सिंह | ग्रामीण विकास विभाग, हरियाणा | | 26 | डॉ.एस.सी.आनन्‍द, स्‍टेट प्रोजेक्‍ट मैनेजर | एचएसआरएलएम | | 27 | श्री प्रदीप रंजन, अतिरिक्‍त निदेशक | उद्योग विभाग, हरियाणा | | 28 | श्री रणबीर सिंह, उपनिदेशक | कपड़ा मंत्रालय, भारत सरकार | | 29 | श्री अनिल राणा, डीपीओ | सुडा, हरियाणा | | 30 | श्री महाबीर सिंह, जेएसएस | | 31 | श्री जी.एस.सैनी, साईटिस्‍ट | राजस्‍व विभाग, हरियाणा | | 32 | श्री एम.के.गुप्‍ता, उपनिदेशक | ट्रेज़री विभाग, हरियाणा | | 33 | श्री एस.पी.बिश्‍नोई | | 34 | श्री महेन्‍द्र सिंह, एसआरओ | एचएससीएफडीसी | | 35 | श्री के.एल.शर्मा, सहायक निदेशक | भूमि रिकार्ड, हरियाणा | | 36 | श्री कश्‍मीरी लाल, डीसीओ | | 37 | श्री विभोर स्‍वरूप, उपमहाप्रबंधक | सिडबी | | 38 | सुश्री रचना त्रिपाठी, सहायक निदेशक | एमएसएमई, करनाल | | 39 | श्री बी.आर.गुप्‍ता, सलाहकार | एसएफएसी | | 40 | श्री सुभाष गुप्‍ता, सलाहकार | |  | **सार्वजनिक क्षेत्र के बैंक** | | | 41 | श्री वी.के.आहूजा, सहायक महाप्रबंधक | भारतीय स्‍टेट बैंक | | 42 | श्री नरेश कुमार, मुख्‍य प्रबंधक | | 43 | श्री सोनम अंगरूप, मुख्‍य प्रबंधक | | 44 | श्री गुरनाम सिंह, महाप्रबंधक‍ | स्‍टेट बैंक ऑफ पटियाला | | 45 | श्री वाई.के.वर्मा, महाप्रबंधक | पंजाब एंड सिन्‍ध बैंक | | 46 | श्री नवीन, अधिकारी |  | | 47 | श्री डी.एस.साही, फील्‍ड महाप्रबंधक | सेंट्रल बैंक ऑफ इंडिया | | 48 | श्री आर.आर.सिंह, सीओ | | 49 | श्री सुधीर घई, अंचल प्रबंधक | इंडियन बैंक | | 50 | श्री एम.के.बेदी, अंचल प्रबंधक | देना बैंक | | 51 | श्री एस.के.कक्‍कड़, उपमहाप्रबंधक | ओरिएंटल बैंक ऑफ कॉमर्स | | 52 | श्री के.एल.शर्मा, अंचल प्रबंधक | बैंक ऑफ इंडिया | | 53 | श्री के.एन.वर्मा, उप अंचल प्रबंधक | | 54 | श्री चन्‍द्र मोहन, वरिष्‍ठ प्रबंधक | | 55 | श्री प्रवीण कुमार, सहायक महाप्रबंधक | इलाहाबाद बैंक | | 56 | श्री दीपक कम्‍बोज, प्रबंधक | | 57 | श्री अजय गुप्‍ता, उपमहाप्रबंधक | आन्‍ध्रा बैंक | | 58 | श्री पीयूष सिंघानिया, उप प्रबंधक | | 59 | श्री एस.बी.प्रसाद, उपमहाप्रबंधक | बैंक ऑफ बड़ौदा | | 60 | डॉ. दीपक पंत, वरिष्‍ठ प्रबंधक | | 61 | श्री वी.के.शर्मा, मुख्‍य प्रबंधक | बैंक ऑफ महाराष्‍ट्र | | 62 | सुश्री आशिमा | | 63 | श्री एस.के.चौधरी, उपमहाप्रबंधक | केनरा बैंक | | 64 | श्री यशवंत | | 65 | श्री के.पी.अडिगा, सहायक महाप्रबंधक | कारपोरेशन बैंक | | 66 | श्री प्रियाब्रता पांडा, प्रबंधक | | 67 | श्री आर.के.भाटिया, सहायक महाप्रबंधक | इंडियन ओवरसीज़ बैंक | | 68 | श्री पी.एस.माटा, वरिष्‍ठ प्रबंधक | | 69 | श्री एफ.ए.ख्‍वाजा, महाप्रबंधक | आईडीबीआई बैंक | | 70 | सुश्री सुमन साहनी, सहायक महाप्रबंधक | | 71 | श्री आर.के.शर्मा, सहायक महाप्रबंधक | सिंडिकेट बैंक | | 72 | श्री निर्मल सिंह, मुख्‍य प्रबंधक | स्‍टेट बैंक ऑफ हैदराबाद | | 73 | श्री डी.एस.राणा, सहायक महाप्रबंधक | स्‍टेट बैंक ऑफ बीकानेर एंड जयपुर | | 74 | श्री अनिल शर्मा, वरिष्‍ठ प्रबंधक | यूको बैंक | | 75 | श्री बलराम अग्रवाल, सहायक महाप्रबंधक | यूनियन बैंक ऑफ इंडिया | | 76 | सुश्री ममता मल्‍होत्रा, उप प्रबंधक | | 77 | श्री पी.के.सत्‍तापथी, सहायक महाप्रबंधक | युनाइटेड बैंक ऑफ इंडिया | | 78 | श्री राजेश, प्रबंधक | | 79 | श्री डी.प्रदीप नायक, उपमहाप्रबंधक | विजया बैंक | | 80 | श्री के.के.सिंह, वरिष्‍ठ प्रबंधक | |  | **निजी बैंक** | | | 81 | श्री हरविन्‍दर सिंह, एवीपी | एक्सिस बैंक | | 82 | श्री विवेक डोडा, क्‍लस्‍टर हेड | एचडीएफसी बैंक | | 83 | श्री देवेन्‍द्र शेखर, नोडल अधिकारी | | 84 | श्री रणबीर यादव, अंचल प्रबंधक | आईसीआईसीआई बैंक | | 85 | श्री मुकेश भण्‍डारी, क्षेत्रीय प्रबंधक | | 86 | श्री सौरभ जैरथ, आरएचएस | | 87 | सुश्री मंजू गुप्‍ता, एवीपी | जे एंड के बैंक | | 88 | श्री हर्ले वसन्‍त आर, वरिष्‍ठ प्रबंधक | कर्नाटका बैंक | | 89 | सुश्री रूबी मल्‍होत्रा, मुख्‍य प्रबंधक | फेडरल बैंक | | 90 | श्री डेनिस, सहायक प्रबंधक | | 91 | श्री नरेश अरोड़ा, डिप्‍टी वाइस प्रेसिडेंट | इंडसइंड बैंक | | 92 | श्री निके सिंह, प्रबंधक | कोटक महिन्‍द्रा बैंक | | 93 | श्री हितेन्‍द्र सचदेवा, क्षेत्रीय प्रमुख | येस बैंक | | 94 | सुश्री श्‍वेता शर्मा, वरिष्‍ठ प्रबंधक | |  | **क्षेत्रीय ग्रामीण बैंक** | | | 95 | श्री प्रवीण कुमार जैन, अध्‍यक्ष | सर्व हरियाणा ग्रामीण बैंक | | 96 | श्री नरेश चौधरी, प्रबन्‍ध निदेशक | हरको बैंक | | 97 | श्री एस.एम.विग, सहायक महाप्रबंधक | एचएसएआरडीबी | |  | **अग्रणी जिला प्रबंधक** | | | 98 | श्री दिनेश भारद्वाज, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, अम्‍बाला | | 99 | सुश्री वीना जैन, अधिकारी | अग्रणी जिला कार्यालय, पंचकुला | | 100 | श्री वी.के.जुल्‍का, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, यमुनानगर | | 101 | श्री डी.आर.शर्मा, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, हिसार | | 102 | श्री आर.पी.पुनिया, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, फतेहाबाद | | 103 | श्री आर.के.बोयल, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, भिवानी | | 104 | श्री के.एस.पाल, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, सिरसा | | 105 | श्री सुनील खोसा, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, करनाल | | 106 | श्री महेश चन्‍द्र, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, पानीपत | | 107 | श्री एल.एल.सुराना, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, सोनीपत | | 108 | श्री जे.एस.मूर्ति, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, कुरुक्षेत्र | | 109 | श्री राकेश कुमार, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, कैथल | | 110 | श्री बी.एस.देसवाल, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, जीन्‍द | | 111 | श्री एन.के.बंसल, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, रोहतक | | 112 | श्री ए.के.मित्‍तल, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, रिवाड़ी | | 113 | श्री पी.शुक्‍ला, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, झज्‍जर | | 114 | श्री एस.एस.नथावत, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, नारनौल | | 115 | श्री वरयाम सिंह, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, मोहाली | | 116 | श्री त्रिभुवन सिंह, अग्रणी जिला प्रबंधक, सिंडिकेट बैंक | अग्रणी जिला कार्यालय, मेवात | | अग्रणी जिला कार्यालय, गुड़गांव | | 117 | श्री रोहतास सिंह यादव, अग्रणी जिला प्रबंधक, ओरिएंटल बैंक ऑफ कॉमर्स | अग्रणी जिला कार्यालय, पलवल | | 118 | श्री आर.कृष्‍णानी,अग्रणी जिला प्रबंधक, सिंडिकेट बैंक | अग्रणी जिला कार्यालय, फरीदाबाद | |  | **अनुपस्थित** | | | 01 | स्‍टेट बैंक ऑफ ट्रावनकोर | | | 02 | करूर व्‍यासा बैंक लि. | | | 03 | नैनीताल बैंक | | | 04 | केवीआईसी | | | 05 | राष्‍ट्रीय आवास बैंक | | | 06 | महिला विकास कारपोरेशन लि. हरियाणा | | | 07 | सामाजिक न्‍याय एवं सशक्तिकरण विभाग, हरियाणा | | | 08 | सरसाई | | | 09 | एग्रीकल्‍चर इन्‍श्‍योरेंस कंपनी ऑफ इंडिया | | | 10 | राष्‍ट्रीय बागवानी बोर्ड | | | | |  |

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