**OF**

**129th MEETING OF SLBC HARYANA**

The **129th** meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended **30th June, 2014** was held on **13th August, 2014** at **Hotel Shivalik View, Sector - 17, Chandigarh. Shri Raghavendara Rao, IAS, Additional Chief Secretary, Urban Local Bodies, Govt. of Haryana** was the **Chief Guest** and **Sh Gauri Shankar, Executive Director**, **Punjab National Bank presided over** the meeting.Shri P.K.Das, IAS, Principal Secretary, Social justice and Empowerment, Govt of Haryana, Mrs Rashmi Faujdar, Regional Director, RBI, RO Chandigarh, Dr D.V Deshpande, Chief General Manager, NABARD, Regional Office, Haryana, Sh Gulab Singh, Director, Deptt of Financial Services, Ministry of Finance, Govt. of India and Dr Rakesh Gupta, GM, PNB, HO, New Delhi, were also present in the meeting. **The list of participants is Annexed**.

**Dr B.M Padha, Convener SLBC** after welcoming **Shri Raghvendra Rao,IAS, Additional Chief Secretary, Govt. of Haryana and Chief Guest**, other dignitaries on dais and other distinguished members present in the meeting mentioned that beside others, following important issues would be taken up for discussion:

    Progress under Annual Credit Plan 2014-2015

    Govt. sponsored Schemes.

He also made a mention of the amendments made in special credit scheme under **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 called upon the bankers and other stakeholders to make coordinated efforts for improving economic development and inclusive growth of the State.

**Shri Gulab Singh, Director**, Deptt of Financial Services, MoF, GoI in his address desired that any information sought by their office should be expedited by the Banks to Convener SLBC on priority for onward submission to their office.

**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 05.08.2014 in the third Bi-monthly Monetary Policy Statement 2014-2015.

* The key Repo Rate (RR) rate under the Liquidity Adjustment Facility (LAF) was kept unchanged 8.00%. As a result, the Reverse Repo Rate (RRR) and the Marginal Standing Facility (MSF) rate stand unchanged at 7.00%, and 9.00%, respectively.
* Bank Rate will be same as MSF rate i.e.  9.00%.
* Cash Reserve Ratio kept unchanged at 4.00%
* Statutory Liquidity Ratio was slashed by 50 bps to 22% of NDTL. RBI also reduced the ceiling on HTM (Held-to Maturity) on SLR portfolio by 50 bps to 24%.
* Cap on overnight LAF repo borrowing was maintained at 0.25% on NDTL and the 0.75% of NDTL for 7-day and 14-day term repo.
* RBI cited increased risks to the CPI inflation target of 8% by Jan 2015. However RBI felt that the overall risks remained more or less balanced.
* RBI mentioned that the liquidity position remained stable and the prospects of a renewal in growth have improved modestly.

Speaking on Comprehensive Inclusion plan, he informed that is based on following 6 pillars

1. Universal access to banking facilities.

2. Financial Literacy programme

3. Providing Basic Banking Accounts with overdraft facility and Ru-Pay  Debit Card

4. Creation of Credit Fund.

5. Micro Insurance

6. Unorganized sector pension schemes like **Swavlamban**.

* In the first phase four pillars would be given thrust and remaining 2 pillars would be given thrust in second phase.

**Highlighting the performance of 21 RSETIs** he mentioned that 47508   trainees including 25590 women & 283 handicapped persons participated in 1643 training programmes. Upto 30.6.2014, 7076 trainees were financed by the banks to start their enterprises.  He advised the controlling Heads of the sponsoring banks that settlement rate of trainees must improve. He also requested all the banks to write to branches for financing RSETI trained candidates with preference.

Speaking on the importance of Financial Literacy Programme in  **Financial Inclusion** and **Financial Empowerment,** he requested the banks to open FLCs at the allotted blocks expeditiously so that each block has one FLC by March 2015. He also informed that in 46 FLCs, 13425 persons availed indoor services. 650 outdoor activities were undertaken by FLCs wherein 29725 persons participated.

Appreciating the contribution of **banking system** in the State, the chairman informed that house that

**Commercial Banks and RRBs**  opened 515 **new Branches** during review period and **218** new **ATMs**were installedduring the first quarter of current Financial Year 2014-2015.During the review period ;

* **Total Deposits and advances**of Commercial Banks/RRBs in Haryana increased to Rs. 190444 Crore & Rs. 158184 Crore, respectively during the review period.
* **Priority Sector Advances and Agriculture Advances**   increased to Rs. 76076 and Rs. 30669 Crore respectively. **Advances to Weaker Section** had gone up from Rs. 15960 Crore as at June, 2013to Rs. 19305 Crore as at June, 2014, registering a growth of 21%. The ratio of **Weaker Section Advances to Net Bank Credit** of the Stateas at June-14 stands at 12% as against National Goal of 10%.
* **Overall CD Ratio** improved to 83% by registering a growth of 1 % and   no district in Haryana has CD Ratio below 40% as at June, 2014.
* **DRI Advances**have increased by of Rs. 2.42 Crore.
* Overall, Agriculture, MSE and Other Priority Sector achievement under Annual Credit Plan 2014-15 up to June, 2014**has been 116%,** 111 %, 130 % and 121% respectively.

Expressing satisfaction on the share of women SHGs in total SHGS, he said that it will strengthen women empowerment in the State. He requested the banks to adopt pragmatic approach for formation of new groups, credit linkage of eligible groups, besides reactivation of defunct SHGs..

**As Education is important** in building up human resources in the country, he requested the bankers to join hands in holding camps periodically for providing education loans to students.

For early disposal of Pending 13077 **Recovery Certificates** involving Rs.339.22 Crore, he requested Revenue Authorities of the State for close monitoring the progress in the joint meetings of bankers and District Revenue officials at State level.

In the end, 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**

**Sh Raghvendra Rao, IAS, additional Chief Secretary and Chief Guest of the meeting in his address mentioned as under;**

* The performance of banks during the review period is quite impressive, however some districts/ areas could be of concern as performance has not been uniform in all the districts.
* DRI advances need to be given more focus by branches
* Under each agenda item, there should be mention of shortcomings, impediments and steps to improve performance.
* There should be benchmark for financing to minority community. In the State of Haryana minority population is 11% and achievement is 4% and needs improvement.
* The rate of growth of urban population gives ample opportunities to banks for business.
* In urban areas particularly in Gurgaon and Faridabad there are slum areas and more financial literacy in such areas is required, besides in backward areas like Mewat.
* The poverty alleviation Scheme for urban areas is NULM and is akin to NRLM for rural area. The scheme has replaced the earlier scheme of SJSRY. Rajiv Awaas Yojna have been designed to help the urban poor for providing them shelter.
* NULM has not been implemented in all urban areas. It has been implemented in towns having population more than 1lac or District Head quarter. Only 22 towns ( All District Headquarters plus Bahadurgarh) out of total 78 have been selected for the implementation of NULM. He gave in brief the details of Rajiv Awaas yojana and Rajiv Rin Yojana and requested the banks to help the beneficiaries.
* Banks and Govt Department should work together to teach people about the benefits of Financial Inclusion.
* Banks have opened 144 accounts under NULM as against the target of 50000. The poor people in the urban areas be covered expeditiously under Financial inclusion.

**Sh P.K.Das,IAS, Principal Secretary, SJ&E, Govt of Haryana,** in his address said as under;

* There has been Commendable improvement in institutional credit.
* The incremental share in priority sector advances growth has been 10% only. There is need to give due importance to Non Priority sector advances also to create more entrepreneurs and investment.
* Distribution of advances is not uniform. 10 districts could not achieve overall targets under ACP, 8 under agriculture and 9 under MSME and other priority Sector. These districts should not lag behind in performance, which is a matter of concern.
* Banks should extend finance for improving quality of land and optimal use of water resources.
* Collateral free advances under MSE be encouraged as NPA is low as against the advances collaterally secured.MSE advances give more employment and help in improving income distribution.
* For industrialization of State, realistic targets should be fixed under MSE and strategy papers be placed in the agenda papers of meeting.
* The future of agriculture lies in animal husbandry. Per capita milk availability in the state is 2nd in raking after Punjab.Animal husbandry Department should have specific target for phasing out low or medium milking animals in the state.
* Fisheries is another area which needs to be given due Importance for supplementing income of the farmers as its demand is quite high and entrepreneurship for the same should be improved.
* In minority concentrated districts like Mewat, Palwal, Kaithal, , Yamunanagar, Fatehabad, and Sirsa more bank finance needs to be extended as credit absorption capacity is more there.
* Pending bank license must be utilized expeditiously to make the banking facilities to more people and spread of branches should be even in all districts.

ACTION:- BANKS: ANIMAL HUSBANDRY/FISHERIES DEPTT OF HARYANA.

**Mrs Rashmi Faujdar, Regional Director, RBI** in her address mentioned that banks are always there to implement all developmental schemes, however more Govt support is warranted. Development in some districts of the State, particularly those situated away from GT road is low. For ensuring timely Financial Inclusion of the whole state, required infrastructure needs to be created. Permanent structure at Block level is required for opening of FLC and support from state Government is required for the same. So far as opening of 2 accounts of per household, first one account per household should be completed to facilitate implementation of DBT. Haryana is quite ahead in implementation of DBT. Old reporting system of BC model needs review and customer grievances redressal mechanism be put in place. In every review committee, RBI should be member**.**

**ACTION : BANKS**

**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:-

* The achievements under ACP are not uniform in the all the districts and the districts where the achievement is below the target, it should be analyzed to ascertain reasons and make strategies to achieve the targets for 2014-15.
* Co-operative Bank have also started issuing Rupay Card. Banks to cover all the eligible KCC holder at the earliest as it helps the farmer to use the KCC limit at the time of need.
* Banks to form JLGs and targets for the same have been allotted to LDMs.
* Credit linkage of SHGs in Districts Sirsa and Mewat was only 300 and 250 respectively, which is quite low. Banks to step up the pace of credit linkage in these districts as progress of these two districts is monitored by DFS, MoF,GoI.
* Banks should form more Farmer clubs and utilize the services of this institution in financial inclusion process as also in recovery of bank dues..
* Investment credit in agriculture needs improvement. Banking plan has been approved for horticulture credit in the state. Banks to lend more for Allied agriculture activities ,farm mechanization and other innovative projects.
* Financial assistance to Cooperative banks is provided by NABARD for Financial Literacy centres. Financial Literacy material cost is also borne by NABARD
* The performance of 4 districts under ACP including 3 where Syndicate bank is lead bank needs improvement.

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

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| **ITEM NO. 1** | **CONFIRMATION OF MINUTES OF 128th MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 20.5.2014** |

The house confirmed the minutes of 128th meeting of SLBC Haryana held on 20.5.2014

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| **ITEM NO. 2** | **ACTION TAKEN REPORT ON THE ACTION POINTS OF PREVIOUS MEETINGS.** |
| **ITEM NO. 2.1** | **PRESENTAION ON THE WORKING OF RSETI AND FLC** |

* Banking Correspondent Agent of Punjab National Bank made presentation on his functioning as BCA in distirct Jind.

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

# The performance of banks under key parameters was covered in the address of the chairman to the house.

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

**Highlights of performance of Banking Sector under prescribed National Goals were explained as under**

-Achievement Under Priority Sector, Agriculture Sector, Direct Agriculture and WS Advances was 48%,19%, 15.7% and12% respectively.

-Overall CD ratio was 83% during the period under review.

LDMs of the districts where CD ratio was below 60% were requested to initiate suitable steps to improve the same in the ensuing period.

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| **ITEM NO. 4** | | **PERFORMANCE UNDER ANNUAL CREDIT PLAN**  **2013-14** |  | |
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Discussing the issue of performance under ACP, the LDMs where the performance was below the target were advised to initiate suitable steps to be at par with other performing districts in the months to come and should ensure to achieve prorata budgets for Sept2014.

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| **ITEM NO. 4 (i)** | **PROGRESS UNDER DEBT SWAP SCHEME** |

Commenting on the performance of the banks under Debt Swap Scheme, the Principal Secretary, Social Justice & Empowerment mentioned that Bank-wise, Sector-wise achievement of Private Sector Banks & RRBs be mentioned in the Agenda Papers of next meeting. The Chairman of the meeting desired that banks should come forward in extending credit for farmers under the scheme so as to save them from the clutches of money lenders.

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| **ITEM NO. 8** | **STATUS REPORT OF ISSUES FLAGGED IN 128th MEETING OF SLBC HARYANA HELD ON 20.05.2014** |

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| **ITEM NO. 8 (i)** | **Mapping of Gram Panchayats and Planning for BCA/CSCs for Direct Benefit Transfer – Sub Service Area approach** |

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| **ITEM NO. 8 (ii)** | **OPENING OF ONE BANK ACCOUNT PER FAMILY IN RURAL AND URBAN AREAS** |

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| **ITEM NO. 8 (iii)** | **OPENING OF TWO BANK ACCOUNT PER FAMILY IN RURAL AND URBAN AREAS AND PROVIDING OF RUPAY CARD** |

The House was informed that all the above said issues have been deliberated threadbare in the Special Meeting of SLBC Haryana on 5.8.2014 and banks were requested to initiate action on the action points emerged in the meeting. The minutes of the special meeting of SLBC on Financial Inclusion were already emailed to all the banks on 19-8-2014.

ACTION: ALL BANKS

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| **ITEM NO. 8(iv)** | **UIDAI-SEEDING OF AADHAAR NUMBER IN BANK ACCOUNT NUMBER** |

The official from UIDAI informed in the meeting that in Haryana more than 77% persons have been enrolled for Aadhaar. He requested to open accounts on the basis of Aadhaar number as the same is more reliable. He also urged for using E-KYC and informed that UIDAI will participate in all the camps to be organized for opening of accounts in different districts. He desired the banks should inform the office of UIDAI in advance the schedule of organizing of camps to ensure participation. He also requested the LDMs to clear the pendency of seeding of Aadhaar in the accounts of beneficiaries of scholarship, the detail of which has already been emailed to concerned LDMs.

ACTION: ALL BANKS/LDMs &UIDAI

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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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On the issue of allotment of work to convener Bank for participation in EGRASS programme of State Govt, the chairman desired that matter be taken up with the office of Director Treasuries, Govt of Haryana. The representative from Department of Treasury and Accounts is requested to apprise the decision in the matter.

ACTION: CONVENER BANK

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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** |

on the issue of computerization of land record in the state, the chairman and RD, RBI suggested that banks are providing collateral free loan to farmers up to Rs 1 lac as per RBI norms and there is no point discussing the issue of noting of bank charge in the land record of the farmer for a loan amount upto this amount and the issue be dropped from the agenda item.

ACTION: CONVENER BANK

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

The Principal Secretary, Social Justice & Empowerment, Govt. of Haryana in his observation on the Credit linkage of RSETI trainees mentioned that the rate of credit linkage is very low at 15% and should be enhanced to 35% to 50%. Besides this, settlement rate of trainees should also improve. The General Manager of Corporate Office of Convener Bank informed that the training is being imparted to the Directors of RSETIs by the master trainers at NRO, Bangalore. It was resolved in the meeting that Director, RSETIs should also provide training to PMGEP & other Govt. Sponsored Schemes’ beneficiaries, besides having special session for JLGs & SHGs.

ACTION: ALL BANKS/RSETIs

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| **ITEM NO. 8** | **FINANCIAL LITERACY CENTRES (FLCs) & PROGRESS THERE-AT** |

Deliberating on the issue of setting up of FLC at block level the banks were requested to initiate immediate action on the opening of FLCs at the allotted blocks and by the end of September, 2014, 50% of the allotted target should be achieved. The Regional Director, RBI mentioned that the monitoring of FLCs should be more effective and locations of FLCs should be away from the branch to educate the people about the banking services & facilities available for them. LDMs were advised to explore the possibility of getting space for FLCs at block level preferably at BDO offices. The controlling Heads of banks were requested to advise all the rural branches of their bank to ensure holding of one Financial Literacy camp per month and send Information on the revised format of progress of RBI to SLBC Secretariat. The GM at Corporate Office of Convener Bank informed that counselors of FLCs should preferably be retired bank employees.

The Additional Chief Secretary, Urban Local Bodies desired that banks should also open FLCs in urban slum areas to spread financial literacy in such areas.

ACTION: ALL BANKS/LDMs/FLC COUNSELLORS.

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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 NPA IN EDUCATION LOANS TO FEMALE**  **STUDENTS** |

Speaking on the need of providing Education Loan to the students both male & female the Regional Director, RBI said that for building a strong Nation & State, human resources play a very significant role. She further mentioned that as against the achievement during the corresponding period, the accretion at 11% is low. With the coming up of new Universities coupled with more focus on education by the State Govt. there is ample scope for banks to deploy their funds under Education Loan scheme. Referring to NPAs under Education Loan, she mentioned that due to non-employment of beneficiary students, the loan goes bad. However, NPA is low in case female students and banks should lend more to female students. The Principal Secretary, Social Justice & Empowerment, Govt. of Haryana while expressing his views on Education Loan mentioned that banks should approach the institutions providing education for job oriented courses like Nursing, Hotel Management etc. as the job opportunities are good for them.

ACTION: ALL BANKS

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| **ITEM NO. 10** | **GOVERNMENT SPONSORED PROGRAMMES** |

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| **ITEM NO. 10 (i)** | **NATIONAL RURAL LIVELIHOODS MISSION (NRLM)** |

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| **ITEM NO. 10 (ii)** | **SELF HELP GROUPS (SHGs)** |

The State Project Manager, NRLM, Govt. of Haryana, while apprising the status of NRLM said as under:

* The simplified set of loan documents approved by SLBC has yet not been made available to the branches by the banks and immediate action is warranted on this by the controlling Heads of all the Banks. Confirmation to this effect be sent to the office of CEO, NRLM, Sector 17, Panchkula.
* Banks to immediatly allocate Unique Gender & NRLM Code to SHGs. This will facilitate in identification of women SHGs as also for providing interest subsidy.
* The interest subsidy claim is settled on the basis of data generated from CBS system of each bank.
* While presenting data on SHGs in the agenda papers of SLBC Meetings, SGSY be replaced with NRLM.

The Regional Director, RBI supplemented the views of State Project Manager & desired that Banks should take the formation & credit linkage of eligible SHGs in a mission mode.

The Principal Secretary, Social Justice & Empowerment, Govt. of Haryana mentioned that issues relating to NRLM need to be discussed in Steering Committee meetings and only un-resolved issues be discussed in the SLBC meetings.

The Chairman of the meeting desired that in the next SLBC meetings issues which need policy decisions will be discussed.

ACTION: ALL BANKS/CONVENER SLBC

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| **ITEM NO. 10 (iii)** | **SHGs/Joint Liability Group (JLG) Target 2014-2015** |  |

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| **10 (iv)** | **PRIME MINISTER’S EMPLOYMENT GENERATION PROGRAMME (PMEGP**) |

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| **10 (v)** | **FORMATION OF CORE COMMITTEE ON MODEL PROJECT REPORT-PMEGP** |

On the above issues banks were requested to dispose off the pending cases under PMGEP expeditiously and prefer claims with the nodal branches. So far as formation of Core Committee on Model Project Report the same would be constituted shortly & its members would be informed accordingly.

ACTION : ALL BANKS/CONVENER SLBC

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| **10(vi)** | **NATIONAL URBAN LIVELIHOOD MISSION (NULM)** |

The issue has been explained in detail by the Additional Chief Secretary, Urban Local Bodies and the Chief Guest of the meeting in his address to the House. Banks were requested to initiate suitable action on the suggestions/action points emerged from his address.

ACTION: ALL BANKS

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| **10 (vii)** | **CASES SPONSORED BY HARYANA SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION (HSCFDC)** |

Member banks are requested to advise branches to dispose of the cases on merits within the prescribed time norm.

**ACTION : ALL BANKS**

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| **10(viii)** | **PROTECTED CULTIVATION IN HARYANA- BANKABLE PLAN FOR 2014-2015** |

The issue was covered by CGM NABARD in his address to the house and member banks were requested to take necessary steps for the achievements of allocated targets.

**ACTION : ALL BANKS**

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| **ITEM NO.11** | **PRIYADARSHNI AWAAS YOJNA (PAY)** |

SLBC to take up again with the Concerned Department for early approval of amendments.

**ACTION : CONVENER SLBC.**

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| **ITEM NO. 12** | **Central Sector Schemes of Self Employment scheme for Rehabilitation of Manual Scavengers (SRMS)- Revision of the Scheme.** |

No discussions were held on the above item.

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

Speaking on the issue of recovery under HACOMP Act, the chairman expressed following view.

* NPA is haunting every bank.
* Only specific issue should be discussed in the meeting .
* Banks to give suggestions to improve recovery under HARCOMP ACT.
* In the next meeting it should be specifically mentioned how State Govt help is required.

**ACTION : CONVENER SLBC/ALL BANKS**

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| **ITEM NO. 14** | **Disposal of cases filed by banks before Chief Metropolitan Magistrate(CMM)/District Magistrate**  **(DM) under Section 14 of the SARFAESI.** |

The chairman advised convener SLBC to again take up the matter with banks for information on the above issue as this will facilitate the banks in seeking necessary help/support from the District Administration/State Govt.

**ACTION : CONVENER SLBC**

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

The house observed that performance in the first quarter is low and banks should improve performance in view of growing demand for housing in the area.

**ACTION : ALL BANKS**

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

No discussions were held on the above item.

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

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| **ITEM NO. 16 (i)** | **FLOW OF CREDIT TO MICRO, SMALL & MEDIUM**  **ENTERPRISES (MSMEs)** |

**ITEM NO. 16 (ii) : NPA UNDER MSME ADVANCES**

**ITEM NO. 16 (iii) : MSME CLUSTERS IN THE STATE OF HARYANA**

**ITEM NO. 16 (iv) : SPECIALIZED SSI/MSME BRANCHES**

**ITEM NO. 16 (v) : COLLATERAL FREE LOANS UPTO Rs** **10 LAKH TO MSE**

**SECTOR**

**ITEM NO. 16 (vi) : CREDIT GUARANTEE SCHEME OF CGTMSE**

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| **ITEM NO. 16 (vii)** | **Differential Rate of interest for Micro and Small enterprises (MSEs)** |

Deliberating on the above items banks were requested as under:

* Bank to continue providing collateral free loans to MSME as per RBI guidelines
* Banks to make best use of CGTMSE scheme to safeguard bank interest in collateral free loans.

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

Speaking on the achievement of banks in 2 identified minority districts, the Chief Guest mentioned that lending should be minimum to the proportionate share in the population of the districts. He mentioned that Muslims in Mewat and Sikhs in Sirsa have large population therefore financing to these minority communities should be more.

ACTION : ALL BANKS

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

On the issue of providing of financial assistance to women in the state, the Chief Guest in his speech has desired that banks should lend more to women as the achievement was just equal to benchmark only.

ACTION : ALL BANKS

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| **ITEM NO. 20** | **NATIONAL HORTICULTURE MISSION/ NATIONAL HORTICULTURE BOARD** |

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

ACTION : CONCERNED BANKS

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| **ITEM NO. 21** | **PROVIDING OF RUPAY CARD TO KISAN CREDIT CARDS HOLDERS** |
| |  |  | | --- | --- | |  |  |   The issue was taken care in the speech of CGM NABARD.  ACTION : ALL BANKS   |  |  | | --- | --- | | **ITEM NO. 21(i)** | **FINANCING OF TENANT FARMERS/ORAL LESSEES AND SHARE CROPPERS - LEGISLATIVE PROVISION** |     On the above issue CGM, NABARD informed that Govt of Haryana should also enact a law on the lines of Govt of Andhra Pradesh, facilitating institutional credit to tenant farmers/ oral lessees and share cropper and the item should not be dropped from the agenda item. The matter may be again taken up with Revenue Department. The principal Secretary, SFE assured to also take up the issue with Revenue Department.  ACTION : CONVENER SLBC   |  |  | | --- | --- | | **ITEM NO. 22** | **ISSUANCE OF WEAVER CREDIT CARDS** |   During discussion, CGM NABARD informed that syndicate bank has issued Weavers Credit card and concerned bank to report the progress to SLBC secretariat**.**  **ACTION : SYNDICATE BANK**   |  |  | | --- | --- | | **ITEM NO. 23** | **FARMERS’ CLUBS FORMED BY BANKS** |   The above item was covered in the speech of CGM NABARD and banks to were requested to take note of the suggestions given.  **ACTION : ALL BANKS**   |  |  | | --- | --- | | **ITEM NO. 25** | **INCLUSION OF CENTRAL REGISTRY (CERSAI) AS MEMBER OF SLBC** |   The chairman desired the banks to update the information on the site of CERSAI fast.  **ACTION : ALL BANKS**   |  |  | | --- | --- | | **ITEM NO. 26** | **LOANS GRANTED TO DISABLED PERSONS AT NHFDC RATE UNDER TIE UP ARRANGEMENT** |   No action point emerged.   |  |  | | --- | --- | | **ITEM NO. 27** | **EQUITY GRANT & CREDIT GUARANTEE FUND SCHEME FOR FARMER PRODUCER COMPANIES.** |   Dr Rakesh Gupta, General manager at Head office of Convener Bank informed that during the 128 the meting of SLBC, the representative of SFAC had given power point presentation on equity grant & credit guarantee fund scheme for Farmer Producer Companies. No discussions were held on the above items. No further action point emerged.   |  |  | | --- | --- | | **ITEM NO. 28** | **ANY OTHER ISSUE** |     ---------0--------- | | |  |

**एसएलबीसी, हरियाणा की 13.08.2014 को आयोजित 129वीं बैठक में उपस्थितों की सूची**

|  |  |  |
| --- | --- | --- |
| **क्रम सं** | **नाम एवं पदनाम** | **बैंक/कार्यालय/विभाग** |
|  | **मुख्‍य अतिथि** | |
| 01 | श्री पी.राघवेन्‍द्र राव, अतिरिक्‍त मुख्‍य सचिव, शहरी स्‍थानीय निकाय | हरियाणा सरकार |
|  | **अध्‍यक्ष** | |
| 02 | श्री गौरी शंकर, कार्यपालक निदेशक | पंजाब नैशनल बैंक |
|  | **केन्‍द्र/राज्‍य सरकार के वरिष्‍ठ अधिकारी** | |
| 03 | श्री पी.के.दास, आईएएस, प्रधान सचिव, सामाजिक न्‍याय एवं सशक्तिकरण | हरियाणा सरकार |
| 04 | श्री गुलाब सिंह, निदेशक | वित्‍तीय सेवाएं प्रभाग, वित्‍त मंत्रालय, भारत सरकार |
|  | **भारतीय रिज़र्व बैंक/नाबार्ड/राष्‍ट्रीय आवास बैंक** | |
| 05 | श्रीमती रश्मि फौजदार, क्षेत्रीय निदेंशक | भारतीय रिज़र्व बैंक |
| 05ए | श्री संजय भाटिया, महाप्रबंधक |
| 06 | श्री अंजनी मिश्रा, उपमहाप्रबंधक |
| 07 | श्री जयपाल सिंह, सहायक महाप्रबंधक |
| 08 | श्री सतीश वर्मा, भारतीय रिज़र्व बैंक चेयर |  |
| 09 | डॉ. डी.वी.देशपांडे, मुख्‍य महाप्रबंधक | नाबार्ड |
| 10 | श्री अरुण दीक्षित, सहायक महाप्रबंधक |
|  | **संयोजक बैंक** | |
| 11 | डॉ. राकेश गुप्‍ता, महाप्रबंधक, पीएसएलबी प्रभाग, प्रधान कार्यालय, नई दिल्‍ली | पंजाब नैशनल बैंक |
| 12 | डॉ. बी.एम.पाधा, महाप्रबंधक एवं संयोजक एसएलबीसी, हरियाणा |
| 13 | श्री एस.के.दुआ, मंडल प्रमुख, मंडल कार्यालय, चण्‍डीगढ़ |
| 14 | श्री जे.एस.मूर्ति, मुख्‍य प्रबंधक, फील्‍ड महाप्रबंधक कार्यालय, चण्‍डीगढ़ |
| 15 | श्री डी.वी.शर्मा, वरिष्‍ठ प्रबंधक, फील्‍ड महाप्रबंधक कार्यालय, चण्‍डीगढ़ |
| 16 | श्री पवन गेरा, अधिकारी |
|  | **राज्‍य सरकार/बोर्ड/कारपोरेशन/अन्‍य संस्‍थाएं** | |
| 17 | श्रीमती किरन लेखा वालिया, वित्‍तीय सलाहकार | औद्योगिक वित्‍त एवं साख नियंत्रण, हरियाणा |
| 18 | श्री संजय जिन्‍दल, एडीजी | यूआईडीएआई |
| 19 | श्री वी.पी.त्‍यागी, डीडी |
| 20 | श्री जगराज डांडी, संयुक्‍त निदेशक | कृषि विभाग, हरियाणा |
| 21 | श्री रंगी राम, टी.ए. |
| 22 | श्री अर्जुन सिंह सैनी, डीजी | बागवानी विभाग, हरियाणा |
| 23 | श्री दिनेश शर्मा, अतिरिक्‍त मिशन निदेशक | सुडा, हरियाणा |
| 24 | सुश्री कांता गम्‍भीर, अधीक्षक | राजस्‍व विभाग, हरियाणा |
| 25 | श्री प्रकाश चंद, सहायक |
| 26 | श्री दुर्गा दास गर्ग, एआरओ | एचएससीएफडीसी |
| 27 | श्री आर.एस.सागरजी, निदेशक | केवीआईसी |
| 28 | श्री बलेश्‍वर प्रसाद, विकास अधिकारी |
| 29 | श्री जे.बी.सिंगला, उपनिदेशक | राष्‍ट्रीय बागवानी बोर्ड |
| 30 | डॉ.एस.सी.आनन्‍द, स्‍टेट प्रोजेक्‍ट मैनेजर | एचएसआरएलएम |
| 31 | श्री कश्‍मीरी लाल, कानूनगो | भूमि रिकार्ड, हरियाणा |
| 32 | श्री मुकेश कुमार, सहायक महाप्रबंधक | सिडबी |
| 33 | श्री सुधीर, सहायक प्रबंधक | एग्रीकल्‍चर इन्‍श्‍योरेंस कंपनी ऑफ इंडिया |
| 34 | श्री त्रिलोक गुप्‍ता, सहायक निदेशक | एमएसएमई, करनाल |
|  | **सार्वजनिक क्षेत्र के बैंक** | |
| 35 | श्री प्रवीण चावला, सहायक महाप्रबंधक | भारतीय स्‍टेट बैंक |
| 36 | श्री टी.एस.नेगी, मुख्‍य प्रबंधक |
| 37 | श्री सोनम अंगरूप, मुख्‍य प्रबंधक |
| 38 | श्री एच.एस.विरदी, सहायक महाप्रबंधक‍ | स्‍टेट बैंक ऑफ पटियाला |
| 39 | श्री एस.के.जैन, प्रबंधक |
| 40 | श्री वाई.के.वर्मा, महाप्रबंधक | पंजाब एंड सिन्‍ध बैंक |
| 41 | श्री नवीन कुमार, अधिकारी |
| 42 | श्री प्रवीण कुमार, सहायक महाप्रबंधक | इलाहाबाद बैंक |
| 43 | श्री जे.एस.नेगी, वरिष्‍ठ प्रबंधक |
| 44 | श्री ई.कोटी रेड्डी, सहायक महाप्रबंधक | आन्‍ध्रा बैंक |
| 45 | सुश्री अनीशा, उप प्रबंधक |
| 46 | श्री पीयूष सिंघानिया, उप प्रबंधक |
| 47 | श्री अजय पांडा, प्रबंधक, कृषि | बैंक ऑफ बड़ौदा |
| 48 | श्री बिपिन गुप्‍ता, डीआरएम |
| 49 | श्री के.एन.वर्मा, सहायक महाप्रबंधक | बैंक ऑफ इंडिया |
| 50 | श्री विनय शर्मा, प्रबंधक |
| 51 | श्री एस.के.चौधरी, महाप्रबंधक | केनरा बैंक |
| 52 | सुश्री रजनी वशिष्‍ठ, अधिकारी |
| 53 | श्री एस.एस.भल्‍ला, उपमहाप्रबंधक | सेंट्रल बैंक ऑफ इंडिया |
| 54 | श्री एम.के.कौड़ा, प्रबंधक |
| 55 | श्री नवीन चन्‍द्रा, एएफओ | कारपोरेशन बैंक |
| 56 | श्री एम.के.बेदी, अंचल प्रबंधक | देना बैंक |
| 57 | श्री सुधीर घई, अंचल प्रबंधक | इंडियन बैंक |
| 58 | श्री विपिन कुमार, सहायक महाप्रबंधक | इंडियन ओवरसीज़ बैंक |
| 59 | श्री पी.एस.माटा, वरिष्‍ठ प्रबंधक |
| 60 | सुश्री पूजा शर्मा, सहायक महाप्रबंधक | आईडीबीआई बैंक |
| 61 | श्री आर.के.अलावादी, मुख्‍य प्रबंधक | ओरिएंटल बैंक ऑफ कॉमर्स |
| 62 | श्री आर.के.शर्मा, सहायक महाप्रबंधक | सिंडिकेट बैंक |
| 63 | श्री विजय सिंह, प्रबंधक |
| 64 | श्री निर्मल सिंह, मुख्‍य प्रबंधक | स्‍टेट बैंक ऑफ हैदराबाद |
| 65 | श्री बी.आर.सिल्‍ला, मुख्‍य प्रबंधक | स्‍टेट बैंक ऑफ बीकानेर एंड जयपुर |
| 66 | श्री एन.एल.शर्मा, सहायक महाप्रबंधक | यूको बैंक |
| 67 | सुश्री नेहा मित्‍तल, प्रबंधक |
| 68 | श्री एच.एस.पवार, मुख्‍य प्रबंधक | यूनियन बैंक ऑफ इंडिया |
| 69 | श्री पी.के.अग्रवाल, वरिष्‍ठ प्रबंधक |
| 70 | श्री राजेश कुमार, अधिकारी | युनाइटेड बैंक ऑफ इंडिया |
| 71 | श्री ए.के.खुराना, उपमहाप्रबंधक | विजया बैंक |
| 72 | श्री के.के.सिंह, वरिष्‍ठ प्रबंधक |
|  | **निजी बैंक** | |
| 73 | श्री एम.पी.सिंह, वीपी | एक्सिस बैंक |
| 74 | श्री जसबीर सिंह, एसएलबीसी हेड |
| 75 | श्री आशीष मित्‍तल, सीबीएम |
| 76 | श्री विवेक डोडा, क्‍लस्‍टर हेड | एचडीएफसी बैंक |
| 77 | श्री देवेन्‍द्र शेखर, नोडल अधिकारी |
| 78 | श्री रणबीर सिंह यादव, अंचल प्रबंधक | आईसीआईसीआई बैंक |
| 79 | श्री सुनीत अरोड़ा, क्षेत्रीय प्रमुख |
| 80 | श्री विकास सचदेवा, जेडएसएम | इंडसइंड बैंक |
| 81 | श्री ललित शर्मा, वरिष्‍ठ प्रबंधक |
| 82 | सुश्री मंजू गुप्‍ता, एवीपी | जे एंड के बैंक |
| 83 | श्री वसन्‍त आर हर्ले, वरिष्‍ठ शाखा प्रबंधक | कर्नाटका बैंक |
| 84 | श्री निकुंज सिंघल, प्रबंधक | कोटक महिन्‍द्रा बैंक |
| 85 | श्री तेजेश्‍वर, वरिष्‍ठ प्रबंधक | येस बैंक |
| 86 | श्री गगनदीप, एवीपी |
|  | **क्षेत्रीय ग्रामीण बैंक** | |
| 87 | श्री प्रवीण कुमार जैन, अध्‍यक्ष | सर्व हरियाणा ग्रामीण बैंक |
| 88 | श्री आत्‍मा राम, महाप्रबंधक | हरको बैंक |
|  | **अन्‍य** |  |
| 89 | श्री कमल कुमार, महाप्रबंधक | बीएसएनएल |
|  | **अग्रणी जिला प्रबंधक** | |
| 90 | श्री आर.के.छाबड़ा, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, अम्‍बाला |
| 91 | श्री एस.एल.पाल, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, पंचकुला |
| 92 | श्री विपिन सरीन, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, यमुनानगर |
| 93 | श्री डी.आर.शर्मा, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, हिसार |
| 94 | श्री आर.पी.पुनिया, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, फतेहाबाद |
| 95 | श्री महेश चन्‍द्र, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, भिवानी |
| 96 | श्री बी.आर.कुकरेजा, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, सिरसा |
| 97 | श्री आदर्श बावेजा, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, करनाल |
| 98 | श्री बी.एस.सैनी, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, पानीपत |
| 99 | श्री एल.एल.सुराना, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, सोनीपत |
| 100 | श्री पी.के.वालिया, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, कुरुक्षेत्र |
| 101 | श्री राकेश कुमार चौधरी, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, कैथल |
| 102 | श्री रतन लाल, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, जीन्‍द |
| 103 | श्री एन.के.बंसल, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, रोहतक |
| 104 | श्री एन पी एस यादव, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, रिवाड़ी |
| 105 | श्री प्रभात शुक्‍ला, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, झज्‍जर |
| 106 | श्री एस.एस.नथावत, मुख्‍य अग्रणी जिला प्रबंधक | अग्रणी जिला कार्यालय, नारनौल |
| 107 | श्री त्रिभुवन सिंह, अग्रणी जिला प्रबंधक, सिंडिकेट बैंक | अग्रणी जिला कार्यालय, मेवात |
| 108 | श्री लहरी सिंह, अग्रणी जिला प्रबंधक, सिंडिकेट बैंक | अग्रणी जिला कार्यालय, गुड़गांव |
| 109 | श्री सुरिन्‍द्र सिंह, अग्रणी जिला प्रबंधक, ओरिएंटल बैंक ऑफ कॉमर्स | अग्रणी जिला कार्यालय, पलवल |
| 110 | श्री आई.एम.शर्मा, अग्रणी जिला प्रबंधक, सिंडिकेट बैंक | अग्रणी जिला कार्यालय, फरीदाबाद |
|  | **अनुपस्थित** | |
| 01 | स्‍टेट बैंक ऑफ ट्रावनकोर | |
| 02 | फेडरल बैंक | |
| 03 | करूर व्‍यासा बैंक लि | |
| 04 | नैनीताल बैंक | |
| 05 | एचएसएआरडीबी | |
| 06 | ग्रामीण विकास विभाग, हरियाणा | |
| 07 | उद्योग विभाग, हरियाणा | |
| 08 | ट्रेज़री विभाग, हरियाणा | |
| 09 | महिला विकास कारपोरेशन लि. हरियाणा | |
| 10 | सामाजिक न्‍याय एवं सशक्तिकरण विभाग, हरियाणा | |
| 11 | डेयरी एवं पशुपालन, हरियाणा | |
| 12 | एसएफएसी | |
| 13 | सरसाई | |
| 14 | राष्‍ट्रीय आवास बैंक | |