REF: FGMO:SLBC:HRY:130

28TH NOVEMBER , 2014

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

Dear Sir/Madam,

**MINUTES OF THE 130th MEETING OF STATE LEVEL BANKERS’ COMMITTEE, HARYANA**

Please find enclosed minutes of 130th Meeting of State Level Bankers’ Committee, Haryana held on 13.11.2014 to review the performance of banks for the period ended **September,** **2014**.

You are requested to take necessary action on the action points that emerged in the meeting pertaining to your Bank/ Department/ District.

Please send us progress report in respect of each action point relevant to your Bank/ Department/ District so that progress may be incorporated in the action taken report/agenda/background notes of next SLBC meeting.

Thanking you,

Yours sincerely,

CONVENER (SLBC)

**Encl: (a/a)**

**OF**

**130th MEETING OF SLBC HARYANA**

The **130th** meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended **30th September, 2014** was held on **13th November 2014** at **Hotel Shivalik View, Sector - 17, Chandigarh. Shri P.K.Das, IAS, Principal Secretary, Finance and Planning, Govt. of Haryana** was the **Chief Guest** and **Sh Gauri Shankar, Executive Director**, **Punjab National Bank presided over** the meeting. Dr. R.S.Dhillion, IAS, Additional Secretary, Institutional Finance and Credit Control, Govt of Haryana, Sh Gulab Singh, Dy.Secretary, Deptt of Financial Services, Ministry of Finance, Govt. of India, Shri Anjani Misra, DGM, RBI, RO Chandigarh, Dr D.V Deshpande, Chief General Manager, NABARD, Regional Office, Haryana, and Dr Rakesh Gupta, GM, PNB, HO, New Delhi, were also present in the meeting. **The list of participants is Annexed**.

Sh J.S. Murthy, Chief Manager, SLBC welcomed the members present in the meeting. Thereafter, Dr.D.V.Deshpande, CGM, NABARD, requested Shri P.K. Das, IAS, Principal Secretary, Finance and Planning, Govt. of Haryana and Chief Guest to release a book on SHG and JLGs published by NABARD.Shri P.K.Das appreciated the efforts of NABARD in furthering the SHG and JLG movement.

**Dr B.M Padha, Convener SLBC** welcomed **Shri P.K. Das, IAS, Principal Secretary, Finance and Planning , Govt. of Haryana & Chief Guest of the meeting,** other dignitaries on dais and members present in the meeting. He mentioned that beside others, following important issues would be taken up for discussion:

* **Progress on implementation of PMJDY**
* **Progress under Annual Credit Plan 2014-2015**
* **Govt. sponsored Schemes.**

Dr Padha spoke about PMJDY, an ambitious plan of Govt of India, in the State of Haryana. He said that Department of Financial Services, Ministry of Finance, Govt of India and Prime Minister Office are closely monitoring the progress of implementation of the scheme. He stressed on the early completion of survey work of the allotted SSAs and wards by the banks and also opening of accounts of uncovered households by 15th November 2014. This would facilitate in seamless implementation of DBT Schemes in the State. He urged upon the LDMs to hold fortnightly meetings of District Level Implementation Committees Implementation Committee constituted in each district to review the progress of implementation of PMJDY and minutes of the meetings held be sent to SLBC for submitting consolidated position of the State to DFS, MOF, GoI.

He requested the members to actively participate in the discussions on the Agenda Items and come out with constraints/ suggestions for improving the contribution of banks in the overall economic growth of the State.

**Shri Gauri Shankar, Executive Director**, **Punjab National Bank** **and Chairman** of the meeting in his address appraised the house of the developments that took place after the 129th meeting of SLBC Haryana. He informed the house of highlights of the Fourth Bi-Monthly Monetary Policy Statement 2014-2015 of RBI.

He further informed that RBI announced the following in the policy statement:-

* + With a view to easing difficulties faced by common persons while opening bank accounts and during periodic updating, guidelines on ‘know your customer’ (KYC) would be further simplified with immediate effect so that banks:
  + Do not insist on physical presence of the customer at the time of periodic updating;
  + Do not seek fresh proof of identity and address at the time of periodic updating in case of no change in status for 'low risk' customers; allow self-certification; accept a certified copy of the document by mail/post, etc; and
  + Do not seek fresh documents if an existing KYC compliant customer of a bank desires to open another account in the bank.

Shri Gauri Shanker, Chiarman SLBC apprised the house that that One RUDSETI and 20 RSETIs, functioning in the state had trained 50547 persons including 27205 women & 311 handicapped participated in 1753 training programmes of Skill Development. Self employed ventures of 7183 trainees were financed by the banks.  He advised all stakeholders that focus in RSETIs should be on settlement of trainees in time bound manner and particularly requested controlling heads of banks to advise branches in this regard.

Elucidating the role of Financial Literacy Programme in **Financial Inclusion** and **Financial Empowerment** of people by creating awareness, he informed that 53 FLCs had organized 1539 camps upto Sept, 2014 wherein 62003 persons participated. After participating in the camps 12659 persons opened saving accounts.   He further mentioned that all the 125 blocks in the State would be covered by opening of 94 more FLCs by March, 2015.

Lauding the achievement of **Banking System** in the State, he informed that **Commercial Banks and RRBs** opened 466 **new Branches** during the period from 1st October 2013 to 30th September 2014, thus raising the total number of branches to 4025.  **269** new **ATMs**were installedduring the period**from 1st April 2014 to 30th**September **2014**raising total number to **5510.**

* **Total Deposits**of Commercial Banks/RRBs in Haryana increased to Rs. 203698 Crore as at September, 2014 from Rs. 183103 Crore as at September, 2013thus registered an increase of Rs. 20595 Crore (11 % ) since September 2013.
* **Total Advances** during the review period increased from Rs. 147370 Crore to Rs. 165349 Crore thereby registered growth of Rs 17979 Crore (12%).
* **Priority Sector Advances** had gone up from Rs 68063 Crore as at September, 2013to Rs. 79566 Crore as at September,2014 and recorded an increase of Rs 11503 crores (17%).The ratio of **Priority Sector Advances to Net Bank Credit** of the State as at September -14 stood at 48% as against National Goal of 40%.
* **Agriculture Advances**  increased from Rs.28385 Crore as at September, 2013to Rs. 32155 Crore as at September, 2014**,** exhibited a growth of Rs 3770 Crore (13%.)The ratio of **Agriculture Advances to Net Bank Credit** of the State as at September -14 stood at 19% as against National Goal of 18%.
* **Advances to Micro & Small Enterprises**increased from Rs.24320 Crore as at September, 2013to Rs.32171 Crore as at September, 2014 showing a growth of 32**%**.
* **Advances to Weaker Sector** increased from Rs. 16567 Crore as at September, 2013to Rs. 19639 Crore as at September, 2014, thereby registered a growth of 18%. The ratio of **W.S. Advances to Net Bank Credit** of the State as at September -14 stood at 12% as against National Goal of 10%.
* **Overall CD Ratio** as at September, 2014for State stood at 81% registering a growth of 1 % over September 2013.  **No district in Haryana had CD Ratio below 40% as at** September**, 2014.**
* **DRI Advances** increased from Rs.14.46 Crore as at September, 2013**to** Rs 14.93 Crore as at September, 2014**and** showed an increase of Rs. 0.47 Crore or 3%.

Speaking about the overall achievement of banks under Annual Credit Plan 2014-15 up to September, 2014,he mentioned that it was 99%. The achievement under Agriculture, MSE and Other Priority Sector was 95 %, 119 % and 97% respectively. He called upon all the LDMs to ensure achievement of annual Targets (2014-2015) of ACP.

Touching the development of SHGS in the State of Haryana, The Chairman SLBC said that for women empowerment and rural employment generation, Haryana State Rural Livelihoods Mission (HSRLM) had envisaged promoting SHG formation, skill development of members and strengthening their bank linkage in the State, with focused attention in 9 identified districts namely Kaithal, Jhajjar, Bhiwani, Mewat, Fatehabad, Hissar, Karnal, Panchkula and Rohtak. There was a need to sensitize the field functionaries for adopting pragmatic approach for formation of new groups besides to reactivate defunct SHGs. Most of the Banks had not assigned gender based unique code for SHGs both for saving bank accounts and loan accounts as well as unique code for indicating NRLM SHGs. Further, sharing of SHG bank linkage data with NRO so as to calculate / receive interest subvention under NRLM had not been done completely. He urged all the banks to ensure compliance of HSRLM instructions for provision of accurate and timely interest subvention.

**Underlying the importance of Education in the** economic development, the Chairman of the meeting urged the banks to extend education loans to students ensuring that no eligible candidate is deprived of his right and need.

14272 **Recovery Certificates** involving Rs.379.90 Crore were pending as at September, 2014 against 11147 cases involving Rs. 307.75 Crore as at March, 2014. This increasing trend is an issue of concern for all and needs to be addressed fast. He further stressed upon the need to improve the recovery climate both in agriculture and Govt. Sponsored Schemes through credit counseling as well as Govt. initiatives and requested the Revenue Authorities of the State to closely monitor the progress of disposal of Recovery cases filed by the banks in different districts and may consider reviewing on quarterly basis in the joint meeting of bankers and District Revenue officials at State level. The sponsoring agencies were called upon to involve themselves not only in improving quality of applications sponsored but in recovery also.

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. P.K. Das, IAS, Principal Secretary, Finance and Planning, Govt. of Haryana,** in his address he stated as under;

* It was privilege to be part of this forum of SLBC and had been attending SLBC meetings.
* Achievement under ACP 2014-15 upto Sept., 14 was satisfactory but ACP for 2015-16 should be more ambitious based on available potential in each district. Haryana has potential for development and ACP 2015-16 should reflect that potential and ACP budgets should be accordingly on a higher level compared to the other states.
* Banking is not a charity. People deserve to be encouraged. It is their right. Accounts opened under PMJDY would induce the account holders to be entrepreneurs and as a part of development process would multiply theirs as well as Nation’s wealth.
* All uncovered people should be covered under PMJDY.
* There are 22.5 lac old age/social security pensioners inclusive of 15 lac from rural areas.
* Complete the task of opening of accounts of pensioners in remaining period of two and half months.
* Of the 6700 odd villages of Haryana, villages not having bank branches should be provided banking services by a touch point in the village by Jan, 2015.
* Seamless implementation of DBT in the state would be a model for adoption by the neighboring states. Two reasons i.e. firstly, these people would get better service and secondly the task should be completed for success of all.
* Low %age of NPA under education loan was due to correct financing. Education loans should be provided for professional and job oriented courses i.e. engineering and medical profession etc.
* Financial literacy should be provided not only to the illiterates but to the literates also. In Financial literacy camps, students of 11th class should be invited being potential cases for education loans. An identification approach should be adopted for search of potential candidates for education loans.
* Focus of training by RSETIs should be on development of saleable skill to address skill development issues.
* Technology infusion would help in reduction of the use of paper money.

**ACTION: BANKS/RSETIs.**

Mrs Keshni Anand Arora, IAS, Dy Director General UIDAI, in her address to the members laid emphasis on following points;-

Progress of Aadhaar seeding in bank accounts is not upto the mark in Haryana compared to the position of adjoining states and needs improvement.

* Focus should be on opening of accounts under PMJDY with Aadhaar.
* e-KYC should be used for opening of accounts.
* SLBC to collect and collate the data of accounts opened without Aadhaar and pass on the information to the office of UIDAI for further action.
* During the process of survey of households in the State, the areas identified with less Aadhaar numbers in each district should also be shared with UIDAI to hold camps for issuance of Aadhaar.
* By 14th December, 2014, seeding of Aadhaar number should be completed as the Govt is going to implement 5 DBT schemes namely M-NREGA. Scholarship, Pension, LPG and PDS.
* During inspection of branches by the senior officials, position of seeding of Aadhaar should be reviewed.
* Bank should advise their district coordinators to ensure bulk seeding of Aadhaar in the accounts of the beneficiaries, the list of which is sent to LDMs by the office of UIDAI. Further, wherever required, Aadhaar seeding may be done on a centralized basis either at State or District Level by the respective banks.
* Before holding of next meeting of SLBC a meeting on Aadhaar should be convened by Convener SLBC.
* The publicity campaign for PMJDY should also include Aadhaar.
* For the seeding of Aadhaar number by the account holders, a notice board should be displayed in each bank branch.

A presentation on Aadhaar was also made by the officials of UIDAI for the information/ guidance of the members.

**ACTION: BANKS/CONVENER SLBC**

**Shri Anjani Misra, DGM, RBI** in his address mentioned that banks should continue to provide progress of coverage of villages with population less than 2000 to Reserve Bank of India, as the process of coverage of every household in the allotted SSAs and Wards under PMJDY is being ensured.

**ACTION: BANKS**

**Dr. D.V. Deshpande, CGM, NABARD, Regional Office, Haryana** in his address to the house said;

* The meeting is being held with happy note that inflation is going down and growth rate is improving.
* The achievement under ACP is good. However, improvement in some of the districts is warranted, particularly in district Palwal where the achievement is less than 50%.
* Potential Linked Plan 2015-16 is under preparation and it is our endeavor to include potential based on backward & forward linkages for better credit deployment.
* NABARD has formulated bankable plan for Poly Houses & banks should achieve the allocated targets as there is ample scope for promotion of Ploy Houses in the State.
* Banks to form JLGs and targets for the same have been allotted to LDMs. The booklet/hand-out on JLG released today would be helpful in guiding the bankers in JLG formation.
* Sarva Haryana Gramin Bank is the leader of JLGs in the State and expectations are still more. All banks to form JLGs.
* To promote agriculture, the system of online charge creation should be implemented and requested State Govt. to speed up the process.
* He also requested the State Govt. on enactment of law on the line of Andhra Pradesh for providing bank credit to tenant farmers and oral lessee.

**ACTION: LDMs/ALL BANKS**

**Shri Gulab Singh, Dy. Secretary**, 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**

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| **ITEM NO. 2** | **COMPREHENSIVE FINANCIAL INCLUSION PLAN - PRADHAN MANTRI JAN-DHAN YOJANA - OPENING OF MINIMUM ONE SAVING BANK ACCOUNT PER HOUSEHOLD** |

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| **ITEM 2 (i)** | **UNIVERSAL ACCESS TO BANKING** |

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| **ITEM 2 (ii)** | **OPENING OF BASIC SAVING BANK ACCOUNT OF UNCOVERED HOUSEHOLDS AND ISSUANCE OF RU-PAY CARD – UNDER PMJDY** |

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| **ITEM 2 (iii)** | **SETTING OF FINANCIAL LITERACY CENTRES (FLC) AT BLOCK LEVEL** |

The Convener SLBC and Chairman of the meeting covered the details of all the 4 pillars of comprehensive financial Inclusion in his key note address and requested banks as under;-

* Complete the survey of the allotted SSAs and Wards positively by 15th November 2014.
* Open the accounts of the uncovered households indentified during the course of survey.
* Open FLCs at the allotted blocks expeditiously

As the time left for the achievement of targets under PMJDY is short, the house resolved that progress on the above points may be again reviewed in the separate meeting by Convener SLBC.

**ACTION:- CONVENER SLBC AND ALL BANKS**

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| **ITEM NO. 3 (ii)** | **FINANCIAL LITERACY– HOLDING OF ONE CAMP PER RURAL BRANCH PER MONTH - PROGRESS AS AT SEPT, 2014** |
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| **ITEM NO. 3(iii)** | **STANDARDIZED FINANCIAL LITERACY MATERIAL** |

Expressing concern on the non compliance of RBI instructions on holding of monthly Financial Literacy camps by the rural branches, the Chairman of the meeting desired that controlling heads of banks should advise the branches suitably and report on the prescribed format should be sent to SLBC secretariat. This area also needs to be monitored by the senior officers during their course of visit to the branches.

**ACTION: ALL BANKS**

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| **ITEM NO. 4** | **UNIQUE IDENTIFICATION AUTHORITY OF INDIA (UIDAI)** |

The importance of issuance of Aadhaar and its seeding the bank account was explained in detail by Madam Keshni Anand Arora, IAS, Dy Director General, UIDAI in her address to the house .

**ACTION:ALL BANKS**

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| **ITEM NO. 5** | **CONNECTIVITY PROBLEMS AT BCA LOCATIONS** |

On the issue of connectivity, the Chief Guest mentioned that only Panchkula and Mohindergarh District, the connectivity problem might be there and advised the banks to hire the services of vendors other than BSNL.

BSNL has been advised to come out with a clear solution to improve the connectivity in those villages where connectivity is poor to enable both the brick and mortar branches and also the BCAs to function smoothly.

**ACTION:BSNL**

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| **ITEM NO. 6** | **OPENING OF ACCOUNTS OF MINORITY COMMUNITY** |

Banks were requested to open the accounts of the beneficiaries of minority community; the details as received from the Ministry of Minorities Affairs had already been sent to LDMs for advising the concerned bank coordinators to organize camps to open accounts wherever required.

**ACTION: LDMs/ALL BANKS**

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| **ITEM NO. 7** | **SWACHCHH VIDYALAYA CAMPAIGN** |

The Chairman of the meeting advised Convener SLBC to keep SWACHCHH VIDYALAYA CAMPAIGN as one of first 3 agenda items for discussions in the next meeting of SLBC with bankwise progress.

**ACTION: CONVNER SLBC**

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| **ITEM NO. 8** | **REVIEW OF PERFORMANCE AS AT THE END OF SEPT. 2014 (COMMERCIAL BANKs AND RRBs)** |

# The Chairman SLBC while appreciating the performance of banks cautioned the banks against being complacent.

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| **ITEM NO. 9** | **N A T I ON A L G O A L S** |

All the National Goals have been achieved. The performance has been appreciated.

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| **ITEM NO. 10.1** | **CD RATIO OF FINANCIAL SYSTEM: (COMMERCIAL BANKS, RRBs, COOPERATIVE BANKS WITH RIDF)** |

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

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| **ITEM NO. 10.2** | **CREDIT+INVESTMENT IN STATE GOVT. BONDS TO DEPOSIT RATIO** |

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| **ITEM NO. 11** | **PERFORMANCE UNDER ANNUAL CREDIT PLAN 2014-15** | | |  |
| Though the performance under ACP 2014-15 upto Sept., 2014 was satisfactory, house agreed that stiff budgets in consonance with the potential available in the state should be fixed for the FY 2015-16.  **ACTION:LDMs/SLBC/ALL BANKS** | |  |

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| **ITEM NO. 12** | **PROGRESS UNDER DEBT SWAP SCHEME** |

While deliberating on the achievement of banks under debt swap scheme, the GM, Convener Bank’s Corporate Office mentioned that financing under the scheme should improve and ensure submission of correct data to SLBC.

**Action: All Banks**

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| **TEM NO. 13** | **COMPUTERISATION OF LAND RECORDS IN HARYANA – INTERFACE WITH BANKING SYSTEM-CREATION/ RELEASE OF ON-LINE CHARGE ON LAND HOLDINGS** |

The need for early computerization of land records and system of on line charge creation was explained by CGM, NABARD in his address to the house.

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

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| **ITEM NO. 14** | **SETTING UP OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs) UNDER SGSY.** |

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| **ITEM NO. 15** | **ISSUANCE OF NOC FOR RSETI BUILDING CONSTRUCION AT VILLAGE KHAN MOHAMAD DISTT FATEHABAD** |

Though the Chief Guest in his address had conveyed the expectations from RSETIs in development of job oriented skills, banks were again requested to provide credit to the trainees to start their own enterprise.

Discussing the issue of non issuance of NOC by the District Administration to RSETI Fatehabad sponsored by State Bank of Patiala, the Chief Guest assured to take up the matter with concerned Dy. Commissioner and advised LDM Fatehabad to again contact Dy. Commissioner on 17th November 2014 on the issue and inform the outcome to SLBC for apprising his office accordingly.

**ACTION: LDM FATEHABAD**

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| **ITEM NO. 16** | **EDUCATION LOAN SCHEME – TARGETS VIS-À-VIS ACHIEVEMENT** |

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| **ITEM NO. 16 (i)** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME** |

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| **ITEM NO. 16 (ii)** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)** |

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| **ITEM NO. 16 (iii)** | **POSITION OF NPA IN EDUCATION LOANS** |

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| **ITEM No.16 (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 Chairman SLBC advised the banks to ensure that all eligible candidates are extended the benefit and that no eligible candidate is left deprived.

ACTION: ALL BANKS

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| **ITEM NO. 17** | **GOVERNMENT SPONSORED PROGRAMMES** |

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| **ITEM NO. 17 (i)** | **NATIONAL RURAL LIVELIHOODS MISSION (NRLM)** |

During discussions on the above items banks were advised to;-

a) Assign gender based unique code for SHGs both for saving bank accounts and loan accounts well as unique code for indicating that SHGs are under NRLM.

b) Share SHG bank linkage data with NRO for calculation of interest subvention under NRLM and Information should be complete in all respect.

c) Issue circular to the branches for using SLBC approved (Set of Documents for credit linkage which was approved in the 127th meeting of SLBC held on 20.5.2014) loan documents at the time of credit linkage of SHGs and send copy of the circular to the office of HSRLM.

d) Advise their branches in the state that fresh loans to women SHGs should be sanctioned at 7% per annum upfront and to convert the interest rate to 7% per annum for the existing outstanding loans of women SHGs.

e) Submit data on SHG progress to LDMs on uniform formats as prescribed by RBI for discussions in the DLRC meetings.

f) Make all out efforts to achieve targets already allotted.

g) Sensitize their field functionaries suitably to remove the hindrance still coming in the way of promoting and bank linkage of SHGs.

**LDMs were also advised to:-**

a) Hold meetings of Sub Committee to DCC/DLRC on SHGs regularly and send the minutes of the meeting to the office of HSRLM.

b) Make all out efforts to achieve targets already allotted.

**ACTION: All BANKS/LDMs**

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| **ITEM NO. 17 (ii)** | **SHGs/Joint Liability Group (JLG) Target 2014-2015** |  |

The Chief General Manager, NABARD applauded the performance of Sarva Haryana Gramin Bank. He advised the banks to form JLGs and achieve the targets allocated by the LDMs. Sarva Haryana Gramin Bank is the leader in JLG financing in the State and expectations are still more.

**ACTION:ALL BANKS**

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| **17 (iii)** | **PRIME MINISTER’S EMPLOYMENT GENERATION PROGRAMME (PMEGP**) |

In the meeting the representative from the office of KVIC informed that margin money claims pending at the nodal branches particularly of PNB Ambala should be disposed off expeditiously. This would help in getting additional amount of margin money subsidy for the current year from their corporate office.

**ACTION: ALL BANKS**

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| **17 (iv)** | **FORMATION OF CORE COMMITTEE ON MODEL PROJECT REPORT-PMEGP** |

As desired by IBA, the house approved constitution of proposed core committee to work out a Model Project Report under PMEGP with following members;

**RBI, DIF&CC, Convener Bank, SBI, SBOP, OBC, CBI, BOB, UBI, Syndicate Bank, KVIC.**

The Convener SLBC was also requested to hold meeting of core committee**.**

**ACTION: ALL BANKS/SLBC**

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| **ITEM NO. 17 (v)** | **NATIONAL URBAN LIVELIHOOD MISSION (NULM)** |

The house was informed that no progress was received from the office of SUDA on NULM. Hence no discussions were held.

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| **ITEM No. 17 (vi)** | **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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| **ITEM No. 17 (vii)** | | **PROTECTED CULTIVATION IN HARYANA- BANKABLE PLAN FOR 2014-2015** | |
| **ITEM NO. 17 (viii)** | | **NATIONAL HORTICULTURE MISSION/ NATIONAL HORTICULTURE BOARD** | |

The CGM, NABARD covered the issue of promotion of protected cultivation (poly house) in the state in his address. The banks were requested to dispose of pending sponsored cases of NHB on merits.

**ACTION: ALL BANKS**

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| **ITEM NO. 18** | **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. 19(i)** | **RECOVERY UNDER PRIORITY SECTOR ADVANCES** |

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| **ITEM NO. 19(ii)** | **RECOVERY UNDER GOVT. SPONSORED SCHEMES** |

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| **ITEM NO. 19(iii)** | **RECOVERY UNDER HACOMP ACT** |

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| **ITEM NO. 20** | **Disposal of cases filed by banks before Chief Metropolitan Magistrate(CMM)/District Magistrate**  **(DM) under Section 14 of the SARFAESI.** |

Deliberating the issue of recovery under HACOMP Act, the house requested the Chief Guest to advise Deputy Commissioners suitably on the issue. He was apprised of the issue of non permission by Deputy Commissioner Ambala for SARFESAI.

Sh PK Das, IAS, Principal Secretary, Finance and Planning assured the banks that his office will take up the matter with concerned Dy Commissioners. However, he wanted banks to send report to SLBC so that a consolidated note is sent to his office for consideration.

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.

It was also discussed that banks are facing problems in getting FIRs lodged with the police against the frauds committed by borrowers. The Chief Guest assured Govt.’s directive to the concerned in this regard.

**ACTION: CONVENER SLBC/STATE GOVERNMENT**

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| **ITEM NO. 21** | **HOUSING FINANCE** |

Commenting upon the low YoY growth of 6% under housing finance as at Sept 2014, the Chairman asked the banks to improve the position as still there is great demand for housing in the state.

**ACTION:ALL BANKS**

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| **ITEM NO. 22 (vi)** | **CREDIT GUARANTEE SCHEME OF CGTMSE** |

Advising the banks which had not lent 100 % collateral free loans upto Rs 10 lac to MSE, the chairman said branches should be suitably sensitized on the issue as due care of risk is taken by CGTMSE. He also advised that data should also be checked.

**ACTION: CONVENRE SLBC/ BANKS**

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| **ITEM NO. 23** | **CREDIT FLOW TO MINORITY COMMUNITIES UNDER PRIME MINISTER’S 15 POINT ECONOMIC PROGRAMME** |

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| **ITEM NO. 23.1** | **DATA ON MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS OF MEWAT AND SIRSA** |

While discussing the flow of credit to minorities, it was pointed out by the Chief Guest that data needs to be checked as advances to Jain community which has been recently added to minority community, would be more in the state and desired that banks should report correctly to SLBC.

**ACTION: ALL BANKS**

|  |  |
| --- | --- |
| **ITEM NO. 24** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES** |

On the issue of providing of financial assistance to women in the state, the Chief Guest said that though YoY growth in advances to Women beneficiaries was 22% but the banks should continue to lend more to women for their financial empowerment.

**ACTION: ALL BANKS**

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| --- | --- |
| **ITEM NO. 25** | **BANKING PLANS FOR AREA BASED SCHEMES FOR INVESTMENT IN AGRICULTURE** |

NABARD has allocated budgets to various banks for increasing investment credit by financing under activities like Dairy, Underground Pipe Lines, Sprinkler sets etc. Banks were advised to increase financing towards such identified activities.

**ACTION: ALL BANKS**

|  |  |  |
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| **ITEM NO. 26** | **PROVIDING OF RUPAY DEBIT CUM ATM CARD TO KISAN CREDIT CARDS HOLDERS** | |
| |  |  | | --- | --- | |  |  |   All eligible KCC holders should be immediately issued Rupay Debit cum ATM Cards.  **ACTION: ALL BANKS**   |  |  | | --- | --- | | **ITEM NO. 26(i)** | **FINANCING OF TENANT FARMERS/ORAL LESSEES AND SHARE CROPPERS - LEGISLATIVE PROVISION** |   CGM NABARD, requested the State Government to study and introduce tenant cards similar to those already in vogue in the State of Andhra Pradesh for facilitating finance to the large number of tenant farmers in the State.  **ACTION:STATE GOVERNMENT**   |  |  | | --- | --- | | **ITEM NO. 27** | **ISSUANCE OF WEAVER CREDIT CARDS** |   Not much progress has been made in issuance of Weaver Credit Cards. The Jt. Director, Industries and Commerce, Haryana was requested to identify and sponsor eligible cases to the banks.  **ACTION:DEPARTMENT OF INDUSTRIES & COMMERCE, HARYANA**   |  |  | | --- | --- | | **ITEM NO. 28** | **FARMERS’ CLUBS FORMED BY BANKS** |   Farmers clubs formed earlier and are defunct now should be rejuvenated and banks should take interest in formation of new farmers clubs in their respective command areas.  **ACTION: ALL BANKS**     |  |  | | --- | --- | | **ITEM NO. 29** | **INCLUSION OF CENTRAL REGISTRY (CERSAI) AS MEMBER OF SLBC** |   No representative from CERSAI was present in the meeting to give details on the System. However the banks were requested to update the information on the site of CERSAI fast.  **ACTION: ALL BANKS**   |  |  | | --- | --- | | **ITEM NO. 30** | **LOANS GRANTED TO DISABLED PERSONS AT NHFDC RATE UNDER TIE UP ARRANGEMENT** |   No action point emerged. However, it was advised that banks should deal with the disabled with empathy.  **ACTION:ALL BANKS**   |  |  | | --- | --- | | **ITEM NO. 31** | **ANY OTHER ISSUE** |     The representative from the Office of EPFO Faridabad informed that as good as 11 lac accounts of the industrial workers were to be opened and requested the banks to cooperate to cover workers under PMJDY while holding weekly camps. He also requested the banks for expediting seeding of Aadhaar number in the accounts of approximately 10 lac workers.  The Chief Manager SLBC requested him to provide the details of the accounts of the workers to enable the banks to expedite seeding of Aadhaar numbers.  **ACTION:EPFO/ALL BANKS/LDMs**  The meeting ended with a vote of thanks proposed by Shri Y.K.Verma, General Manager, Punjab & Sind Bank.  ---------0--------- | |  | |

LIST OF PARTICIPANTS OF 130TH MEETING OF SLBC HARYANA HELD ON 13.11.2014

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **S.NO** | **S/SHRI/SMT.** | | | | | **DESIGNATION** | | | | | **INSTITUTION** |
| **CHIEF GUEST** | | | | | | | | | | | |
| 1. | P.K. Das, IAS | | | | Principal Secretary, Finance | | | | | | Govt. of Haryana |
| CHAIRMAN | | | | | | | | | | | |
| 2. | Gauri Shankar | | | | Executive Director | | | | | | Punjab National Bank |
| **SENIOR OFFICERS OF STATE GOVT.** | | | | | | | | | | | |
| 3. | Gulab Singh | | | | Dy.Secretary, Deptt. of Financial Services | | | | | | MoF, Govt. of India |
| 4. | Keshni Anand Arora, IAS | | | | Dy. Director General | | | | | | UIDAI |
| 5. | Dr. R.S. Dhillon, IAS | | | | Director, IF & CC | | | | | | Govt. of Haryana |
| RBI/NABARD/NATIONAL HOUSING BANK | | | | | | | | | | | |
| 6. | Anjani Misra | | | | Dy. General Manager | | | | | | RBI, Chandigarh |
| 7. | Jai Pal Singh | | | | Asstt. General Manager | | | | | | RBI, Chandigarh |
| 8. | Dr. Satish Verma | | | | RBI Chair | | | | | | RBI, Chandigarh |
| 9. | Dr. D.V. Deshpande | | | | CGM | | | | | | NABARD |
| 10. | V.K. Bedi | | | | Dy. General Manager | | | | | | NABARD |
| CONVENER BANK | | | | | | | | | | | |
| 11. | Dr. Rakesh Gupta | | | | General Manager, PS & LB Division | | | | | | PNB, HO |
| 12. | Dr. B.M. Padha | | | | Field General Manager | | | | | | PNB and Convener SLBC, Hry |
| 13. | A.K. Sharma | | | | Dy. General Manager | | | | | | PNB |
| 14. | S.K. Dua | | | | Circle Head | | | | | | PNB, Chandigarh |
| 15. | J. S. Murthy | | | | Chief Manager | | | | | | PNB |
| 16. | DV Sharma | | | | Senior Manager | | | | | | PNB |
| 17. | Pawan Gera | | | | Officer | | | | | | PNB |
| **COMMERCIAL BANKS** | | | | | | | | | | | |
| 18. | Anand Agarwal | | | | | DGM | | | Allahabad Bank | | |
| 19. | J S Negi | | | | | Sr. Manager | | |
| 20. | K. Obula Reddy | | | | | Chief Manager | | | Andhra Bank | | |
| 21. | Dileep Mehta | | | | | Astt. Manager | | |
| 22. | V.P.Srivasthava | | | | | Asstt. General Manager | | | Bank of Baroda | | |
| 23. | A K Panda | | | | | Officer | | |
| 24. | Vinay Sharma | | | | | Nodal Officer | | | Bank of India | | |
| 25. | V K Sharma | | | | | DGM | | | Bank of Maharashtra | | |
| 26. | Ashima | | | | | Dy. Manager | | |
| 27. | Amarjeet Singh | | | | | Asstt. General Manager | | | Canara Bank | | |
| **S.NO.** | | | **S/SHRI/SMT.** | | | **DESIGNATION** | | | **INSTITUTION** | | |
| 28. | | | D S Saahi | | | Field General Manager | | | Central Bank of India | | |
| 29. | | | Ishwar Singh | | | Dy. General Manager | | |
| 30. | | | M K Kaura | | | Manager | | |
| 31. | | | Naveen Chander Jha | | | AFO | | | Corporation Bank | | |
| 32. | | | M K Bedi | | | Dy. General Manager | | | Dena Bank | | |
| 33. | | | Vivek Kaushik | | | Manager | | |
| 34. | | | Shamsher Chand | | | Astt. General Manager | | | Indian Bank | | |
| 35. | | | Vipin Kumar | | | Astt. General Manager | | | Indian Overseas Bank | | |
| 36. | | | P S Matta | | | Senior Manager | | |
| 37. | | | Sanjeev Kumar Gupta | | | DGM | | | IDBI | | |
| 38. | | | R K Alawadhi | | | Chief Manager | | | Oriental Bank of Commerce | | |
| 39. | | | P.K. Kedia | | | Dy. General Manager | | | State Bank of India | | |
| 40. | | | Sonam Angrup | | | Chief Manager | | |
| 41. | | | Naresh Kumar | | | Chief Manager | | |
| 42. | | | B R Silla | | | Chief Manager | | | State Bank of Bikaner & Jaipur | | |
| 43. | | | D V Suresh Kumar | | | General Manager | | | State Bank of Patiala | | |
| 44. | | | Pawan Kumar Jain | | | DGM | | |
| 45. | | | W R Garg | | | Chief Manager | | |
| 46. | | | H S Virdi | | | Astt. General Manager | | |
| 47. | | | Ashwani Bansal | | | Chief Manager | | |
| 48. | | | Ashok K Vashisht | | | Manager | | |
| 49. | | | Y K Verma | | | General Manager | | | Punjab & Sind Bank | | |
| 50. | | | Naveen Kumar | | | Officer | | |
| 51. | | | Keshav Bansal | | | Dy. General Manager | | | Union Bank of India | | |
| 52. | | | P K Aggarwal | | | Sr. Manager | | |
| 53. | | | O P Sharma | | | Chief Manager | | | UCO Bank | | |
| 54. | | | Lakhbir Singh | | | Chief Manager | | | Syndicate Bank | | |
| 55. | | | Vijay Singh | | | Manager | | |
| 56. | | | Nirmal Singh | | | Chief Manager | | | State Bank of Hyderabad | | |
| **PRIVATE BANKS** | | | | | | | | | | | |
| 57. | Gokulesh Suri | | | | | Sr. Manager | | | Axis Bank Ltd. | | |
| 58. | Ashish Tiwari | | | | | Chief MAnager | | | Federal Bank | | |
| 59. | Vivek Dode | | | | | Chief Manager | | | HDFC Bank | | |
| 60. | Devender Shekhar | | | | | Nodal Officer | | |
| **S.NO.** | | | **S/SHRI/SMT.** | | | **DESIGNATION** | | | **INSTITUTION** | | |
| 61. | | | Ranbir Singh | | | Zonal Manager | | |  | | |
| 62. | | | Amir Khan | | | Regional Manager | | | ICICI Bank | | |
| 63. | | | Bhagwan Singh | | | Relationship Manager | | |
| 64. | | | Naresh Arora | | | Sr. Vice President | | | Indusind Bank | | |  |  |  |
| 65. | | | Manju Gupta | | | AVP | | | J& K Bank | | |
| 66. | | | Rajesh Sharma | | | Executive | | |
| 67. | | | Varun Agarwal | | | Chief Manager | | | Kotak Mahindra Bank | | |
| 68. | | | Nikun Singal | | | Nodal Manager | | |
| 69. | | | Tajeshwar Singh | | | Sr. Manager | | | Yes Bank Ltd. | | |
| **COOPERATIVE BANKS** | | | | | | | | | | | |
| 70 | | | Naresh Chaudhary | | | Managing Director | | | | HARCO Bank | |
| 71. | | | S M Vig | | | DGM | | | | HSARDB | |
| **REGIONAL RURAL BANKS** | | | | | | | | | | | |
| 72. | | | Parveen Kumar Jain | | | Chairman | | | | Sarva Haryana Gramin Bank | |
|  | | |  | | |  | | | |  | |
| **CENTRAL/ STATE GOVERNMENT DEPARTMENTS & OTHERS** | | | | | | | | | | | |
| 73 | | Jagmohan | | Additional PF Commissioner | | | EPFO Faridabad | | | | |
| 74. | | Harish Ahuja | | DGM(EIB) | | | BSNL | | | | |
| 75. | | S C Katyal | | AGM (LL) | | |
| 76. | | Sunil Chopra | | Joint Director | | | Deptt. of Industries, Hry. | | | | |
| 79. | | Sanjay Jindal | | ADG | | | Aadhaar (UIDAI) Planning Commission, Haryana | | | | |
| 80. | | V P Tyagi | | DD | | |
| 81. | | Mahavir Singh | | Project Officer | | | Rural Dev. Department, Haryana | | | | |
| 82. | | Jagraj Dandi | | JD (Stat) | | | Agriculture Department, Haryana | | | | |
| 83. | | Rangi Ram | | T.A. | | |  | | | | |
| 84. | | Kanta Gambhir | | Supdt. | | | Revenue Department, Haryana | | | | |
| 85. | | Parkash Chand | | Astt. Manager | | |
| 86. | | Durga Dass Garg | | RO | | | HSCFDC | | | | |
| 87. | | Sunil | |  | | | Treasury & Accounts Deptt., Haryana | | | | |
| 88. | | O P Bhishnoi | | Joint Director | | |
| 89. | | Arvind Kumar | | Dy. Director | | | KVIC | | | | |
| 90. | | Kashmiri Lal | | Kungo | | | | Land Records Haryana | | | |
| 91. | | Vibhav Swaroop | | DGM | | | | SIDBI | | | |
| 92. | | DR. S C Anand | | State Project Manager | | | | HSRLM | | | |
| 93. | | D K Sarda | | CM-O | | | | CERSAI | | | |
| **S.NO.** | | | **S/SHRI/SMT.** | **DESIGNATION** | | | | **INSTITUTION** | | | |
|  | |  | |  | | | |  | | | |
| INSURANCE COMPANIES | | | | | | | | | | | |
|  | |  | |  | | | |  | | | |
| 94. | | K.C. Bhardwaj | | Manager | | | | LIC of India | | | |
| 95. | | Padam Singh Chauhan | | Dy. Manager | | | |
| 96. | | A.K. Chopra | | Dy. Manager | | | | National Insurance Co. Ltd. | | | |
| 97. | | R.K. Mittal | | Dy. Manager | | | |
| 98. | | R.K. Jain | | RM | | | | New India Insurance Co. Ltd. | | | |
| 99. | | Arun Vermani | | DM | | | |
| 100. | | S.K. Singh Kanwar | | Regional Manager | | | | Oriental Insurance Co. Ltd. | | | |

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| **ABSENTEES** | |
| **S.NO.** | **NAME OF BANK/ DEPARTMENT** |
| **1.** | United Bank of India |
| 2. | Vijaya Bank |
| 3. | State Bank of Travancore |
| 4. | Nainital Bank |
| 5. | Karnataka Bank |
| 6. | Karur Vyasa Bank |
| 7. | United India Insurance Co. Ltd. |
| 8. | SUDA, Haryana |
| 9. | National Housing Bank |
| 10. | National Horticulture Board/ National Horticulture Mission |
| 11. | Horticulture Department |
| 12. | Agriculture Insurance Co. Of (India) Ltd. |
| 13. | MSME Development Institute, Karnal |

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