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**CONVENER: STATE LEVEL BANKERS’ COMMITTEE, HARYANA**

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| **MINUTES OF 143rd MEETING OF SLBC HARYANA** |

The 143rd meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended December 2017 (FY 2017-18) was held on 16th February, 2018 at Hotel Shivalik View, Sector 17, Chandigarh. **Shri D S Dhesi, IAS, Chief Secretary, Govt of Haryana was the Chief Guest and Shri Nirmal Chand, Regional Director, Reserve Bank of India, presided over the meeting.** Shri P Raghavendra Rao, IAS, Additional Chief Secretary, Finance & Planning, Govt of Haryana; Shri Ram Subhag Singh, IAS, Dy Director General, UIDAI; Shri T C Gupta, IAS, Principal Secretary, Employment & Skill Development Deptt., Haryana; Shri Anil Kumar, IAS, Principal Secretary, Social Justice & Empowerment Deptt. Govt of Haryana; Shri Sunil Saran, IES, Director, Institutional Finance & Credit Control, Haryana; Ms Rachna Dikshit, Chief General Manager, RBI, Chandigarh; Shri S S Bhatoa, General Manager, NABARD, Regional Office, Haryana; Dr B M Padha, General Manager, PNB, Head Office, New Delhi; Shri A K Dargan, Zonal Manager, Punjab National Bank, Haryana Zone & Convener, State Level Bankers’ Committee, Haryana, Ms Kiran Lekha Walia, Financial Advisor, IF&CC, Haryana; Senior Officers of State Govt and Controlling Heads of Banks, representatives from insurance companies and media persons were amongst those present in the meeting.

**List of participants is annexed.**

**At the outset, Shri A K Dargan, Zonal Manager, PNB, Haryana Zone and Convener SLBC** extended warm welcome to **Shri D S Dhesi, IAS, Chief Secretary, Govt of Haryana-Chief Guest**; Shri Nirmal Chand, Regional Director, Reserve Bank of India, dignitaries on dais and other distinguished members present in the meeting. He informed that besides others, following important issues would be taken up for discussion:

* Progress on implementation of PMJDY, 3 Social Security Schemes namely PMJJBY, PMSBY and APY
* Effective implementation of Pradhan Mantri Mudra Yojana (PMMY) & Stand-up India
* Progress under opening of FLCs and RSETIs in Haryana
* Progress under Annual Credit Plan for the period ended December 2017
* Recovery of Advances
* PMEGP, NRLM, NULM, HSCFDC and other Govt. Sponsored schemes and other important issues concerning banks
* Review of Banks’ performance in other key areas, national goals etc.
* Performance of banks in achievement of Annual Credit Plan for the period ended December 2017 (FY 2017-18)

Shri Dargan informed the house that before 143rd SLBC meeting, meeting of sub-committees to SLBC on NRLM, NULM and 4th Steering Committee to SLBC meeting to review the performance and chalking out future plan on PMEGP, PMAY, HSCFDC and PMFBY, RSETIs, FLCs etc were convened by SLBC Secretariat on 30.01.2018 and all related issues of these schemes were discussed at length so that action in order to achieve the targets under the schemes could be initiated timely by concerned agencies.

Shri Dargan also informed that Aadhaar is going to be the ‘Game Changer’ with regard to regulating the financial system of the country from which our country will derive tremendous benefits. As per Notification issued by UIDAI, every scheduled commercial bank is to set up Centres for Aadhaar Enrollment and Updation Facility inside its bank premises at a minimum of one out of 10 branches by 31.03.2018. Accordingly, 568 such Centres were identified by LDMs but some of the banks have opened very less number of Centres. He requested all bankers to ensure to open such Centres in proportionate to their branch network in the State.

Shri Dargan also raised the important issue of non-payment of commission to banks on account of disbursement of social security pensions and signing of MoU. SLBC after discussion with all member banks has already sent draft of MoU to the Department but so far no response has been received. He requested Shri P Raghavendra Rao, IAS, ACS Finance & Planning to get the long outstanding matter resolved at the earliest.

Shri Dargan said that Hon’ble Chief Minister Haryana had expressed desire that DRI loan be sanctioned by all banks in the State of Haryana to all cobblers for setting up their khokhas to enable them to earn respectful livelihood. As on 9th February, 2018, 131 cases of loans amounting to Rs 13.00 lakhs were sanctioned to cobblers under DRI scheme by PNB branches in the State of Haryana. He requested all banks to come forward for this noble cause and extend more and more financial assistance under DRI scheme to cobblers.

Shri Dargan also informed that Hon’ble Chief Minister Haryana, while discussing the action plan for creating more and more employment in the State of Haryana, expressed desire that banks should extend more financial help to the people of Haryana under MUDRA and Stand-up India. He called upon controlling heads of member banks to advise their field functionaries to provide MUDRA and Stand-up India loans to the needy people and ensure to surpass the annual target well before the end of current financial year ending March 2018. He advised all LDMs to organize special loan camps by involving each bank in their district in association with the district administration with prior dissemination of publicity through vernacular print and electronic media.

**ACTION: BANKS/LDMs/STATE GOVT/SLBC**

While delivering his keynote address **Shri Nirmal Chand, Regional Director, Reserve Bank of India** welcomed Shri D S Dhesi, IAS, Chief Secretary, Govt of Haryana-Chief Guest; Shri P Raghavendra Rao, IAS, Additional Chief Secretary, Finance & Planning, Govt of Haryana alongwith all dignitaries on the dais, media and all other members of SLBC.

While briefly highlighting the significant developments that have taken place in the recent past, Shri Nirmal Chand said that on 1st Feb., 2018, the Hon’ble Finance Minister of India, presented the Union Budget for financial year 2018-19 in the Parliament and announced world’s largest Health Protection Scheme for providing insurance cover of upto Rs 5.00 lakh per family per year under National Health Protection Scheme for secondary and tertiary medical treatment in hospitals to 10 crore poor families or about 50 crore people, the utmost care has been taken for priority sector which provides livelihood to a large chunk of population of the country and is the backbone of the country’s economy i.e. Agriculture and Micro, Small and Medium Enterprises (MSMEs). The Budget has promised farmers a minimum support price that will be 1.5 times the cost of production of Kharif crops. The support price for upcoming kharif crops like paddy will be fixed atleast 50% higher than the cost of production, while raising farm credit target for the next fiscal by 10% to Rs 11 lakh crore. The Budget also allows 100% tax rebate on profit to companies registered as farmer producer companies and having annual turnover upto Rs 100 crore.

He further informed that MSME Sector had taken massive beating post-demonetization will now be charged 25% tax for companies with a turnover of upto Rs 250 crore, thereby, covering almost 99% of the companies. The companies with a turnover of more than Rs 250 crore will continue to be taxed @ 30%. Lending target under MUDRA for the FY 2018-19 has been fixed for Rs 3.00 lakh crore for funding more number of self-employed entrepreneurs.

The Chairman further informed that RBI in its Monetary Policy Committee announced on 7th Feb 2018 decided to keep the Repo Rate under Liquidity Adjustment Facility (LAF) unchanged at 6%. Consequently, the Reverse Repo rate under the LAF remained at 5.75%, the Marginal Standing Facility (MSF) rate and Bank rate at 6.25% also remained unchanged and CRR has remained at 4% unchanged since 9th Feb., 2013. RBI has extended NPA period upto 180 from 90 days as one time measure for MSMEs with an exposure upto Rs 25 crore will have extra time to repay bank loans, provided they have been registered under GST. Banks have also been allowed to treat all MSME loans as priority sector loans without any limit on their exposure. This will encourage banks to lend to this sector which is an engine for economic growth. The removal of priority sector cap for MSME loans will help to channel additional resources to this sector.

The Chairman also informed the house about achievements of banks in the State of Haryana under various flagship schemes run by Govt:-

* Under PMJDY upto 31.12.2017, 64,54,721 accounts have been opened out of which 28,66,205 accounts of women have been opened. Out of these, RuPay Cards have been issued in 58,26,572 accounts out of which 49,41,159 or 85% cards have been activated and a sum of Rs 2162 crore has been mobilized by banks in PMJDY accounts.
* As at 31.12.2017 banks in the State have enrolled 27,94,368 persons in Pradhan Mantri Suraksha Bima Yojana (PMSBY), 8,53,218 persons in Jeevan Jyoti Bima Yojana (PMJJBY) and 1,49,896 persons in Atal Pension Yojana (APY).
* Under Pradhan Mantri Mudra Yojana (PMMY), during the period ended December 2017, the banks in Haryana have disbursed a sum of Rs 2052 crore in 1,35,784 accounts.
* Under Stand Up India scheme during the review period, banks have sanctioned loans of Rs 212 crore to 995 beneficiaries, out of which 244 cases amounting to Rs 42 crore have been sanctioned to SC/ST categories and 751 cases amounting to Rs 170 crores to women beneficiaries in the State of Haryana.
* 142 Financial Literacy Centres (FLCs) are operating in the State as at the end of December 2017 and during the review period 1717 special camps and 2004 target specific camps were organized by these FLCs.
* SLBC through LDMs has identified 568 bank branches to set up as Aadhaar Enrolment and Updation Centres in the State of Haryana.

Lauding the achievement of banking system in the State, the Chairman-SLBC appreciated the role of banks in achieving all National Goals as on 31.12.2017, except Export Credit, during the period under review. He highlighted the major parameters as under:-

* As on 31.12.2017, 134 new branches have been opened by commercial banks and RRBs in Haryana thus raising the total number of branches to 4738.
* Total Deposits of commercial banks/RRBs in Haryana have increased by Rs 29,185 crores from Rs 3,00,761 crores to Rs 3,29,946 crores showing YoY growth of 10%.
* Total Advances during the review period have increased from Rs 1,95,406 crores to Rs 2,22,805 crores registering YoY growth of 14%.
* Priority Sector Advances have gone upto Rs 1,23,870 crores with 15% YoY growth. The achievement of National Goal under Priority Sector is 63% against the target of 40%.
* Agriculture Advances have increased to Rs 4,551 crores exhibiting YoY growth of 11%. The achievement of National Goal under Agriculture Sector as at December 2017 was 24% against the target of 18%.
* Under Annual Credit Plan 2017-18, upto December 2017 achievement of banks under Agri Sector remained at 86%, under MSMEs 99% and under Other Priority Sector it remained at 63%, and over-all achievement of ACP remained at 85%.

The Chairman SLBC also shared that progress in opening of Brick & Mortar branches was slow as against 194 villages allocated, banking outlets have been opened in only 84 villages and 110 banking outlets are yet to be opened. He clarified that banks under Prompt Corrective Action (PCA) can also open banking outlets and there is no such prohibition from RBI in this regard.

The Chairman, SLBC appealed controlling heads of all banks to put in their best efforts and consider loan applications of cobblers under DRI.

He observed that though CD ratio of Haryana remained at 68%, but noted that CD ratio of two districts Rewari & Rohtak remained below 40%. He advised the LDMs of these districts to analyze the reasons of low CD ratio and evolve ways and means to improve the same.

The Chairman expressed his concern over large number of Recovery Certificate cases pending under HACOMP Act. He noted that 17,156 Recovery Certificate cases amounting to Rs 631.36 crore were pending as at 31.12.2017, out of these 1915 cases were pending for more than three years.

In the end, the Chairman appreciated the role of Convener of SLBC Haryana and his team for holding SLBC meetings within the stipulated period, which has also been appreciated by RBI Central Office. He also thanked the Chief Secretary Haryana for his continuous guidance to SLBC from time to time.

**ACTION: BANKS/LDMs/STATE GOVT/SLBC**

**Shri S S Bhatoa, General Manager, NABARD, Regional Office Haryana**, while speaking on the occasion, complemented all the banks for achievement under various parameters. He congratulated bankers for achievement of Annual Credit Plan by 85% for the period ended December 2017. He expressed hope that the banks will be achieving ACP targets during the remaining period of the financial year. He, however, noted with concern that achievement of banks under Agriculture Investment Credit was a matter of concern as against target of 17349 crore, achievement upto December 2017 was only 9847 crores (57%). He also laid emphasis to provide loans to farmers for facilitating capital formation/asset creation in the field of agriculture. He stressed that at least 32% of the total Agriculture loans target should be achieved towards loans under Investment Credit to the farmers.

Shri Bhatoa expressed happiness over the achievement of banks in Pradhan Mantri Jan Dhan Yojana under which already more than 64.54 lakh accounts have been opened, RuPay Cards have been issued in 85% of total PMJDY accounts. He called upon bankers to educate customers about the benefits of using RuPay cards and other social security schemes launched by the Govt. He further said that Aadhaar seeding has also been done in 79% accounts and called upon bankers to give focused attention in this area also as all accounts are to be seeded with Aadhaar by 31.03.2018.

Shri Bhatoa further informed that during previous SLBC meetings, NABARD impressed upon SHGB and Cooperative Banks to get AUA/KUA membership with UIDAI for linking them with Aadhaar-enabled Payment System and shared that NABARD has granted assistance of Rs 1.45 crores to these banks and banks are now linked with the system. In the area of installation of PoS machines, NABARD sanctioned 6119 PoS machined with grant assistance of Rs 3.67 crores, out of which commercial banks were sanctioned 2901 PoS machines, SHGB 2500 and Coop banks have since installed all 718 PoS machines and have already submitted claim with NABARD where-as progress of commercial banks and SHGB was not at par as SHGB has only installed 5 PoS machines. He informed that last date for submitting claim under CAPEX model was 28.02.2018 and requested banks to expedite installation of PoS machines. He informed that timely installation of PoS machines will help banks in achieving their target of 72 crore digital transactions.

He further informed that NABARD has also sanctioned grant assistance of Rs 3.73 crore to Coop banks and SHGB for installation of 1681 micro ATMs. However, activation of RuPay Kisan Card is concern where banks need to focus more.

He also informed that NABARD has sanctioned 10 Centres for Financial Literacy, 5 each to PNB and Syndicate Bank and requested these banks to apprise the progress and submit claims with NABARD.

Under Going Digitial, NABARD has sanctioned 13143 camps involving grant assistance of Rs 6.42 crore to various banks but observed that progress of banks in this regard was very slow as claims were received from few banks.

He informed that NABARD provided financial help to SHGB and Cooperative Banks for demo vans also to provide financial literacy. He announced that in order to promote digital transactions NABARD has sanctioned 5 demo vans to different banks in the State of Haryana and first demo van which was sanctioned to DCCB Gurugram, was launched by the Chairman, NABARD in Gurugram on 01.02.2018.

Shri Bhatoa briefed the house on E-Shakti project which was previously implemented in Ambala district on pilot basis where 389 SHGs have been credit linked out of 531 SHGs and three more districts namely Sirsa, Sonipat and Karnal have further been identified and scheme is being implemented in these districts also. He requested banks to provide necessary help to agencies identified by NABARD to cover all these SHGs by 31.3.2018.

Shri Bhatoa informed that NABARD has also extended grant assistance of Rs 11.75 crore to CCS HAU for setting up of first NABARD Incubation Centre at Hisar, out of two such Centres sanctioned in the country, foundation stone of which was laid down by the Chairman, NABARD on 02.02.2018. This Centre will provide consultancy and professional assistance to the farmers.

He appealed all banks to come forward and work more closely for implementation of various schemes launched by the Govt.

**ACTION: BANKS/LDMs/STATE GOVT/SLBC**

While speaking in the meeting, **Shri Anil Kumar,** **IAS, Principal Secretary, Social Justice & Empowerment, Govt of Haryana** that in March 2015, it was decided by Govt of Haryana said that under various social security schemes would be disbursed through banks and congratulated bankers for accomplishing the exemplary work in this regard in a very short time. He informed that more than 25 lakh beneficiaries are getting social security pension seamlessly. He noted that this work incurs expenditure and his Department was approached for reimbursement of expenditure, but before that certain approvals were required and MoU was to be got signed. He informed that Finance Deptt has since given approval and the case has been sent to L R Haryana and a final decision will be taken within 2 weeks. Apart from the commission, he also assured that MoU will be got signed at the earliest so that everything is done in transparent manner.

He also informed that banks were also required to submit MIS to their Department and under MIS-II only 16 banks have submitted their reports. He informed that reimbursement of commission will be subject to submission of MIS to their Department. He further said that due to non-signing of MoU there was audit objection and despite that second installment was also released to banks over-looking the audit objection and once the MoU will be signed audit objection will disappear. He assured that after signing of MoU installment of commission will be released within 15-20 days.

He also called upon bankers to sanction more and more loans to cobblers under DRI for setting up of khokhas and informed that their Deptt is also working on the policy according to which interest amount will be borne by the Govt. The draft of the scheme will be approved shortly.

**ACTION: BANKS/LDMs**

**Shri T C Gupta, IAS, Principal Secretary, Employment & Skill Development Deptt., Haryana,** while addressing the house informed that in Haryana 8 lakh unemployed have been registered in Employment Exchanges the data of which will be hosted on website by 31.3.2018. He urged upon bankers to give priority to unemployed youth while considering loan applications and in case borrower is not registered with employment exchange, he should be guided to get registered with Employment Exchange as providing loan for self-employment is also giving employment to the unemployed.

He expressed happiness that CD ratio of the State was 68% as on 31.12.2017 but recalled that in 2015 it was 81% but after demonetization it slipped to 65% and now it was at 68%. He advised bankers to increase their loan portfolio so as to increase CD ratio by giving loans to MSMEs which will also help in providing employment to the unemployed. He expressed concern that progress of banks under Mudra was not satisfactory and their achievement was 58% only. He informed that recently during a meeting Hon’ble Chief Minister Haryana, while reviewing the progress of Mudra that banks have sanctioned Rs 2051 crores to 135784 persons, observed that banks were giving these loans to defaulters for ever greening of their loans and desired that a sample check be done. He informed that sample testing was done in Rewari and Karnal districts covering 139 and 103 candidates and not even a single such instance came to his knowledge. He also observed that Public Sector Banks were lagging behind Private Sector Banks and asked PSBs to improve their position in this regard which will really help unemployed people. He observed that under Stand-up India, performance was not satisfactory because out of 4738 branches only 531 branches had sanctioned loans. He advised bankers to increase their loan portfolio under Stand-Up India as well.

Shri Gupta called upon bankers to make optimum use of DRI scheme by sanctioning loans to needy borrowers, like cobblers. He informed that nearly 60000 candidates pass-out from Industrial Training Institutes (ITIs) every year and in order to make them employed or self-employed it has been proposed to set up a facilitation counter which will be handled by a senior faculty. He advised the bankers to consider more and more loan applications of skilled unemployed under PMMY.

*While clarifying the position, Shri S D Sharma Chief Manager, SLBC Haryana informed that progress of private banks under Mudra has been reflected to be on higher side because of HDFC Bank alone had reported sanction of 30729 cases under ‘shishu’ category of PMMY. He also informed that mapping of 387 ITIs has already been done with bank branches in Haryana and Branch Managers are regularly visiting ITIs, sensitizing the students and considering loan applications of ITI pass-outs under MUDRA. He, however, assured that more efforts will be made for financing under the scheme.*

**ACTION: BANKS/LDMs/STATE GOVT/SLBC**

**Shri Ram Subhag Singh, IAS, Deputy Director General, UIDAI**, while addressing the house stressed that objective of Aadhaar enrolment is not to deny benefits to any person, if a person is not having Aadhaar. It becomes our responsibility to guide him so that he is not deprived of any facility being provided by the Govt. As per decision taken by the Hon’ble Supreme Court of India to avoid any data hacking from private operators by breaching security features, it has been decided to install Aadhaar Enrollment & Updation Centres in a secure environment. As such it was decided to set up these Centres in 10% bank branches and to ensure that all accounts be linked with Aadhaar numbers. He also informed that in Haryana all residents have since been issued with Aadhaar cards and Haryana is at third position in issuing Aadhaar cards and is No. 1 in issuing Aadhaar cards to kids from 0 to 5 year by covering 92% kids. Shri Subhag further informed that 568 bank branches have been identified in the State of Haryana for opening Aadhaar Enrollment & Updation Centres and only 221 have started operations but enrolment work in these Centres is not satisfactory. He advised controlling heads of banks to set up these Centres by 31.03.2018, otherwise there is provision of penalty. He further informed that in order to encourage enrolment and updation work at these Centres, Govt of India has launched incentive scheme for banks and good work done by the employees of bank branches will be encouraged by way of cash incentive. He called upon the controlling heads of banks to ensure that security is not breached at any cost and Aadhaar machine is not put outside the branch premises, in any case, otherwise it will attract penalty of Rs1.00 lakh for every violation.

**ACTION: BANKS/LDMs/SLBC**

**Shri P Raghavendra Rao, IAS, Additional Chief Secretary (Finance & Planning)** Govt of Haryana, while addressing the house said that under most of the parameters, like Deposits, Advances, Priority Sector, Agriculture, the performance of banks remained satisfactory but focused on main following areas of concern which require further improvement.

* Aadhaar seeding in PMJDY accounts, SF accounts and mobile seeding in SF accounts was also satisfactory but still lot of work is required to be done.
* Progress of activation of RuPay Cards was 87% reasonably better but still some work is required to be done.
* Performance of banks under PMSBY, PMJJBY, APY has not improved further and uploading of data needs to be improved.
* Pendency of claim cases under social security schemes was a cause of concern and the pendency be cleared by insurance companies at the earliest.
* Aadhaar seeding work in MNGREGA accounts be accomplished immediately.
* Position under Mudra was not upto the mark particularly in view of the fact that scope of Mudra has been enlarged with inclusion of Agriculture & its Allied activities upto Rs 10.00 lakh.
* Under Stand-up India, a flagship programme of Govt of India, only 549 applications were sanctioned by 531 branches out of total 4738 branches and progress in this respect was on very low.
* More efforts are required to be made to install more PoS machines, as performance of banks is less than 10% and NABARD is extending financial support of maximum Rs 6000/- from Financial Inclusion Fund for deployment for PoS Terminals so as to achieve cashless transactions and improve digital transactions in rural areas.
* Progress under digital transactions needs improvement to achieve target set for 72 crore digital transactions for the State of Haryana out of which 43 crore target for banks and the achievement of banks to the tune of 18.39 transactions was very poor.
* Under PMFBY, performance of cooperative bank was very poor and coverage of non-loanee farmers was very less. We need to settle genuine claims of farmers and claims should not to be rejected by insurance companies due to clerical error by banks.
* Hon’ble Finance Minister of Haryana had also expressed his deep concern that position of Brick & Mortar branches was on very low side as only 84 branches/banking outlets have been opened against the target of 194 branches and more efforts are required to be done to open remaining branches/banking outlets by 31.03.2018.
* Against identification of 568 Aadhaar Enrolment & Updation Centres, 221 were established, but we need to push in this direction very fast, because last date 31.03.2018 was approaching fast.
* Banks should give due emphasis to Dairy Scheme, Debt Swap Scheme, MSME Sector, Advances to Minority Community, Advances to SC and Women, Agriculture and Handloom Sector for over-all development of the nation.
* Banks are advised to spend more and more amount on CSR activities for over-all development of the State of Haryana.
* While referring to the issue of non-payment of commission to banks on account of disbursement of social security pension, he assured that the issue will be resolved soon.
* Certain issues hindering in the construction of RSETIs were still pending and very soon a meeting will be called with all Deputy Commissioners and the remaining issues will also be resolved.
* Banks to give due attention to various Govt sponsored schemes like PMAY, NRLM, NULM, PMEGP, HSCFDC and clear the pendency as soon as possible.

**ACTION: BANKS/LDMs/STATE GOVT/SLBC**

The **Chief Guest of the meeting, Shri D S Dhesi, IAS, Chief Secretary, Govt of Haryana**, while addressing the house said that SLBC is the highest body at the State level where all key persons are involved in implementation of various credit based schemes in the State. He laid emphasis on the following points:-

* Haryana has been performing pretty well in various programmes, for instance, Haryana is kerosene-free and completely shifted to LPG under Ujjawala Scheme. Public Distribution System Haryana is amongst first few to entirely shift over to PoS devices, in ‘Ease of Doing Business’, Haryana has improved from 14th position from 2016 to 6th position last year and as per Hon’ble Chief Minister Haryana we hope to achieve the first position in Ease of Doing Business amongst different States.
* Govt of Haryana is in the process of launching SARAL where 325 Govt to Citizen (G2C) services will be provided on-line, which will be functional by 14.04.2018, at every Tehsil level Antoydaya Service Kendras (ASKs) to be established where information on beneficiary oriented schemes will be provided to the citizens of Haryana. It will also be a place where the beneficiary can come, take information and then apply for benefit under different schemes. The exact modalities to make this system are being worked out and after finalization, it will be conveyed to all District Magistrates and Lead District Managers as banking system has to play important role in its successful implementation.
* Bankers are required to put accelerated efforts in sanctioning loans under PMMY. Previously as per instructions of Govt of India 60% of loans were to be sanctioned under ‘shishu’ category and now the scheme has stabilized, banks should increase average loan per beneficiary under the scheme.
* Under PMAY-Urban, survey has since been completed and recently in State Level Committee meeting approved the detailed action plan and the implementation phase has started where-in lists of identified beneficiaries have since been forwarded to LDMs for further distribution to banks. It is hoped that the scheme will pick up and all eligible will be benefitted under the scheme.
* In the recent Union Budget announced by Hon’ble Finance Minister on 01.02.2018, emphasis was laid on various measures to be taken to increase the farmers’ income and one of the announcements was to provide MSP which is 1.5 times of input cost. In this regard, Govt of Haryana has also announced very pro-active Bhavantar scheme where-by for 4 horticulture crops in case the market rate goes below a certain level, Govt of Haryana will provide assistance to the farmers.
* Agribusiness Incubation Centre in CCS HAU Hisar has been installed to promote entrepreneurship in Agriculture Sector so as to bring about increase in the income of the farmers.
* In the months of November and December there was much debate and discussion about the air pollution being caused in NCR and one of the major reasons was found burning of paddy straw in Punjab & Haryana. To over-come the problem, as per recommendations of Task Force Committee, Govt of India is planning to provide loans to farmers for purchase of Straw Management Equipments and Govt will provide subsidy for the same. He advised both Agri Deptt as well as SLBC to chalk-out a strategy to fix the loan target for purchase of Straw Management Equipments as the targets are to be achieved before the next season i.e. before October 2018.
* So far only PNB has sanctioned 131 cases to cobblers under DRI, the controlling heads of other banks were also advised to sanction DRI loans to cobblers.
* Aadhaar has proved to be major instrument in providing direct benefit to the beneficiaries in a most efficient manner and also Aadhaar provides a definite proof of the identity of the person. He advised bankers to set up required number of Aadhaar Centres and ensure 100% seeding of bank accounts and also ensure safety of Aadhaar data**.**

**ACTION: BANKS/LDMs/RBI/STATE GOVT/SLBC**

With the permission of the Chair, agenda-wise discussions were held as under:-

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| **ITEM NO. 1** | **CONFIRMATION OF MINUTES OF 142nd MEETING OF STATE LEVEL BANKERS’ COMMITTEE (HARYANA) MEETING HELD ON 17.11.2017** |

The minutes of last SLBC meeting held on 17.11.2017 were circulated on 08.12.2017. As no comments were received, house confirmed the same.

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| **ITEM NO. 2.1 TO 2.15** | **IMPLEMENTATION OF PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)** |

Discussions were held in details on the following items:-

2.1 Opening of accounts under PMJDY

2.2 Issuance of RuPay Cards

2.3 Activation of RuPay Cards

2.4 Zero balance accounts

2.5 Aadhaar seeding and mobile number seeding in operative saving fund accounts

2.6 Claims received and settled under RuPay Cards

2.7 Aadhaar seeding in PMJDY accounts

2.8 Camps for Aadhaar seeding in a/cs of MGNREGA workers in State of Haryana

2.9 Setting up of Aadhaar Enrolment & Updation facility in bank premises

2.10 Micro ATMs

2.11 Deployment and working of BCAs

2.12 i) Pradhan Mantri Suraksha Bima Yojana (PMSBY)

ii) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

iii) Atal Pension Yojana (APY)

2.13 i) Pradhan Mantri Mudra Yojana (PMMY)

ii) Pradhan Mantri Mudra Yojana (PMMY)(coverage of activities allied to agriculture (upto Rs 10.00 lakh)

2.14 Progress under Stand-up India Scheme

2.15 Pradhan Mantri Awaas Yojana (PMAY) Credit linked subsidy scheme (CLSS)

The house reviewed the performance of banks under all aforesaid parameters and banks were advised to:-

* Ensure issuance of RuPay Cards to all eligible account holders at the time of opening of new accounts.
* Ensure further reduction in zero balance accounts.
* Ensure Aadhaar seeding in operative saving bank accounts by 31.03.2018 after that these accounts will become inoperative.
* As there was more than 3 months’ delay in settlement of some of claim cases under RuPay cards, it was advised to dispose of these cases in a campaign mode and be disposed of latest by 31.03.2018.
* The consent forms in remaining MGNREGA workers be submitted to LDMs immediately for sending to respective bank branches for seeding in their accounts in order to accomplish this task.
* 568 bank branches have been identified for setting up of Aadhaar Enrollment & Updation Centres and so far these Centres have been set up in 221 branches only. Controlling heads of banks were advised to ensure that these Centres are set up by 31.03.2018.
* The bankers were advised to accelerate their efforts and achieve the allocated target under PMSBY, PMJJBY and APY.
* Under Stand-up India scheme banks were advised to make concerted efforts so as to achieve the targets.

While reviewing the performance of Mudra, Shri A K Yadav, General Manager RBI, Chandigarh informed the house that progress of Mudra, as shown in the Agenda, is lower when compared to the figures of Mudra portal of Govt of India. It was observed that the gap was due to the fact that figures of MFI, NBFCs and foreign banks were not being incorporated in SLBC agenda. ACS Finance & Planning advised that figures as shown on Mudra Portal be also included in the Agenda.

While reviewing the performance under PMAY, house was informed that SUDA has provided details of 9413 identified beneficiaries under PMAY to SLBC Haryana Secretariat and the same have already been forwarded to the concerned Lead District Managers with an advice to distribute the same to the bank branches operating in the area to contact the beneficiaries for providing them housing loans for construction of houses. As progress was not satisfactory, house analyzed the reasons and observed that beneficiaries need to contact their bank branches for filling up application forms, completion of necessary formalities etc so as to make significant progress under the scheme. The ACS, Finance & Planning advised the concerned Department to inform the candidates about their banks’ branches and make them to visit to respective bank branches and also advised the Department to organize camps. He also advised banks to ensure that these applications are disposed of at the earliest. Shri Rao also advised to SUDA officials to evolve special portal of the scheme where the applicant can apply online to the respective banks for sanction of loan under PMAY.

**ACTION: BANKS/LDMs/SLBC/UIDAI/RESPECTIVE**

**AGENCIES/DEPTT OF RURAL DEV/SUDA**

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| **ITEM NO. 3.1** | **SUPPORT FROM FINANCIAL INCLUSION FUND (FIF) – DEPLOYMENT OF PoS TERMINALS IN TIER 5 & 6 CENTRES** |

While reviewing the position, the house observed that against the sanction of 6119 PoS machines to be installed in 1264 villages only 145 PoS machines have been installed. While replying to a query, General Manager, Sarva Haryana Gramin Bank informed that they have already placed order for 2500 PoS machines, and these will be installed within a week’s time.

The ACS Finance & Planning advised all Controlling heads to ensure that PoS machines are installed in villages identified by their bank by 28.02.2018 and submit claims to NABARD. Shri Pankaj Yadav, AGM, NABARD informed the house that last date for lodgement of claim under CAPEX model was 28.02.2018.

**ACTION: ALL BANKS**

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| **ITEM NO. 3.2** | **IMPLEMENTATION OF MEASURES FOR PROMOTION & PROLIFERATION OF DIGITAL PAYMENTS IN THE STATE** |

The house was informed that a target of 72 crore digital transactions has been allocated to Haryana. While reviewing the performance of banks, Shri S D Sharma, Chief Manager, SLBC informed the house that against the target of 43 crore digital transactions allocated to banks, 18.39 Crore transactions have taken place upto 31.12.2017 besides transactions made by Private Sector Banks most of whom have not reported the data.

Ms Kiran Lekha Walia, Financial Advisor to Govt of Haryana informed that during 4th steering committee to SLBC held on 30.01.2018 it was noted that banks were not submitting this information to SLBC. Most of the banks informed that they are not getting data from their respective Head Offices. The controlling heads of banks, particularly HDFC Bank, were advised to submit data within a week’s time, otherwise the matter shall be taken up with their controlling offices.

In order to improve position in digital transactions, the ACS Finance & Planning suggested the following measures:-

* there should be linkage/integration of core portal with banks’ portal
* cashless transaction data be shared twice a month and advised banks to submit data immediately to SLBC for compilation
* SBI to ensure software integration under E-grass
* Bharat Bill Payment System be promoted
* PoS and Bharat QR codes be promoted at all merchant outlets in collaboration with VLEs
* All Fair Price Shops be linked with merchant based AePS expeditiously
* Digital transactions be promoted by organizing digital pathashalas etc.

**ACTION: ALL BANKS/PRIVATE BANKS/SLBC**

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| **ITEM NO. 4.1 TO 4.4** | **OPENING OF FINANCIAL LITERACY CENTRES (FLCs) AT BLOCK LEVEL, PROGRESS AND HOLDING ONE CAMP PER RURAL BRANCH DURING Q.E. DEC 2017** |

Controlling heads of State Bank of India and Oriental Bank of Commerce were requested to ensure that the FLCs in their remaining allocated blocks are opened by 31st March, 2018 positively.

The house was further informed that Punjab National Bank has signed an MoU with CRISIL for opening of five Financial Literacy Centres in Karnal and Panipat districts and the same have started functioning. Like-wise an MoU has also been signed between Syndicate Bank and CRISIL under which 4 FLCs have been opened (Pataudi, Tauru, Ferozepur Jhirka and Nagina) totaling 10 FLCs with financial support of NABARD run by CRISIL and with this, number of FLCs working in the State of Haryana has gone upto 142.

The ACS, Finance & Planning desired to know about the present status of functioning of FLCs at Loharu and Bhattu, he was informed by representative from SBI that these could not be made functional as they could not find any suitable Counselor for FLCs at these places. The LDM Bhiwani was advised to help SBI in finding suitable Counselor.

Controlling heads of member banks were also requested to advise their rural branches to organize more and more financial literacy camps for different target groups with the assistance of Financial Literacy Counselors of their bank.

**ACTION: CBI/SBI/PSB/ALL BANKS/LDMs**

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| **ITEM NO. 5.1 & 5.2** | **IMPLEMENTATION OF PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) & RESOLUTION OF COMPLAINTS** |

The house reviewed the progress of implementation of PMFBY for Kharif 2017 and Rabi 2017-18 seasons. While referring to complaints of farmers under PMFBY, Shri R S Solanki, ADA (Stat), Deptt of Agriculture & Farmers’ Welfare, Haryana informed that on 06.02.2018 a meeting was called by Dr Abhilaksh Likhi, IAS, Principal Secretary, Agriculture & Farmers’ Welfare Deptt., Haryana and more than 50% complaints have since been resolved and for the remaining a meeting will be convened soon. The ACS Finance & Planning advised the Department to convene a meeting immediately under the chairmanship of Dr Abhilaksh Likhi, IAS, Principal Secretary, Agriculture & Farmers’ Welfare Deptt., Haryana and invite representatives from insurance companies and SLBC for resolution of all complaints by the end of the month.

**ACTION: BANKS/ AGRICULTURE & FARMERS’ WELFARE DEPTT., HARYANA**

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| **ITEM NO. 6** | **OPENING OF BRICK & MORTAR BRANCHES IN VILLAGES WITHOUT A BANK BRANCH OF A SCHEDULED COMMERCIAL BANK WITH POPULATION MORE THAN 5000** |

While reviewing the progress of opening of brick and mortar branches, it was observed that in 194 identified villages, only 84 branches/bank outlets have been opened. The ACS Finance & Planning advised controlling heads to take up with their corporate offices so that these branches/bank outlets can be opened by the end of March 2018.

**ACTION: BANKS/LDMs/RBI/SLBC**

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| **ITEM NO. 7** | **FINANCIAL ASSISTANCE TO COBBLERS UNDER DRI SCHEME** |

The house was informed that a special meeting was convened by SLBC Haryana on 11.01.2018 in which all member banks were informed about the meeting convened by Hon’ble Chief Minister Haryana which was also attended by Convener SLBC Haryana and Senior Officers from major banks where-in bankers were advised to sanction DRI loans to all cobblers in the State of Haryana for making their khokhas. It was also informed that Deptt of Finance, Govt of Haryana has advised all Deputy Commissioners to prepare list of cobblers and circulate the same to all banks through respective LDMs in order to ensure that required finance under DRI can be given to them.

The controlling heads were advised to issue necessary instructions to field functionaries to consider loan applications on merits.

**ACTION: BANKS/LDMs**

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| **ITEM NO. 8** | **NON-PAYMENT OF COMMISSION TO BANKS ON ACCOUNT OF DISBURSEMENT OF SOCIAL SECURITY PENSION & NON-SIGNING OF MOU BY SOCIAL JUSTICE & EMPOWERMENT DEPARTMENT, HARYANA** |

In his key-note address, Shri Anil Kumar, IAS, Principal Secretary, Social Justice & Empowerment, Haryana took up this issue in detail and Shri P Raghavendra Rao, IAS, Additional Chief Secretary suggested to hold separate meeting in order to resolve the matter.

**ACTION: BANKS**

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| **ITEM NO. 9** | **FINANCING OF DEVELOPMENTAL CHARGES LEVIED BY THE STATE GOVERNMENT ON ACCOUNT OF LEGALIZING UNAUTHORIZED COLONIES OF FARIDABAD & GURUGRAM DISTRICTS** |

The house was informed that Govt of Haryana is in the process of providing relief to general public residing in unauthorized colonies such as civic amenities and infrastructure deficient areas, under the Haryana Management of Civic Amenities and Infrastructure Deficient Municipal Areas (Special Provisions) Act, 2016 by way of Gazette Notification. Being a policy matter for all banks, to discuss various aspects in financing to the public for payment of developmental charges to the State Government a meeting was convened by Convener SLBC Haryana on 11.01.2018 and draft of main features emerged for the proposed scheme was submitted to State Govt.

In case Govt of Haryana accepts the draft suggested, controlling heads of all banks were advised to get the loan scheme approved from their respective Boards/competent authority at the earliest so that the same may be communicated to State Govt.

**ACTION: BANKS/LDMs/SLBC**

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| **ITEM NO. 10** | **MOBILISATION OF CORPORATE SOCIAL RESPONSIBILITY (CSR) FUNDS** |

In view of the advice/appeal of the Hon’ble Chief Minister Haryana and Convener SLBC communication dated 29th January, 2018, controlling heads of banks were again requested to plan more and more spending of amount on CSR activities in the State of Haryana.

**ACTION: BANKS/LDMs/SLBC**

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| **ITEM NO. 11** | **YEARLY CALENDAR OF HOLDING SLBC MEETINGS** |

Shri S D Sharma, Chief Manager put before the house yearly calendar for holding SLBC meetings, as under, and the same was approved by the house:-

|  |  |  |
| --- | --- | --- |
| **S. No** | **Quarter for which data is to be reviewed** | **Proposed date and day of holding SLBC Haryana meetings** |
| 144th SLBC | March, 2018 | 15th May, 2018 (Tuesday) |
| 145th SLBC | June, 2018 | 16th August, 2018 (Thursday) |
| 146th SLBC | Sept., 2018 | 15th November, 2018 (Thursday) |
| 147th SLBC | Dec., 2018 | 14th  February, 2019 (Thursday) |

**ACTION: SLBC/LDMs**

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| **ITEM NO. 12** | **SWACHH VIDYALAYA CAMPAIGN** |

The banks were advised to accelerate their efforts and actively participate in Swachh Vidyalaya Campaign.

**ACTION: BANKS/LDMs**

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| **ITEM NO. 13** | **REVIEW OF PERFORMANCE UNDER KEY PARAMETERS AS AT DEC., 2017 (COMMERCIAL BANKS AND RRBs)** |

The house reviewed the performance under various key parameters viz Deposits, Advances, PS advances, Agriculture, MSME, Other PS, Advances to Weaker Sector, Advances under DRI Scheme and growth over last year was found satisfactory.

**ACTION: BANKS/LDMs**

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| **ITEM NO. 14** | **N A T I O N A L G O A L S** |

The performance of banks in achievement of national goals was appreciated in the house. However, it was felt that CD ratio though at 68% against the national goal of 60%, should have been much better.

The Lead District Managers of the districts with CD ratio below the stipulated level of 60% were also advised to analyze the reasons for low %age of CD ratio and also to take measures for improvement of CD ratio of their district.

As national goal under Export Credit could not be achieved, house analyzed the reasons and observed that scope for improvement in export credit was at Kundli, Panipat and Karnal stations. As such LDMs of Sonipat, Panipat and Karnal were advised to sensitize exporters by holding seminars so as to increase export credit.

**ACTION: BANKS/LDMs**

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| **ITEM NO. 15** | **PERFORMANCE UNDER ANNUAL CREDIT PLAN (ACP) DURING THE PERIOD ENDED DEC 2017 (2017-18)** |

The house reviewed the achievement of banks under Annual Credit Plan (2017-18) during the period ended December 2017 as achievement under Crop Loan 99.6%, total Agriculture sector was 86%, under MSME Sector 99% and under OPS at 63% and over-all achievement remained at 85% and the same was considered as satisfactory by the house. The Chairman called upon the bankers to boost progress in credit dispensation in order to ensure that ACP targets for financial year 2017-18 are surpassed.

**ACTION: BANKS/LDMs**

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| **ITEM NO. 16** | **REVIEW OF PROGRESS UNDER DAIRY ENTREPRENEURSHIP DEVELOPMENT SCHEME (DEDS)** |

The controlling heads of banks were requested to clear pendency under the scheme. Shri Bhatoa, DGM, NABARD advised bankers to submit claim to NABARD well in time.

**ACTION: BANKS/LDMs/RBI/STATE GOVT/SLBC**

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| **ITEM NO. 17.1 & 17.2** | **PROGRESS UNDER DEBT SWAP SCHEME DURING THE PERIOD ENDED DECEMBER 2017 (2017-18) & ADOPTION OF VILLAGES UNDER THE SCHEME** |

The controlling head of banks were requested to advise their field functionaries to adopt one village in each district where they are having branch and lend liberally under the scheme to get the farmers out of clutches of money-lenders. LDMs were also requested to coordinate with banks and finalize bank-wise adoption of villages in their districts and inform the progress to SLBC in this regard on monthly basis.

**ACTION: BANKS/LDMs**

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| **ITEM NO. 18** | **DOUBLING THE FARMERS’ INCOME BY 2022** |

The house was informed that 2nd meeting of Sub-Group on doubling the farmers’ income by 2022 was convened by SLBC Haryana on 29.01.2018 with controlling head of select SLBC member banks and representatives from concerned Govt Departments to chalk out the strategy to discuss various issues with regard to doubling of farmers’ income by 2022, as per guidelines issued by NABARD.

Shri R S Solanki, ADA (Stat) from Agriculture & Farmers’ Welfare Deptt., Haryana informed the house that as per decision taken in the meeting held on 29.01.2018, a meeting will be convened by their Department very soon where-in Heads of Departments of related Departments will be invited.

**ACTION: BANKS/LDMs/SLBC**

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| **ITEM NO. 19.1** | **PROGRESS OF RURAL SELF EMPLOYMENT TRAINING INSTITUTE (RSETIs) – DECEMBER 2017** |

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| **ITEM NO. 19.2** | **DISPOSAL OF LOAN APPLICATIONS SPONSORED/REFERRED BY RSETIs OPERATING IN THE STATE OF HARYANA** |

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| **ITEM NO. 19.3** | **ISSUES HINDERING THE CONSTRUCTION OF RSETI BUILDINGS** |

The house reviewed the performance of RSETIs upto December 2017 and disposal of loan applications sponsored by RSETIs was also discussed. The Banks and LDMs were advised to ensure disposal of the pending applications, sponsored by RSETIs at the earliest.

Shri S D Sharma Chief Manager, SLBC Haryana expressed gratitude to ACS Finance & Planning in resolving many issues and requested him to convene another meeting with the stake-holders to resolve the remaining issues, to which he agreed.

Capt Ramesh Krishan, IAS (Retd)., CEO, HSRLM informed that some of the beneficiaries selected by RSETIs are from urban areas that means scrutiny of beneficiaries by RSETIs for training is not proper and more than 30% applications referred by RSETIs to bank branches are rejected and banks are financing only 25% of applications. Shri S D Sharma informed that decision has already been taken that cases referred by RSETI can be rejected only by controlling offices/next higher authority only on the basis of valid grounds.

For improving quality in sponsoring of RSETI applications, Dr B M Padha, General Manager, HO PNB assured that suitable instructions will be issued to RSETIs to improve quality in selection of candidates.

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| **ITEM NO. 20.1 TO 20.4** | **EDUCATION LOAN SCHEME AND EDUCATION LOAN TO FEMALE STUDENTS AND POSITION OF NPA IN EDUCATION LOAN.** |

Controlling heads of member banks were requested to advise their field functionaries to make all out efforts to achieve the allocated targets under education loans.

**ACTION: BANKS**

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| **ITEM NO. 21.1 TO 21.3** | **NATIONAL RURAL LIVELIHOOD MISSION (NRLM) & DIGITIZATION OF SHGs** |

Shri S D Sharma, Chief Manager, SLBC Haryana informed that a sub-committee meeting to discuss various issues of NRLM was convened on 11.01.2018 and 4th  meeting of Steering Committee to SLBC on 30.01.2018 at Conference Hall Sector 17-B Chandigarh and all related issues were discussed at length.

Capt Ramesh Krishan (Retd IAS), CEO, HSRLM informed that review of NRLM SHGs be done separately as accounts of SHGs previously formed were highly irregular and recovery position in SHGs under NRLM was more than 95%.

Dr B M Padha, General Manager, PNB, informed that instructions have already been issued in this regard and sensitization of the BMs in this respect is very important. He informed that as per RBI guidelines, KYC of SHG office-bearers only is required at the time of account opening. All controlling heads were requested to convey instructions to their field staff to follow the instructions meticulously.

Ms Meenaxi Raj, HCS, Joint Director SUDA (NULM) informed that banks should not reject the cases sponsored by Task Force Committee which also constitutes LDM. It was decided that as the number of beneficiaries per day per Task Force Committee was on higher side, maximum 50 candidates be called on every Task Force Committee meeting and Deputy Commissioners will also be informed accordingly.

The ACS F&P informed that a meeting will be organized in the month of March to review the progress further.

**ACTION: BANKS/LDMs/RBI/STATE GOVT/SLBC/NABARD**

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| **ITEM NO. 22** | **JOINT LIABILITY GROUPS (JLGs) TARGET 2017-18 – PROGRESS UPTO DEC 2017 (2017-18)** |

Controlling heads of banks were requested to advise their field functionaries to pay focused attention towards achievement of targets under JLG as this is important measure to increase micro financing to the needy people.

**ACTION: BANKS/LDMs**

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| **ITEM NO. 23** | **REVIEW OF GOVT SPONSORED SCHEMES & PROGRAMMES** |
| **ITEM NO. 23.1** | **NATIONAL URBAN LIVELIHOOD MISSION (NULM)** |

Controlling heads of bank were requested to impart necessary instructions to their field functionaries for disposal of the pending applications at the earliest and disbursement of sanctioned cases without further delay and ensure that no application remains pending without any justified reason as at the end of March, 2018.

**ACTION: ALL BANKS/LDMs/SLRM**

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| **ITEM NO. 23.2** | **PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP)–PROGRESS DURING THE PERIOD ENDED DEC 2017** |

During the deliberation of SLBC meeting, the representative of KVIC informed that margin money claims pending at the nodal branches should be disposed off expeditiously. The LDMs were advised to review the performance of banks during the coming BLBC/DCC/DLRC meetings and ensure disposal of pending cases on merits within maximum period of 30 days.

**ACTION: BANKS/LDMs**

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| **ITEM NO. 23.3** | **PROGRESS OF CASES SPONSORED BY HARYANA SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION (HSCFDC)** |

The representative from HSCFDC informed the house that against a target of 8000 number of cases, their Corporation had sponsored 11293 cases, out of which only 3115 cases were sanctioned and 4903 cases were pending for sanction.

Controlling heads of all banks were requested to advise their field functionaries to ensure disposal of the cases expeditiously.

**ACTION: BANKS/LDMs**

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| **ITEM NO. 24** | **PROTECTED CULTIVATION IN HARYANA – BANKABLE PLAN FOR 2017-18** |

The house was informed that during the period ended December 2017, 67 units amounting to Rs 2194 lakhs have been financed against the target of 1007 units with an amount of Rs 2346 lakhs.

**ACTION: BANKS/LDMs**

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| **ITEM NO. 25** | **CASES SPONSORED BY NATIONAL HORTICULTURE BOARD (NHB)** |

Shri S D Sharma Chief Manager SLBC informed the house that no LoI has been issued by NHB during the period ended December 2017 and subsidy amounting to Rs 1618 lakhs has been released in 45 projects during the period ended December 2017 (2017-18).

**ACTION: BANKS/LDMs/NHB**

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| --- | --- |
| **ITEM NO. 26** | **RECOVERY UNDER HACOMP ACT** |

During deliberations, the house was informed that as at December 2017, 17156 cases were pending for recovery under HACOMP Act with an amount of Rs 631.36 crore, out of which 1915 cases amounting to Rs 69.10 crore were pending for more than 3 years.

Controlling heads of banks were requested to advise their field staff/DCOs to keep close liaison with LDM/revenue authorities for disposal of the pending cases filed by their bank and also provide district-wise details of pending cases to SLBC Haryana for taking up the matter with Revenue Department, Haryana accordingly.

All LDMs were also requested to review the pendency in DCC/DLRC meetings and make efforts to get the pendency cleared/minimized at the earliest.

**ACTION: DEPTT OF REVENUE/LDMs/ALL BANKS/SLBC**

|  |  |
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| **ITEM NO. 27** | **DISPOSAL OF CASES FILED BY BANKS BEFORE CHIEF METROPOLITAN MAGISTRATE (CMM) DISTRICT MAGISTRATE (DM) UNDER SECTION 14 OF SARFAESI ACT, 2002.** |

Controlling heads of bank were requested to provide district-wise details of pending cases for taking up the matter with Revenue Department Haryana accordingly. They were also requested to advise their field staff/DCOs to keep close liaison with LDM/Revenue authorities for disposal of pending cases filed by their Banks.

**ACTION: BANKS/LDMs/RBI/STATE GOVT/SLBC**

|  |  |
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| **ITEM NO. 28** | **HOUSING FINANCE** |

The comparative position of outstanding advances under Housing Finance was discussed and observed that there was an increase of 23% over the figures of corresponding period of last year.

**ACTION: BANKS/LDMs**

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| **ITEM NO. 29** | **ADVANCES TO INDUSTRIAL SECTOR** |
| **ITEM NO. 29.1** | **FLOW OF CREDIT TO MICRO, SMALL & MEDIUM ENTERPRISES (MSMEs)** |

During deliberations the house was informed that in the State of Haryana, banks as at December 2017 have provided credit to 614395 Micro Enterprises as against 573026 units as at December 2016. The bankers were advised to increase their advance portfolio under MSME Sector substantially.

**ACTION: BANKS/LDMs**

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| **ITEM NO. 29.2** | **NPA UNDER MSME ADVANCES** |

The house was informed that position of NPA under MSME Advances as at 31.12.2017 remained at 9.03%. The bankers were advised to accelerate their efforts for recovery of bank dues to bring further down the NPA level in MSME sector.

**ACTION: BANKS/LDMs**

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| **ITEM NO. 29.3** | **MSME CLUSTERS IN THE STATE OF HARYANA** |

The Lead District Managers of District Gurugram and Yamunanagar were advised to revise their target under MSME and inform to SLBC.

**ACTION: BANKS/LDMs**

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| --- | --- |
| **ITEM NO. 29.4** | **CREDIT LINKAGE OF UNIDENTIFIED/UNRECOGNISED MSME CLUSTERS** |

RBI had advised SLBC to initiate steps for credit linkage of unidentified/unrecognized MSMEs clusters in Districts Gurugram, Hisar, Panchkula and Panipat in order to facilitate availability of banking outlets and credit flow in such clusters. Accordingly, LDMs were advised to initiate necessary steps for credit linkage of the units operating in their districts.

**ACTION: BANKS/LDMs GURUGRAM, HISAR, PANCHKULA & PANIPAT**

|  |  |
| --- | --- |
| **ITEM NO. 29.5** | **SPECIALIZED MSE/MSME BRANCHES** |

The house was informed that in Haryana 109 specialized SSI/MSME branches have sanctioned Rs 2326 crore in 5520 cases during the period ended December 2017 and disbursement has been made in 5423 cases amounting to Rs 1505 crores. Though the progress in this regard was considered satisfactory, all bankers were advised to increase their advances portfolio under MSME.

**ACTION: BANKS/LDMs**

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| **ITEM NO. 29.6** | **COLLATERAL FREE LOANS UPTO RS 10 LAKH TO MSE SECTOR** |

The house reviewed the progress made by banks under collateral-free loans upto Rs 10.00 lakhs to MSE Sector and were informed that 96% units have been financed MSE loans upto Rs 10.00 lakhs collateral-free.

**ACTION: BANKS/LDMs**

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| --- | --- |
| **ITEM NO. 30.1** | **CREDIT FLOW TO MINORITY COMMUNITIES UNDER PRIME MINISTER’S 15-POINT ECONOMIC PROGRAMME** |

The house reviewed the progress of various banks in the State of Haryana regarding credit flow to minority communities and it was observed that YoY growth during the review period remained at 15%.

**ACTION: BANKS**

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| --- | --- |
| **ITEM NO. 30.2** | **DATA ON MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS OF MEWAT AND SIRSA & OTHER MINORITY CONCENTRATED DISTRICTS OF HARYANA** |

Lead District Managers of above minority community concentrated districts were requested to review the progress in DCC/DLRC meetings and make concerted efforts to increase the financing to minority communities in their respective districts.

**ACTION: BANKS/LDMs**

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| --- | --- |
| **ITEM NO. 31** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES** |

The house was informed that advances to women beneficiaries witnessed an increase of Rs 2418 crore from Rs 17873 crore as at December 2016 to Rs 20291 crore as at December 2017 and YoY growth remained at 13.5%, which was considered satisfactory by the house.

**ACTION: BANKS/LDMs**

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| **ITEM NO. 32** | **BANKING PLANS FOR AREA BASED SCHEMES FOR INVESTMENT IN AGRICULTURE** |

The house also reviewed progress under banking plan for identified activities i.e. dairy, underground pipeline, laser land leveler and sprinkler irrigation for the financial year 2017-18 and %age achievement was only 12%, 9%, 17% and 3% respectively in these segments. The bankers were advised to increase their portfolio under these segments also.

**ACTION: BANKS/LDMs**

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| --- | --- |
| **ITEM NO. 33** | **PROVIDING KISAN CREDIT CARDS (KCCs) TO ALL THE ELIGIBLE & WILLING FARMERS** |

The house was informed that the number of KCC outstanding as on 31.12.2017 is more than the number of farmers in the State and the difference may be on account of issuance of more than one KCC to a farmer family depending upon the land ownership in the Revenue Record provided by the farmer to the lending institution.

**ACTION: ALL BANKS/LDMs**

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| --- | --- |
| **ITEM NO. 34** | **PROVIDING OF RUPAY DEBIT-CUM-ATM CARD TO KISAN CREDIT HOLDERS** |

The bankers were advised to ensure issuance of RuPay ATM-cum-debit cards to all eligible KCC holders and their activation as well, at the earliest. It was observed that HARCO Bank has issued RuPay Cards to 42% KCC holders only and representative from HARCO Bank was advised to improve position in this regard.

**ACTION: ALL BANKS**

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| **ITEM NO. 35** | **PROGRESS UNDER UPLOADING OF EQUITABLE MORTGAGES ON THE PORTAL OF CERSAI** |

The house was informed that banks are uploading the position of equitable mortgage on the side of Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI).

**ACTION: BANKS/SLBC**

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| --- | --- |
| **ITEM NO. 36** | **PROGRESS UNDER WEAVER CREDIT CARD SCHEME DURING PERIOD ENDED DECEMBER 2017** |

The house was informed that Weaver MUDRA Scheme is available only for handloom weavers. The bankers were advised to ensure that weavers’ identity card issued by the Office of Development Commissioner for Handlooms for State Government is invariably enclosed with the loan application and in case handloom weaver does not possess weavers’ identity card, the same may be issued by the State Govt subject to proper verification.

Controlling heads of banks/Department of Industries & Commerce Haryana were requested to advise their field functionaries to ensure compliance of these guidelines.

**ACTION: ALL BANKS**

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| --- | --- |
| **ITEM NO. 37** | **RECOMMENDATIONS OF THE REPORTS OF THE COMMITTEE FOR STRENGTHENING THE NEGOTIABLE WAREHOUSE RECEIPTS (NWRs) BY WDRA IN THE COUNTRY – DATA REPORTING BY BANKS TO SLBCs** |

The house was informed under pledge finance against Negotiable Warehouse Receipts (NWRs) in the State of Haryana as at December 2017 banks have financed 299 units amounting to Rs 70368 lakhs. The LDMs were requested to monitor the progress in DCC/DLRC meetings of their respective districts.

**ACTION: BANKS/LDMs/SLBC**

**V O T E O F T H A N K S**

While extending vote of thanks, Shri Shaik Hussain, DGM, Andhra Bank, Chandigarh expressed thanks to bankers and Govt officials for their active deliberations during the 143rd SLBC meeting. He also thanked media persons for covering the deliberations of the meeting.

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**LIST OF PARTICIPANTS OF 143rd MEETING OF SLBC HARYANA HELD ON 16.02.2018**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **S.NO** | | **S/SHRI/SMT.** | | | **DESIGNATION** | | | | **INSTITUTION** | | |
| **CHIEF GUEST** | | | | | | | | | | | |
| 1. | | D.S. Dhesi, IAS | | | Chief Secretary | | | | Govt. of Haryana | | |
| **CHAIRMAN SLBC** | | | | | | | | | | | |
| 2. | | Nirmal Chand | | | Regional Director | | | | Reserve Bank of India | | |
| **SENIOR OFFICERS OF CENTRE/STATE GOVT.** | | | | | | | | | | | |
| 3. | | P Raghavendra Rao, IAS | | | Add Chief Secretary | | | | Finance & Planning, Govt. of Haryana | | |
| 4. | | Ram Subhag Singh, IAS | | | Dy. Director General | | | | UIDAI | | |
| 5. | | T.C. Gupta, IAS | | | Principal Secretary | | | | Employment & Skill Dev. Deptt., Haryana | | |
| 6. | | Anil Kumar, IAS | | | Principal Secretary | | | | Social Justice & Empowerment, Haryana | | |
| 7. | | Sunil Saran, IES | | | Director | | | | IF&CC, Haryana | | |
| 8. | | Madam Meenaxee Raj, HCS | | | Jt. Director | | | | SUDA (NULM) | | |
| 9. | | Capt.Ramesh Krishan, IAS (Retd.) | | | CEO | | | | HSRLM | | |
| **RBI/NABARD/NATIONAL HOUSING BANK** | | | | | | | | | | | |
| 10. | | Rachna Dikshit | | | CGM | | | | RBI, Chandigarh | | |
| 11. | | Anil Kumar Yadav | | | GM | | | | RBI, Chandigarh | | |
| 12. | | V S Randhawa | | | AGM | | | | RBI, Chandigarh | | |
| 13. | | S S Bhatoa | | | GM | | | | NABARD, RO, Haryana | | |
| 14. | | Pankaj Yadav | | | AGM | | | | NABARD, RO, Haryana | | |
| **CONVENER BANK** | | | | | | | | | | | |
| 15. | | Dr B M Padha | | | General Manager, PS & FI Div. | | | | PNB, HO | | |
| 16. | | A K Dargan | | | Zonal Manager, PNB & Convener, SLBC, Haryana | | | | PNB | | |
| 17. | | S.K.Bajaj | | | DGM, | | | | Circle Office Chandigarh | | |
| 18. | | S.D. Sharma | | | Chief Manager | | | | PNB SLBC Haryana | | |
| 19. | | Dinesh Arora | | | Senior Manager | | | | PNB SLBC Haryana | | |
| 20. | | Ramesh Papneja | | | Manager | | | | PNB SLBC Haryana | | |
| 21. | | V.K. Kamra | | | Manager | | | | PNB SLBC Haryana | | |
| 22. | | Pawan Gera | | | Dy. Manager | | | | PNB SLBC Haryana | | |
| 23. | | Ashish Kumar | | | Agri Officer | | | | PNB SLBC Haryana | | |
| **PUBLIC SECTOR BANKS** | | | | | | | | | | | |
| **S.NO** | | **S/SHRI/SMT.** | | | **DESIGNATION** | | | | **INSTITUTION** | | |
| 24. | | Rajesh Mundra | | | AGM | | | | Allahabad Bank | | |
| 25. | | Mandeep | | | Manager | | | | Allahabad Bank | | |
| 26. | | Shaik Hussain | | | Zonal Manager | | | | Andhra Bank | | |
| 27. | | Sachin Singh | | | AM (RD) | | | | Andhra Bank | | |
| 28. | | Rahul Bansal | | | Sr Manager | | | | Bank of Baroda | | |
| 29. | | R.K. Mahajan | | | DZM | | | | Bank of India | | |
| 30. | | Vinay Sharma | | | Manager | | | | Bank of India | | |
| 31. | | R.S. Bansal | | | DGM | | | | Bank of Maharashtra | | |
| 32. | | Shweta Shukla | | | Dy. Manager | | | | Bank of Maharashtra | | |
| 33. | | U.K. Pandey | | | Chief Manager | | | | Canara Bank | | |
| 34. | | Rajiv Ranjan Kumar | | | SM | | | | Canara Bank | | |
| 35. | | B.N. Jha | | | AGM | | | | Central Bank of India | | |
| 36. | | Amritesh Parmarth | | | SM | | | | Central Bank of India | | |
| 37. | | V.P. Sharma | | | AGM | | | | Corporation Bank | | |
| 38. | | Priyabarta Panda | | | SM (Agri) | | | | Corporation Bank | | |
| 39. | | Gurmeet Singh | | | DGM | | | | Dena Bank | | |
| 40. | | Shweta Sharma | | | Manager | | | | Dena Bank | | |
| 41. | | G.S. Mishra | | | DZM | | | | Indian Bank | | |
| 42. | | Babita | | | Manager | | | | Indian Overseas Bank | | |
| 43. | | Siddartha Kumar | | | Regional Head | | | | IDBI | | |
| 44. | | Pravesh Kumar | | | BDM | | | | IDBI | | |
| 45. | | A.K. Singla | | | DGM | | | | Oriental Bank of Commerce | | |
| 46. | | Rajinder Singh | | | CM | | | | Oriental Bank of Commerce | | |
| 47. | | R.M. Yadav | | | CM | | | | State Bank of India | | |
| 48. | | S.L. Malhotra | | | Chief Manager | | | | State Bank of India | | |
| 49. | | Satinder Singh | | | AGM | | | | Punjab & Sind Bank | | |
| 50. | | Lalremthang Hmar | | | SM | | | | Punjab & Sind Bank | | |
| 51. | | I.S. Baluja | | | DGM | | | | Syndicate Bank | | |
| 52. | | Vijay Singh | | | Manager | | | | Syndicate Bank | | |
| 53. | | Neeraj Sharma | | | CM | | | | UCO Bank | | |
| 54. | | Ajit Saini | | | CM | | | | Union Bank of India | | |
| 55. | | Manoj Kumar Jaiswal | | | SWO | | | | Union Bank of India | | |
| 56. | | Vivek Dixit | | | AGM | | | | United Bank of India | | |
| 57. | | Neeraj Khanna | | | DGM | | | | Vijaya Bank | | |
| 58. | | Prahlad K. Jha | | | SM | | | | Vijaya Bank | | |
| 59. | | Gokulesh Suri | | | SM | | | | Axis Bank | | |
| **S.NO** | | **S/SHRI/SMT.** | | | **DESIGNATION** | | | | **INSTITUTION** | | |
| 60. | | Arjun Rana | | | AM | | | | Federal Bank | | |
| 61. | | Lalit Batra | | | Circle Head | | | | HDFC Bank | | |
| 62. | | Ashok Puri | | | DVP | | | | HDFC Bank | | |
| 63. | | Ranbir Yadav | | | ZM (SLBC) | | | | ICICI Bank | | |
| 64. | | Saurabh Jerath | | | RH | | | | ICICI Bank | | |
| 65. | | Lalit Sharma | | | Regional Head | | | | Indusind Bank Ltd. | | |
| 66. | | R.L. Nair | | | Sr. Exec. | | | | J&K Bank | | |
| 67. | | Jayaprakash | | | Sr. Branch Manager | | | | Karnataka Bank | | |
| 68. | | Harjot Gill | | | AVP | | | | Kotak Mahindra Bank Ltd. | | |
| 69. | | Vikas | | | Dy. Manager | | | | Kotak Mahindra Bank Ltd. | | |
| 70. | | Dheeraj Kumar | | | BM | | | | South Indian Bank | | |
| 71. | | Meenu Khosla | | | BM | | | | Yes Bank Ltd. | | |
| 72. | | Manpreet Singh | | | SDM | | | | Ratnakar Bank Ltd. | | |
| 73. | | Ashish | | | CH | | | | DCB Bank | | |
| 74. | | Manish Sharma | | | BM | | | | DCB Bank | | |
| 75. | | Abhinandan Sawhney | | | Cluster Head | | | | Equitas Bank Ltd | | |
| 76. | | Bhushan Khanna | | | BM | | | | Ujjivan Small Finance Bank | | |
| **COOPERATIVE BANKS** | | | | | | | | | | | |
| 77. | | | Manoj Bansal | | | | MD | | HARCO Bank | | |
| 78. | | | Yeshvir Singh | | | | Manager | | HARCO Bank | | |
| **REGIONAL RURAL BANK** | | | | | | | | | | | |
| 79. | | | Rajesh Goyal | | | | GM | | Sarva Haryana Gramin Bank | | |
| **CENTRAL/STATE GOVERNMENT DEPARTMENTS & OTHER INSTITUTIONS** | | | | | | | | | | | |
| 80. | Kiran Lekha Walia | | | | | | Financial Advisor | | | IF & CC, Haryana | |
| 81. | Anand P. Srivastva | | | | | | GM | | | SIBDI | |
| 82. | Amit Singal | | | | | | ADG | | | UIDAI | |
| 83. | Prem Thakur | | | | | | Dy. Director | | | UIDAI | |
| 84. | Naveen Bansal | | | | | | SRP | | | UIDAI | |
| 85. | Mohit Kaul | | | | | | AGM | | | National Housing Bank | |
| 86. | | | | Rakesh Vaid | | | Asstt. Director | | | MSMEDI Karnal | |
| 87. | | | | R.S. Solanki | | | ADA (Stat) | | | Agriculture & Farmers’ Welfare Deptt., Haryana | |
| 88. | | | | Rangi Ram | | | SO | | | Agriculture & Farmers’ Welfare Deptt., Haryana | |
| 89. | | | | J.D. Kapoor | | | Jt. Director | | | Industries & Commerce Deptt., Haryana | |
| **S.NO** | | **S/SHRI/SMT.** | | | | | | **DESIGNATION** | | **INSTITUTION** | |
| 90. | | | | Vivek Gulati | | | Asstt. Director | | | Industries & Commerce Deptt., Haryana | |
| 91. | | | | Krishan Kumar | | | Asstt. (DIC) | | | Industries & Commerce Deptt., Haryana | |
| 92. | | | | Mahavir Singh | | | Project Officer | | | Rural Development Deptt. | |
| 93. | | | | Baleshwer Prashad | | | Asstt. Director | | | KVIC | |
| 94. | | | | Sudesh | | | Director | | | KVIB | |
| 95. | | | | Sanjeev Verma | | | Under Secretary (Revenue) | | | Revenue & Disaster Management Deptt. | |
| 96. | | | | R.C. Sangwan | | | Consultant | | | Revenue & Disaster Management Deptt. | |
| 97. | | | | Nain Singh | | | AO | | | Social Justice & Empowerment | |
| 98. | | | | Jagdish Chand | | | Dy Director | | | DBT Cell, Finance & Planning | |
| 99. | | | | Dr. J.S. Panghal | | | Joint Director | | | Planning Deptt. | |
| 100. | | | | Dr. Rajvir Bhardwaj | | | Additional Director | | | Planning Deptt. | |
| 101. | | | | Durga Dass Garg | | | SRO | | | HSCFDC | |
| 102. | | | | Randhir Singh | | | Secretary | | | Haryana Housing Board | |
| 103. | | | | Munish Chandan | | | Head SCMT | | | Dept of E & IT Haryana | |
| 104. | | | | Santosh Singh | | | Consultant | | |
| 105. | | | | Navnit Kumar Rai | | | Consultant | | |
| 106. | | | | Mahender Singh | | | Specialist Urban Planner | | | SUDA (NULM) | |
| 107. | | | | Anurag Aggarwal | | | Specialist FI | | |
| 108. | | | | Ramzan Mohd. | | | SPM | | | HSRLM | |
| 109. | | | | Ramesh Thakur | | | DPM | | |
| 110. | | | | Ashok Kakkar | | | Nodal Executive | | | PNBCRDT | |
| 111. | | | | Gautam | | | Manager | | | ICICI Lombard GIC Ltd | |
| 112. | | | | Nishant Mahajan | | | Area Manager | | | Reliance GIC Co. Ltd. | |
| 113. | | | | K.G. Sharma | | | Manager | | | National Insurance Co. Ltd. | |
| 114. | | | | Virbhan | | | RM | | | United India Insurance | |
| 115. | | | | Vandana Sood | | | Manager | | |
| 116. | | | | Surinder M. Mittal | | | Dy. Manager | | | New India Insurance Co. | |
| 117. | | | | Balbinder Singh | | | Manager | | | Oriental Insurance Co. | |
| 118. | | | | P.S. Bhatia | | |  | | |
| 119. | | | | Sham Lal | | | SBM | | | LIC | |
| **LEAD DISTRICT MANAGERS** | | | | | | | | | | |
| **S.NO** | | | **S/SHRI/SMT.** | | | **DESIGNATION** | | | **INSTITUTION** | | |
| 120. | | | Naresh Singla | | | LDM | | | Ambala | |
| 121. | | | Asha Deshai | | | LDM | | | Bhiwani | |
| 122. | | | Capt Anil Kumar | | | LDM | | | Charkhi Dadri | |
| 123. | | | I.M. Sharma | | | LDM | | | Faridabad(Syndicate Bank) | |
| 124. | | | S.R. Soni | | | LDM | | | Fatehabad | |
| 125. | | | R.C. Nayak | | | LDM | | | Gurugram(Syndicate Bank) | |
| 126. | | | B.K. Dhingra | | | LDM | | | Hisar | |
| 127. | | | Prem Singh | | | LDM | | | Jhajjar | |
| 128. | | | Mithlesh Kumar Jha | | | LDM | | | Jind | |
| 129. | | | Ram Kishan Kataria | | | LDM | | | Kaithal | |
| 130. | | | Rajinder Malhotra | | | LDM | | | Karnal | |
| 131. | | | Hari Singh Gumra | | | LDM | | | Kurukshetra | |
| 132. | | | Satya Parkash Singh | | | LDM | | | Mewat(Syndicate Bank) | |
| 133. | | | S.D. Pathak | | | LDM | | | Narnaul | |
| 134. | | | S.D. Arya | | | LDM | | | Palwal (OBC) | |
| 135. | | | Sujata Khanna | | | Manager | | | LDMO, Panchkula | |
| 136. | | | Rakesh Verma | | | LDM | | | Panipat | |
| 137. | | | Kamal Singh | | | LDM | | | Rewari | |
| 138. | | | Mukesh Kumar Jain | | | LDM | | | Rohtak | |
| 139. | | | M.P. Sharma | | | LDM | | | Sirsa | |
| 140. | | | Man Mohan Sharma | | | LDM | | | Sonepat | |
| 141. | | | H.N. Singh | | | LDM | | | Yamuna Nagar | |

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| **ABSENTEES** | |
| **S.NO.** | **NAME OF BANK/ DEPARTMENT** |
| 1. | Bandhan Bank Ltd. |
| 2. | Catholic Syrian Bank |
| 3. | Karur Vysya Bank Ltd. |
| 4. | Nainital Bank Ltd. |
| 5. | Horticulture Deptt. Haryana |
| 6. | Haryana Backward Classes Kalyan Nigam |
| 7. | National Commission for SC/ST |
| 8. | Bajaj Allianz GIC Ltd. |
| 9. | HSCARDB & 10 Welfare of SC and Backward Classes |
|  |  |

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