**OF**

 **132nd MEETING OF SLBC HARYANA**

**HELD ON**

**DATE: 13.05.2015 (WEDNESDAY)**

**TIME : 11.00 A.M.**

**VENUE: HOTEL MOUNTVIEW,**

**SECTOR 10, CHANDIGARH**

****

CONVENER: SLBC, HARYANA

**OF**

**132ND MEETING OF SLBC HARYANA**

The 132nd **meeting** of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended **31st March, 2015** was held on 13**th May, 2015** at **Hotel Mount View, Sector - 10, Chandigarh. Sh. P. K. Das, IAS, Principal Secretary (Finance & Planning), Govt. of Haryana** was the **Chief Guest** and **Sh. Gauri Shankar, Managing Director & CEO,** **Punjab National Bank presided over** the meeting.Sh. Devender Singh, IAS, Principal Secretary- Industry & commerce, Haryana, Sh. Ashok Yadav IAS, Director General Social Justice & Empowerment, Haryana, Sh. Vijayendra Kumar IAS, Secretary IT & Revenue and Disaster Management, Haryana, Sh. R K Garg, General Manager, NABARD, Regional Office, Haryana,Sh. Anjani Misra, DGM, RBI, RO Chandigarh and Dr Rakesh Gupta, GM, PNB, HO, New Delhi, were also present in the meeting. Sh. Gulab Singh, Director, Deptt of Financial Services, Ministry of Finance, Govt. of India participated in the meeting through video link from New Delhi. **The list of participants is as per Annexure**.

**Dr B M Padha, Field General Manager**, **PNB and Convener SLBC** after welcoming Sh Devender Singh IAS**,** Principal Secretary, Industry & Commerce Haryana- Guest of Honour, **Sh Gauri Shankar, Managing Director & CEO,** **Punjab National Bank & the Chairman – SLBC,** otherdignitaries on dais and other distinguished members present in the meeting mentioned that besides others, following important issues would be taken up for discussion-

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

Dr. Padha said that PMJDY is an ambitious plan of Govt. of India and is being implemented with great vigor to achieve the objectives of Financial Inclusion. In the State of Haryana, though all the households were covered by the banks under the scheme by opening minimum one saving bank account, a lot needs to be done.

He further informed the house that during a meeting of the Heads of Financial Inclusion Departments of banks and SLBC Conveners organized by IBA on 24th April 2015 , the action points emerged, among others, are;**-**

1. Financial Inclusion has to be people driven. The LDMs, FLCCs and RSETIs should work in tandem.
2. There is a greater need to effectively monitor the BC agents and Corporate BCs and ensure that they deliver.
3. FLCCs should be given mobility to enable them to travel to the far away villages. They should be equipped with literacy materials and Audio Visuals in local language.

**Dr. Padha** requested all the member banks, insurance Companies and LDMs to give wide publicity to Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Monthly Pension Scheme Atal Pension Yojana (APY).

Concluding, **Dr. Padha** requested all the member banks to suitably sensitize the field functionaries to be more sensitive while dealing with Farmers and Self Help Groups, as stressed upon by the Hon’ble Governor, RBI in his address to the bankers during the course of his visit to Chandigarh.

ACTION: BANKS/INSURANCE COs./LDMs

**Sh. Anjani Misra, DGM, RBI, RO** **Chandigarh** informed the House of the latest changes brought in by RBI in the Priority sector classification, inclusion of medium enterprises and Social infrastructure in PS Credit, food processing industry in agriculture and removal of segregation of Direct & indirect Agriculture, etc. He requested the Banks to display on websites timelines prescribed for disposal of loan applications and ensure that field functionaries stick to the timelines. He emphasized the need for proper and timely holding of BLCC meetings and better data review at BLCC level.

ACTION: BANKS/LDMs

**Shri R. K. Garg, GM, NABARD, Regional Office, Haryana** in his address to the house appreciated the performance of banks during period under review. He congratulated banks for their performance in ACP 2014-15. However, he mentioned that banks and districts that failed to achieve budgets under ACP in 2014-15 should strive to improve in 2015-16.

He also touched upon the following points:-

* Working group of erstwhile Planning Commission advised that at least 30% in total agriculture lending should be for investment credit .Otherwise required contribution of agriculture in GDP growth may not be there. There is a shortfall of around Rs.600 crore in agriculture term loan component in ACP 2015-16 for fulfilling 30% norm. SLBC placed the amendments to the already approved ACP 2015-16 in the agenda, which if approved by the house shall improve the share of agriculture term loan to 30%.RRBs and Cooperative banks are expected to contribute to agriculture investment credit substantially.
* SHGB and Co operative Banks should take up financial literacy on a big scale, particularly of PMJJBY, PMSBY and APY and NABARD is ready to contribute for meeting out expenditure to them.
* SHG programme is a successful concept after its introduction in 1992 by NABARD. Banks should encourage the same. SLBC should review its progress on quarterly basis in SLBC meetings.
* NABADRD in consultation with banks allocated budgets under banking plan for various activities of agriculture investment credit. Banks should percolate the same to branch level and monitor progress.

ACTION: BANKS/LDMS/CONVENER BANK/ HARCO BANK/ SARVA HARYANA GRAMIN BANK

**Shri Gulab Singh, Dy. Secretary**, Deptt of Financial Services, MoF, GoI in his address through video link desired that banks should allocate budgets to branches and review the same regularly. Aadhar Seeding is another important area. All banks should achieve budgets under review on quarter to quarter basis and any failure to do so should be discussed in the SLBC review meeting.

ACTION: MEMBER BANKS

**Sh. Ashok Yadav IAS, Director General Social Justice & Empowerment, Haryana** in his address to the house congratulated the banking system for a smooth start to implementation of payment of social justice pensions through bank accounts. He informed that 652000 accounts were already uploaded into the Dept. Website. However there are some hiccups which need to be solved**.**

* He informed that the Chief Minister desired that all the pensions to be paid through bank accounts, latest by 30.06.2015.
* Uploading of accounts in urban areas is slow. Progress in south Haryana districts is slow. There is huge gap in number of beneficiaries and accounts uploaded in the districts of Mewat, Panchkula, Rewari and Mahendragarh. He requested the LDMs, Syndicate Bank and OBC to look into the problems and expedite the work in those districts.
* Re-verification of data at branch level is must. Mistakes pointed out should not be repeated.
* Banks should ensure that BCAs hold sufficient cash during pension payment days.
* He congratulated PNB, SHGB for the lead they took in implementation of the pension payments through bank accounts. He also appreciated CBI and OBC for opening and uploading good number of accounts. He requested the Controlling Heads of Andhra bank, Axis bank and OBC to expedite the work in their areas.
* He requested the bankers to implement the process in foolproof and smooth way.

ACTION: MEMBER BANKS

**The Chief Guest Sh. P. K. Das, IAS, Principal Secretary (Finance & Planning), Govt. of Haryana,** who despite his preoccupation in other meetings made it attend the SLBC meeting, was welcomed by the House. **Sh. Gauri Shankar, Managing Director & CEO,** **Punjab National Bank and Chairman of the SLBC** welcomed Sh. Das with a bouquet of flowers.

**Shri Gauri Shankar, Executive Director**, **Punjab National Bank** **and Chairman** of the meeting in his key note address, congratulated the banking fraternity, insurance sector and the State Finance Department for successful launching of three universal Social Security Schemes, Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY). Successful launch functions were held from five Centres in the State; Karnal, Ambala,Hisar,Gurgaon and Rohtak.

He apprised the House of important initiatives taken by RBI as under;

On 7th April 2015, in the First Bi-Monthly Monetary Policy Statement 2015-16, RBI announced the following;-

* The key Repo Rate (RR) rate under the Liquidity Adjustment Facility (LAF) was kept at 7.50%. As a result, the Reverse Repo Rate (RRR) and the Marginal Standing Facility (MSF) rate stand at 6.50 %, and 8.50 %, respectively.
* Bank Rate will be same as MSF rate i.e.  8.50%.
* Cash Reserve Ratio kept unchanged at 4.00%
* The statutory liquidity ratio( SLR) has remained at 21.5% .
* Cap on overnight LAF repo borrowing was maintained at 0.25% on NDTL and the 0.75% of NDTL for 7-day and 14-day term repo.

He further informed the house that on 23rd April 2015, RBI issued revised guidelines **on Priority sector lending –targets and Classification**.

 The salient features of the revised guidelines were as under:-

1. **Categories of the priority sector**: Medium Enterprises, Social Infrastructure and Renewable Energy will form part of priority sector, in addition to the existing categories.
2. **Agriculture**: The distinction between direct and indirect agriculture is dispensed with.
3. **Small and Marginal Farmers**: A target of 8 percent of ANBC has been prescribed for Small and Marginal Farmers within agriculture.
4. **Micro Enterprises**: A target of 7.5 percent of ANBC has been prescribed for Micro Enterprises.
5. Bank loans to food and agro processing units will form part of Agriculture.
6. The loan limits for housing loans and MFI loans qualifying under priority sector have been revised.
7. The priority sector non-achievement will be assessed on quarterly average basis at the end of the respective year from 2016-17 onwards, instead of annual basis as at present.

**Sh. Gauri Shankar** dwelt upon unseasonal rains and hailstormsin the State of Haryana that caused severe distress to farmers adversely affecting agricultural crops. He requested the State Govt. to provide the details of eligible farmers/villages so that necessary relief in terms of RBI guidelines may be provided to them.

He appealed to the fellow bankers that having achieved the saturation under PMJDY, now the focus should be to ensure development of regular banking habit and saving among the newly banked customers. He said that with the launching of PMJJBY, PMSBY and Atal Pension Yojana, the second phase of PMJDY started. All the three schemes are aimed at universal social security in the country. He cajoled all concerned to play critical role to make these schemes successful and provide the much needed social security to the poor, daily wage earners, employees of unorganized sector, farmers, etc.

He briefed the house of the progress made by the **one RUDSETI** and **20 RSETIs**  functioning in the state and advised all stakeholders that in RSETIs, focus should be on settlement of trainees in time bound manner. He urged all the banks to open FLCs in blocks allocated to them by SLBC immediately.

Speaking further, he lauded Banking system in the State for achieving all the National Goals during period under review. He informed that Commercial Banks and RRBs have opened 456 new Branches during the period from 1st April 2014 to 31st March,2015, thus raising the total number of branches to 4271.  442 new ATMs have been installed during the period from 1st April 2014 to 31st march 2015 taking their total number to 5687.

**He informed the members that Total Deposits**of Commercial Banks/RRBs in Haryana increased to Rs.213556 Crore as at March 15 ,showing an increase of Rs. 21430 Crore (11.2 % ) since March 2014.**Total Advances** during the same period increased to Rs. 179142 Crore registering a growth 13.5%.Similarly, **Priority Sector Advances** had gone up to Rs. 86415 Crore as at March 15 recording growth of 9.30%.The ratio of **Priority Sector Advances to Net Bank Credit** of the State as at March 15 stood at 48% as against National Goal of 40%.

**Sh. Gauri Shankar mentioned that the Agriculture Advances** increased to Rs. 35943 Crore as at March 15**,** exhibiting a growth 8.9%.The ratio of **Agriculture Advances to Net Bank Credit** of the State as at March 15 stood at 20% as against National Goal of 18%. He further said that **Advances to Micro & Small Enterprises** to Rs.35943 Crore as at March 15 showing a growth of 12.9**%**.

**Weaker Sector advances** gone up to Rs. 19516 Crore as at March 15, thereby registering a growth of 9%. The ratio of **Weaker Sector Advances to Net Bank Credit** of the State as at March 2015stood at 11% as against National Goal of 10%.

**Overall CD Ratio** as at March 2015for State improved to 84% from 83% in March 2014**.**  **No district in Haryana has CD Ratio below 40% as at** March 2015**. DRI Advances**increased **to** Rs 15.85 Crore as at March 15 registering a growth of 2.1%.

He congratulated the bankers for the overall achievement under Annual Credit Plan 2014-15, which was 98%. The achievement under Agriculture, MSE and Other Priority Sector was 87%, 127% and 117% respectively. He requested the bankers to ensure 100% achievement in all sectors of ACP 2015-16.

He further said that in view of importance of Micro Financing and SHG financing, Haryana State Rural Livelihoods Mission (HSRLM) is promoting SHG formation, skill development of members and strengthening their bank linkage in the State. The issue of non allocation of gender based unique code for SHGs both for saving bank accounts and loan accounts as well as unique code for indicating that SHGs are under NRLM was not yet resolved by most of the Banks. He urged all the banks to ensure that eligible SHGs are not deprived of interest subvention for want of information. Banks extended education loans amounting to Rs 1251.50 crores to 44780 students in the state during 2014-15, which was 93% of the budget allocated by Ministry of Finance.

Expressing concern over pendency of 20978 **Recovery Certificates** involving Rs.706.22 Crore as at March 2015 against 11147 cases involving Rs 307.76 Crore as at March 14,  Sh.Gaurishankar requested the State Government to take necessary steps to improve the recovery climate without which the banking operations may take a hit.

Responding to the observations of the speakers earlier, he advised LDMs to ensure regular & timely convening of BLBCs, monitoring of SHG progress by SLBC and Aadhar seeding by all the Banks. He also advised the banks to work up to the expectations of the State government in implementation of disbursements of social justice pensions.

Concluding, 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: REVENUE DEPTT., HARYANA/BANKS/SLBC/LDMs

**Sh. Devender Singh IAS, Principal Secretary, Industry & Commerce, Haryana** in his address while complimenting the banks for achievements under ACP-2014-15 expressed concern about low YoY growth in MSME, 13% against target of 20% and under Micro enterprises,7% growth against target of 10%.He explained that Govt. of Haryana is encouraging skill development among youth for employability as well as entrepreneurship. MSME development is the main plank of Haryana Govt. policy for economic development .He exhorted the banks to extend credit to micro & small enterprises liberally. He also requested Controlling Heads of Banks to dovetail BCAs to e-governance Citizen Service Centers. He informed the house that the State Govt. introducing the concept of State Resident Data Base and requested the Banks to improve Aadhar seeding percentage which shall help in de-duplication in various services and benefits.

ACTION: ALL CONTROLLING HEADS OF BANKS

Thereafter, **Sh. Vijayendra Kumar IAS, Secretary IT & Revenue and Disaster Management,** Haryana addressed the house and said that so far in Haryana 1000 Citizen Service Centres were opened. The persons selected to run the CSCs are generally, local and are IT savvy. He requested the banks to appoint the existing CSCs as BCAs where ever possible. He further gave the example of Jind District where prospective applicants under PMEGP were trained in Aadhar enrolment. He requested the banks to finance such applicants under PMEGP as they are financially viable enterprises and shall help to achieve budgets under PMEGP.

ACTION: ALL BANKS/LDMs

**Sh P. K. Das IAS**, Principal Secretary (Finance & Planning), Govt. of Haryana, the Chief Guest and **Sh. Gauri Shankar**, Managing Director & CEO, Punjab National Bank thereafter released the second edition of quarterly SLBC News Letter.

**Mr. J S Murthy, Chief Manager, SLBC**, Haryana requested all the Banks and LDMs to furnish to SLBC secretariat Success stories, articles and photographs on various functions organized by them so that the SLBC Quarterly News Letter can be made more reflective of the activities of the Banks in the State.

ACTION: ALL BANKS

Then, the Chief Guest, **Shri P. K. Das IAS, Principal Secretary (Finance & Planning),** Govt. of Haryana, addressed the House. He congratulated all the members of the SLBC for their good achievements in 2014-15. He said he would expect better coordination among members in 2015-16 for achievement of the ambitious ACP 2015-16 that was approved in the previous meeting of SLBC.

Injecting cheer and humour to the proceedings by narrating anecdotes, he advised the participants to work hard in their respective fields without forgetting the enjoyment in day to day life. He expressed his thrill to be a part the body, i.e, SLBC which contributes to the tangible development in the state.

Reiterating the point already expressed by the Principal Secretary, Industry & commerce, he said that MSME is growth and employment generator and hence needs additional focus. The Central and State programmes make life meaningful for the needy of the population and hence, should be implemented with all zeal and perfection. He said that Aadhar seeding in bank accounts is a necessity as it is also national pride. He asked the bankers to encourage customers, particularly the PMJDY customers to do regular transactions and get the accounts Aadhar seeded.

ACTION: ALL BANKS/LDMs

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

|  |  |
| --- | --- |
| **ITEM NO. 1** | **CONFIRMATION OF MINUTES OF 131st MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 13.02.2015** |

|  |  |
| --- | --- |
| **Last Meeting of SLBC** | **131st**  |
| **Held on** | **13.02.2015** |
| **Minutes Emailed/Circulated on**  | **26.02.2015** |
| **Comments Received** | **Nil** |

The house confirmed the minutes.

|  |  |
| --- | --- |
| **ITEM NO. 2** | **IMPLEMENTATION OF PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)** |

Discussions were held on details given in agenda papers on the following items;

1. Opening of Accounts under PMJDY
2. Issue of Rupay Debit Cards
3. Aadhaar Seeding
4. Deployment and working of BCAs
5. IBA meeting with Banks and SLBC conveners on PMJDY
6. Changes/Revision in Sub Service Areas (SSAs)
7. Launching of Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY), Pradhan Mantri Suraksha Bima Yojna (PMSBY) and Atal Pension Yojana (APY) by Hon’ble Prime Minister of India on 9- 5-2015.

Discussing the above, the Chairman advised the SLBC, UIDAI and major banks to have a separate meeting and improve Aadhar seeding. He advised the SLBC to present system generated data from PMJDY ( MoF) site to the SLBC henceforth. He also requested the Banks like BOI, SBBJ,SBT,Vijaya Bank,Yes bank to improve the performance under Aadhar seeding as well as Rupay Card issuance.

**Shri P.K. Das** said that all the Banks should report position as on a single date conveyed by SLBC and the reporting should be accurate. He advised the SLBC to highlight non performers in Rupay card issuance and Aadhar Seeding in next SLBC meeting in which reasons for low performance of such bank shall have to be explained by that Bank. He further said that it is our moral duty to explain benefits of PMJDY scheme to account holders. Both Banks and BCAs should work on that. He further informed that soon District level meetings of BCAs shall be held in which district administration as well as banks shall also participate. With such meetings it shall become apparent whether BCAs are really working as claimed by the banks.

**Mrs. Kiran Lekha Walia, Financial Advisor, IF & CC,** Govt. of Haryana said that efforts should be made by banks to encourage customers to deposit some money in PMJDY accounts so that they can avail benefits of the Rupay card, insurance products under PMJDY, etc.

**Dr. Padha, Convener SLBC**, requested banks to ensure visits by officials of the banks to the BCA locations for monitoring. Shri Gauri Shankar advised banks to ensure monthly payments to BCAs and also to monitor number of transactions at BCA level. He also advised LDMs to coordinate with DCOs and ensure proper working of BCAs.

It was requested that Banks in the State to send their views to SLBC for onward submission to IBA on the following:

1. Integration between LDMs, FLCCs and RSETIs.
2. Need for DLCCs to be strengthened.
3. Increase the efficacy of the BC Model by effective monitoring of the BCs and Corporate BCs.
4. Suggestions regarding data flow to LDMs.
5. Mapping of branches, ATMs and Micro ATMs to establish the distance between any 2 points of withdrawal.
6. Steps for increasing the efficacy of SLBCs.

It was clarified to the members that the Department of Financial Services, Ministry of Finance, vide communitarian dated April 15, 2015 advised that the no request for change in SSA can be acceded to.

ACTION: SLBC/UIDAI/BANKS/LDMs

|  |  |
| --- | --- |
| **ITEM NO. 3**  | **FINANCIAL LITERACY CENTRES (FLCs) AT BLOCK LEVEL**. |

Discussions were held on details given in agenda papers on the following items;

1. OPENING OF FINANCIAL LITERACY CENTRES (FLCs) AT BLOCK LEVEL.
2. FINANCIAL LITERACY CENTRES (FLCs) – PROGRESS AS AT MARCH, 2015.
3. FINANCIAL LITERACY– HOLDING OF ONE CAMP PER RURAL BRANCH PER MONTH - PROGRESS AS AT MARCH, 2015

**Dr. Rakesh Gupta, General Manager,** Corporate Office, PNB advised the SLBC to convene a separate meeting of Banks concerned and sort out difficulties expressed by a few banks. A sub-committee of RBI, NABARD, Financial Advisor, IF&CC, Haryana, Convener Bank, Canara Bank, Corporation Bank, OBC, SBI, SBOP, Syndicate Bank, SHGB, HDFC Bank & ICICI Bank was approved by the house. **Dr. Rakesh Gupta** advised all banks to ensure that each FLC has a proper place and an exclusive Financial Counselor. FLCs should start working in all blocks at the earliest.

ACTION: SLBC/MEMBERS ON FLC SUB-COMMITTEE

|  |  |
| --- | --- |
| **ITEM NO. 3 (iv)** | **Coverage of villages with population below 2000** |
|  |  |

Banks were requested to ensure providing of banking services either through Brick and Mortar branches or IT based BC model, in all 4077 villages with population below 2000 in the State. The banks were so far covering 3937 villages.

ACTION: ALL BANKS

|  |  |
| --- | --- |
| **ITEM NO. 4** | **AADHAAR – UNIQUE IDENTIFICATION AUTHORITY OF INDIA** |

 Discussions were held on agenda. **Sh. Sanjay Jindal ADG, UIDAI** Chandigarh informed that most of the population had been covered. The focus now is on population between 0-6 years. He showed his concern of wide gap in Aadhar seeding in PMJDY accounts as well as DBTL .He requested the SLBC and the Banks to narrow the gap on priority. **Shri P. K. Das** advised all that the use of Aadhar should be popularized. **Dr. Padha, Convener SLBC** requested UIDAI to follow up with respective banks also for bulk seeding of Aadhar.

ACTION: UIDAI/BANKS

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

Discussing Telecom connectivity for seamless functioning of BCAs at their locations particularly in the rural areas, it was advised to LDMs to ascertain villages with problem and try the alternate service provider.

ACTION: BSNL/LDMs

|  |  |
| --- | --- |
| **ITEM NO. 6** | **SWACHCHH VIDYALAYA CAMPAIGN** |

All the banks were requested to inform the SLBC the names of adopted villages in each district and the progress made under Swachchh Vidyalaya Campaign on the format already sent so that a consolidated position of the State can be informed to DFS, MoI, GoI.

**Shri Gauri Shankar, Chairman, SLBC** asked the banks to actively participate in the Scheme. **Sh. P. K. Das** advised LDMs to seek help of ADCs for effective coordination between banks and the administration.

ACTION: ALL BANKS/LDMs

|  |  |
| --- | --- |
| **ITEM NO. 7.1 to 7.7 (i)** | **REVIEW OF PERFORMANCE UNDER KEY PARAMETERS AS AT MARCH, 2015** **(COMMERCIAL BANKs AND RRBs)** |

Discussions were held on details given in agenda papers on the items. The performance of banking sector was appreciated in key parameters. However, it was advised to extend adequate credit to the MSME sector.

ACTION: ALL BANKS

|  |  |
| --- | --- |
| **ITEM NO. 7.7 (ii)** | **NATURAL CALAMITIES-RELIEF MEASURES** |

The Revenue Department, Govt. of Haryana was requested to make the list of affected villages (50% or more affected area) available to SLBC Secretariat at the earliest for getting necessary action initiated by the banks on the relief measures. Shri P. K. Das advised Mrs. Kiran Lekha Walia to take with the revenue department and help the SLBC obtain the notification immediately.

The member banks were requested to advise the field functionaries to be more sensitive while dealing with the farmers especially affected by the unseasonal rains during their visit to the bank branches.

ACTION: REVENUE DEPTT., HARYANA/BANKS

|  |  |
| --- | --- |
| **ITEM NO. 7.8, 7.9-7.10.** | **MICRO & SMALL ENTERPRISES (MSEs)** **ADVANCES TO WEAKER SECTION****DRI ADVANCES -REVIEW OF PROGRESS**  |

Member banks are requested to take suitable steps to extend finance to eligible persons under DRI.

ACTION: BANKS

|  |  |
| --- | --- |
| **ITEM NO. 8, 9.1 & 9.2** | **N A T I ON A L G O A L S** |

Discussions were held on details given in agenda papers on the items. The performance of banking sector under National Goals was appreciated.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **GOAL** | **ACH.****March, 2013** | **ACH.****March, 2014** | **ACH.** **March, 2015** |
| **CD Ratio (Total)** | - | 83% | 82% | 84% |
| **CD Ratio (Rural)** | 60% | 108% | 108% | 102% |
| **CD Ratio (S Urban)** | 60% | 76% | 78% | 82% |
| **PS to total Advances** | 40% | 53% | 50% | 48% |
| **Agri. to total Advances** | 18% | 23% | 21% | 20% |
| **Direct Agriculture** | 13.5% | 18% | 17% | 16.5% |
| **In-direct Agriculture** | 4.5% | 5% | 4.1% | 3.5% |
| **WS Advs.to Total Adv.** | 10% | 12% | 11% | 11% |

Overall CD Ratio of Banks in State of Haryana has improved to 84% as at March, 2015 compared to the position of 82% as at March 2014.

**No district of Haryana is having CD Ratio below 40%.** However, CD Ratio of Financial System excluding Cooperative Banks in District Ambala (50%), Sonepat (56%), Rohtak (51%) Rewari (42%), Narnaul (47%), Mewat (50%) was still below the stipulated level of 60%, which needs further improvement.

The CD ratio of IDBI (33%), Indian Bank (29%), Syndicate Bank (51%), OBC (54%), Corporation Bank (57%) United Bank of India (50%), SBOT (54%) Karur Vysya Bank (24%), Federal Bank (56%) and Yes Bank (37%) were advised to improve CD ratio as the same is low.

ACTION: BANKS/LDMs

|  |  |
| --- | --- |
| **ITEM NO. 10.1 & 10.2** | **REVISED GROUND LEVEL CREDIT TARGET UNDER AGRICULTURE-2015-16 & REVISION OF GROUND LEVEL CREDIT TARGETS UNDER AGRICUTLURE SECTOR–2015-16** |

House approved proposal to reduce district wise crop loans by Rs.577 crores and increase district wise term loan by the same amount i.e. Rs.577 crores, keeping the total outlay unchanged. Further, the increase in term loan is made equally into two activities namely Animal Husbandry Dairy and other activities.

However, Shri P. K. Das desired that no farmer’s requirement of crop loan should be denied by the banks on account of reduction in crop loan out lay and banks and LDMs should take care of this aspect.

ACTION: SLBC/BANKS/LDMs

|  |  |  |
| --- | --- | --- |
| **ITEM NO. 11** | **PERFORMANCE UNDER ANNUAL CREDIT PLAN (ACP) 2014-15** |  |
|  |  |

The achievement under Annual Credit Plan (2014-15) was reviewed and appreciated. Shri Das advised the Banks not to be complacent and advised to focus on achievement of sector wise budgets under ACP 2015-16. The LDMs of districts which could not perform 100% in 2014-15 should make more efforts in 2015-16. Similarly the Banks which could not achieve budgets under ACP2014-15 should ensure to achieve ACP 2015-16 as failure to achieve budgets consecutively for two years shows laxity rather than lack of potential.

ACTION: SLBC/BANKS/LDMs

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

The Principal Secretary (Finance) **Sh. Das** advised the Private sector banks and Co operative banks to improve their performance under debt swap scheme on quarter to quarter basis in 2015-16.

ACTION: ALL BANKS

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

No progress was informed. No discussions could be held on the item. Department of Land records, Haryana to place progress in next SLBC meeting.

ACTION: DEPTT. OF LAND RECORDS, HARYANA

|  |  |
| --- | --- |
| **ITEM NO. 14** | **FUNCIONING OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs).** |

All banks were requested to advise their field functionaries for credit linkage of RSETI trained candidates whose applications are sponsored by RSETIs to them**.**

Sh. PK Das informed the house that the State launched “Skill Development Mission” and desired banking representative to be a member of the Mission. He said the developed skill can be fruitful only if provided with required credit by the banking system.

ACTION: ALL BANKS/LDMs

|  |  |
| --- | --- |
| **ITEM NO. 15-15 (iv)** | * **EDUCATION LOAN SCHEME – TARGETS VIS-À-VIS ACHIEVEMENT.**
* **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME.**
* **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)**
* **POSITION OF NPA IN EDUCATION LOANS**
* **POSITION OF NPA IN EDUCATION LOANS TO FEMALE STUDENTS**
 |

The Chairman SLBC discussing the issue exhorted the banks to take positive view on the benefits of extending education loans to the needy in the country as a whole. It’s a God given opportunity for the bankers to contribute in Nation building. He requested the banks to achieve more than respective targets under the segment in 2015-16.

All the LDMs should contact the Dy. Commissioners and Addl. Dy. Commissioners to organize Education loan camps in their districts. Maximum number of camps should be held in May, June & July 2015.

ACTION: BANKS/LDMs

|  |  |
| --- | --- |
| **ITEM NO. 16**  | **NATIONAL RURAL LIVELIHOODS MISSION (NRLM)** |

Shri T. K. Sharma, CEO, HSRLM in his comments said that data on SHGs in Haryana should be scrutinized and finalized. He also pointed out that some banks are charging interest on capital subsidy portion of loan also in case of erstwhile SGSY SHGs and should refund the same. He also said that NRLM compliant SHGs are performing better when compared to those financed under SGSY. Hence, banks should liberally finance repeated doses to NRLM compliant SHGs.

**Sh. R. K. Garg, GM, NABARD** said that Banks and LDMs should be clear about difference between NRLM compliant and non compliant SHGs.

**Dr. Padha** requested the CEO, HSRLM to provide the bank wise discrepancies in charging interest so that same can be taken up with respective banks for rectification.

ACTION: BANKS/LDMs/CEO, HSRLM

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

1. Joint Liability Group (JLG) Target 2014-2015
2. PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP)-PROGRESS DURING THE YEAR ENDED MARCH 2015

(ii-a) PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP)-TARGETS FOR THE FY 2015-16.

1. NATIONAL URBAN LIVELIHOOD MISSION (NULM)
2. CASES SPONSORED BY HARYANA SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION (HSCFDC)
3. PROTECTED CULTIVATION IN HARYANA- BANKABLE PLAN FOR 2014-2015.
4. NATIONAL HORTICULTURE MISSION/ NATIONAL HORTICULTURE BOARD (NHB).
5. Reduction in the interest rates being applied by the Nationalised banks for the Orange Cultivation Scheme under the National Horticulture Board.

Banks were requested to ensure submission of progress under JLG financing to SLBC Secretariat for placing the same in the agenda papers of 132nd meeting of SLBC Haryana but much progress was reported by banks. Controlling heads of banks were once again requested to ensure submission of the progress report for the year ended March, 2015 to SLBC Secretariat for onward submission to NABARD.

Member banks were requested to advise the branches for speedy sanction of the cases under PMEGP on merits so that the targets of sanction, disbursement & margin money claim are achieved as per the road map drawn by Department of Industries & Commerce, Govt. of Haryana.

**Dr. Padha, Convener, SLBC** requested member banks to advise branches to dispose of the cases sponsored by HSCFDC on merits within the prescribed time norm. He advised that LDMs wherever, pendency is observed, should take up controlling office of respective banks for disposal of pending cases lying with their branches. All pendency should be cleared in 15 days.

The Corporation was also requested to activate District Managers for regular follow up with LDMs and banks in their respective districts and also to provide the subsidy well in time.

**Sh. P. K. Das, Principal Secretary (Finance)** advised SLBC to take up with the Advisor, Institutional Finance, Haryana whenever any problem is felt in smooth implementation of Govt. Sponsored Schemes for immediate resolution of the same.

Banks were advised by RBI for early clearance of loan proposals of the farmers of Citrus / orange cultivation and eliminate charging of high rate of interest

ACTION: SLBC/BANKS/LDMs/CONCERNED STATE DEPTT./CORPORATION

|  |  |
| --- | --- |
| **ITEM NO. 18** | 1. RECOVERY UNDER PRIORITY SECTOR ADVANCES.
2. RECOVERY UNDER GOVT. SPONSORED SCHEMES.
3. RECOVERY UNDER HACOMP ACT
 |
| **ITEM NO. 19**  | Disposal of cases filed by banks before Chief Metropolitan Magistrate(CMM)/District Magistrate (DM) under Section 14 of the SARFAESI. |

**The Chairman, SLBC, Shri Gauri Shankar** in his key note address had requested **Sh. P. K. Das, Principal Secretary (Finance)** for his personal intervention for early disposal of cases filed under HACOMP ACT.

Revenue Department, Haryana was requested to help disposal of old recovery cases at the earliest. All LDMs were advised to closely follow up with Revenue authorities and get the pendency cleared at the earliest.

**Dr. M. P. Singh, Chairman SHGB**, participating in the discussion, said that there was lot of pendency in cases filed under HACOMP ACT and requested the State Govt. for intervention so that recovery atmosphere is improved.

**Shri P. K. Das,** responded saying that there is change in political and administrative environment for recovery of dues, whether of Govt., Cooperatives or of Banks. He advised the Chairman SHGB to provide district wise list of cases pending and assured to advise the district administration in all the districts for speedy disposal of cases and to extend all possible help in banks’ recovery of overdues.

 ACTION: FINANCE DEPTT., HARYANA/SHGB

|  |  |
| --- | --- |
| **ITEM NO. 20** | **HOUSING FINANCE** |

**Shri Gauri Shankar, Chairman SLBC** expressed his dissatisfaction in 7% growth shown under the sector. He said banks should cross check the data and also must perform better in this segment. **Sh. P. K. Das** advised the Banks that every bank must achieve target in 2015-16.

ACTION: ALL BANKS

|  |  |
| --- | --- |
| **ITEM NO. 21** | **ADVANCES TO INDUSTRIAL SECTOR** |
|  |  |

1. **FLOW OF CREDIT TO MICRO, SMALL & MEDIUM ENTERPRISES (MSMEs)**
2. **NPA UNDER MSME ADVANCES**
3. **MSME CLUSTERS IN THE STATE OF HARYANA**
4. **SPECIALIZED SSI/MSME BRANCHES**
5. **COLLATERAL FREE LOANS UPTO** ` **10 LAKH TO MSE**  **SECTOR**
6. **CREDIT GUARANTEE SCHEME OF CGTMSE**

It was advised that banks should open more SME focused branch offices at different MSE clusters which can also act as Counseling Centers for MSEs. **Shri** **Anjani Mishra, DGM, RBI** advised the SLBC not to exclude Sick units against which recovery proceeding started from the total sick units**.**

In terms of extant guidelines of RBI, loans upto Rs.10 Lac to MSME units have mandatorily to be collateral free. This aspect is being repeated in each SLBC meeting. Bankers were requested to adhere to RBI guidelines meticulously.

The Credit facility upto Rs. 100 Lakh sanctioned to MSEs (both Manufacturing & Service Sector) are eligible to be covered under CGTMSE. During the SLBC meetings, all Banks are requested to avail the benefit of the Scheme and to get all eligible units covered under the Scheme.

Intervening in the discussion **Sh. Gauri Shankar** expressed his concern in bankers not following guidelines of RBI in true spirit in providing collateral free loans. He cajoled the Banks to come out of fear psychosis and extend maximum collateral free loans. He also advised them to use the CGTMSE scheme to the optimum.

ACTION: SLBC/BANKS

|  |  |
| --- | --- |
| **ITEM NO. 22 (i) & (ii)** | **CREDIT FLOW TO MINORITY COMMUNITIES UNDER PRIME MINISTER’S 15 POINT ECONOMIC PROGRAMME****DATA ON MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS OF MEWAT AND SIRSA** |

Member Banks were requested to advise the branches in the State to extend more credit to minority community for their economic development as Govt. of India wants that at least 15% of the Priority Sector Advances should go to Minority Community. Sh. Gauri Shankar advised the Banks to check the data once again and ensure that there is no data loss. Sh. P. K. Das advised the banks that there should be perceptible increase in absolute terms in 2015-16, particularly to Muslims, Christians and Buddhists.

ACTION: BANKS

|  |  |
| --- | --- |
| **ITEM NO. 23** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES** |

Banking system had achieved the set goal of 5%. However, the dais desired that women should be encouraged more, be it with educational loans or entrepreneurs or with Housing loans.

ACTION: BANKS

|  |  |
| --- | --- |
| **ITEM NO. 24** | **BANKING PLANS FOR AREA BASED SCHEMES FOR INVESTMENT IN AGRICULTURE**  |

The issue was dealt in detail by **Sh. R. K. Garg, GM, NABARD** in his address**.** All the banks were requested to implement the banking plans and ensure achievement of the allocated budgets to boost investment in Agriculture Sector.

ACTION: BANKS

|  |  |
| --- | --- |
| **ITEM NO. 25** |  **PROVIDING OF RUPAY DEBIT CUM ATM CARD TO KISAN CREDIT CARDS HOLDERS** |
|

|  |  |
| --- | --- |
|  |  |

Member banks were requested to issue Rupay Card to all eligible KCC holders expeditiously.ACTION: BANKS

|  |  |
| --- | --- |
| **ITEM NO. 26** | **FINANCING OF TENANT FARMERS/ORAL LESSEES AND SHARE CROPPERS - LEGISLATIVE PROVISION** |

House approved dropping of the item as revenue department could not take it forward.ACTION: SLBC

|  |  |
| --- | --- |
| **ITEM NO. 27** | **PROGRESS UNDER UPLOADING OF EQUITABLE MORTGAGES ON THE PORTAL OF CERSAI**  |

Members were requested to ensure regular uploading of equitable mortgages on the portal of CERSAI.ACTION: BANKS

|  |  |
| --- | --- |
| **ITEM NO. 28** | **PRIORITY SECTOR LENDING-TARGETS AND CLASSIFICATION-REVISED GUIDELINES** |

The Controlling heads of banks were requested to advise the field functionaries to follow these revised priority sector lending guidelines.ACTION: BANKS

|  |  |
| --- | --- |
| **ITEM NO. 28 A** | **ANY OTHER ISSUE** |

  Sh. R. C. Nayak, LDM Gurgaon suggested that Banks may develop system to centrally furnish required data to LDMs. Shri Gauri Shankar, Chairman SLBC advised the LDM, Gurgaon to submit concept paper to the SLBC in this regard well in time so that necessary discussions can take place in the next SLBC meeting. Ms.Vandana Chawla From Agriculture Insurance Company informed that the process of notifying crop insurance is at advanced stage and the State Agriculture Department is consulting with all Stake holders in this regard. The house was also notified of all other agenda items (Agenda item 29 to 45) placed for information only.Shri H. C. Gupta, DGM, Punjab & Sind Bank in his vote of thanks assured the Dais that the already ambitious ACP 2015-16 will be not only achieved but will be surpassed in a big way. He further assured that Banks shall implement Social justice Pension through Bank accounts Scheme, PMJJBY, PMSBY and APY with all the zeal. He thanked the dignitaries for their advice and the members of the SLBC for active participation. He especially thanked the print and electronic media for covering the proceedings of SLBC with due importance. ACTION: LDM GURGAON---------0--------- |  |

LIST OF PARTICIPANTS OF 132nd MEETING OF SLBC HARYANA HELD ON 13.05.2015

|  |  |  |  |
| --- | --- | --- | --- |
| S.NO | S/SHRI/SMT. | DESIGNATION | INSTITUTION |
| **CHIEF GUEST** |
| **1.** |  **Shri P.K. Das, IAS** | **Principal Secretary** | **Finance & Planning, Govt. of Haryana** |
| CHAIRMAN  |
| **2.** |  **Gauri Shankar** | **Managing Director & CEO** | **Punjab National Bank** |
| **SENIOR OFFICERS OF CENTRE/STATE GOVT.** |
| 3. |  Gulab Singh | Dy. Secretary, Deptt. of Financial Services | MoF, Govt. of India (Participated through VC) |
| 4. | Devender Singh, IAS | Principal Secretary | Industries & Commerce, Govt. of Haryana |
| 5. | Ashok Yadav, IAS | Director General | Social Justice & Empowerment, Govt. of Haryana |
| 6. | Vijayendra, IAS | Secretary  | IT & Revenue and Disaster Management**,**, Govt. of Haryana |
| RBI/NABARD/NATIONAL HOUSING BANK |
| 7. | Anjani Mishra | DGM | RBI, Chandigarh |
| 8. | B.B. Kalia | AGM | RBI, Chandigarh |
| 9. | R.K. Garg | GM | NABARD, RO, Haryana |
| 10. | Surinder Singh | DGM | NABARD, RO, Haryana |
| CONVENER BANK |
| 11. | Dr. Rakesh Gupta | General Manager, PS & LB Div. | PNB, HO |
| 12. | Dr. B.M. Padha | Field General Manager & Convener, SLBC, Haryana | PNB  |
| 13. | J. S. Murthy | Chief Manager  | PNB |
| 14. | Chaman Sandhu | Manager | PNB |
| 15. | Pawan Gera | Dy. Manager | PNB |
| **COMMERCIAL BANKS** |
| 16. | Parveen Kumar | AGM | Allahabad Bank  |
| S.NO | S/SHRI/SMT. | DESIGNATION | INSTITUTION |
| 17. | J.S. Negi | Sr. Manager | Allahabad Bank |
| 18. | E. Kotti Reddy | AGM | Andhra Bank |
| 19. | Dileep Mehta | RDO | Andhra Bank |
| 20. | Mukesh Kumar Saini | Sr. Manager | Bank of Baroda |
| 21. | K.N. Verma | DZM | Bank of India |
| 22. | Vinay Sharma | Nodal Officer | Bank of India |
| 23. | Dharam Pal Naik | DGM | Canara Bank |
| 24. | Amarjeet Singh | AGM | Canara Bank |
| 25. | B.N. Jha | AGM | Central Bank of India |
| 26. | R.R. Singh | Chief Officer | Central Bank of India |
| 27. | P. Panda | Sr. Manager | Corporation Bank |
| 28. | R.D. Negi | Chief Manager | Dena Bank |
| 29. | Vivek Kaushik | Manager | Dena Bank |
| 30. | Sudhir Ghaie | DGM/ZM | Indian Bank |
| 31. | Savita Rani | Manager | Indian Bank |
| 32. | D.C. Kar | DGM | Indian Overseas Bank |
| 33. | P S Matta | Senior Manager | Indian Overseas Bank |
| 34. | Sanjeev Kumar Gupta | DGM | IDBI  |
| 35. | Pooja Sharma | AGM  | IDBI |
| 36. | R. K. Alawadhi | Chief Manager | Oriental Bank of Commerce |
| 37. | Naresh Kumar | Chief Manager | State Bank of India |
| 38. | Sonum Angroop | Chief Manager | State Bank of India |
| 39. | H.S. Virdi | AGM | State Bank of Patiala |
| 40. | W.R. Garg | Chief Manager | State Bank of Patiala |
| 41. | Rupan Das | Dy. Manager | State Bank of Hyderabad |
| 42. | H.C. Gupta | DGM | Punjab & Sind Bank |
| 43. | Lakhbir Singh | Chief Manager | Syndicate Bank |
| 44. | O.P. Sharma | Chief Manager | UCO Bank |
| 45. | Neha Mittal | Manager | UCO Bank |
| 46. | Keshav Baijal | Dy. General Manager | Union Bank of India |
| 47. | Pradeep Aggarwal | Sr. Manger | Union Bank of India |
| 48. | Kuldeep Gupta | Chief Manager | United Bank of India |
| 49. | Anil Gupta | AGM | Vijaya Bank |
| 50. | Prahlad Kr. Jha | Sr. Manager | Vijaya Bank |
| 51. | Gokulesh Suri | Sr. Manager | Axis Bank Ltd. |
| 52. | P.K. Gupta | AGM & RH | Federal Bank |
| 53. | Sahil Joshi | AM | Federal Bank |
| 54. | Amit Lakhanpal | SVP-Agri. | HDFC |
| **PRIVATE BANKS** |
| 55. | Devender Shekhar | Nodal Officer | HDFC |
| 56. | Ranbir Singh Yadav | Zonal Manager | ICICI Bank |
| 57. | Vikas  | Zonal Head | ICICI Bank |
| 58. | Sunit Goel | Regional Head | ICICI Bank |
| 59. | Naresh Arora | VP | InudsInd Bank |
| 60. | Vikas Sachdeva | VP | IndusIndBank |
| 61. | Manju Gupta | AVP | J&K Bank |
| 62. | Rajesh Sharma | Executive | J&K Bank |
| 63. | Akash Bafna | AM | South Indian Bank |
| 64. | Tajeshwar Singh | AVP | Yes Bank Ltd. |
| 65. | Anshuman Tiwari |  | Yes Bank Ltd. |
| **COOPERATIVE BANKS** |
| 66. | Atma Ram | GM | HARCO Bank |
| **REGIONAL RURAL BANKS** |
| 67. | Dr. M.P. Singh | Chairman | Sarva Haryana Gramin Bank |
| 68. | S.M. Vig | Addl. Secretary | HSARDB |
| **CENTRAL/ STATE GOVERNMENT DEPARTMENTS & OTHERS** |
| 69. | Sanjay Jindal | ADG | UIDAI |
| 70. | V.P. Tyagi | Dy. Director | UIDAI |
| 71. | Kiran Lekha Walia | Financial Advisor | IF & CC |
| 72. | D.K. Tyagi |  | MSMEDI Karnal |
| 73. | Satpal |  | MSMEDI Karnal |
| 74. | Dr. Manoj Kumar | Dy. Director | Horticulture Deptt., Haryana |
| 75. | Ravinder Sharma | ARO | Land Records, Haryana |
| 76. | Hardev Singh | Kanoongo | Land Records, Haryana |
| 77. | Rajpal Singh | USR (ER) | Revenue Deptt., Haryana |
| 78. | Azad Baldiya | Asstt. | Revenue Deptt., Haryana |
| 79. | H.D. Sehrawat | Addl. Director | Industries Deptt., Haryana |
| 80. | Darshan Lal | Asstt. Director | Industries Deptt., Haryana |
| 81. | Krishan Kumar | DA | Industries Deptt., Haryana |
| 82. | Baleshwar Prasad | Nodal Officer | KVIC |
| 83. | R.S. Solanki | Addl. Director – Agri. | Agriculture Deptt., Haryana |
| 84. | Rangi Ram | TA (Stat) | Agriculture Deptt., Haryana |
| 85. | R.P. Bhardwaj | Dev. Officer | KVIB |
| 86. | Hakam Singh | Dy. Director | Social Justice & Empowerment, Haryana |
| 87. | Ms. Pankaj Chaudhry | Addl. Director | Welfare of SC and Backward Classes, Haryana |
| 88. | D.D. Garg | ARO | HSCFDC |
| 89. | Anil Rana | APO | SUDA |
| 90. | Suman Singh | AGM | SIDBI |
| 91. | T.K. Sharma | C.E.O. | HSRLM |
| 92. | S.K. Koul | S.M.O. | Directorate of Marketing & Inspection |
| 93. | J.B. Singh | Dy. Director | National Horticulture Board |
| 94. | Vikas Chawla | BM | LIC of India |
| 95. | Vandna Chawla | AM | Agriculture Insurance Co. |
| 96. | Sushil Kumar | Tech. Director | Finance Deptt./NIC |

|  |
| --- |
| LEAD DISTRICT MANAGERS |
| 97. | Mahesh Chandra | LDM | Bhiwani |
| 98. | I.M. Sharma | LDM | Faridabad(Syndicate Bank) |
| 99. | S.R. Soni | LDM | Fatehabad |
| 100. | R.C. Nayak | LDM | Gurgaon (Syndicate Bank) |
| 101. | D.R. Sharma | LDM | Hisar |
| 102. | Prabhat Shukla | LDM | Jahjjar |
| 103. | Rattan Lal | LDM | Jind |
| 104. | Rakesh Kumar Chaudary | LDM | Kaithal |
| 105. | Adarsh Baweja | LDM | Karnal |
| 106. | P.K. Walia | LDM | Kurukshetra |
| 107. | Tribhuwan Singh | LDM | Mewat (Syndicate Bank) |
| 108. | S.S. Nathawat | LDM | Narnaul |
| 109. | Surender Singh | LDM | Palwal (OBC) |
| 110 | S.L. Paul | LDM | Panchkula |
| 111. | B.S. Saini | LDM | Panipat |
| 112. | N.P.S. Yadav | LDM | Rewari |
| 113. | N.K. Bansal | LDM | Rohtak |
| 114. | Rakesh Khanna |  | Sirsa |
| 115. | L.L. Surana | LDM | Sonepat |
| 116. | Vipin Sareen | LDM | Yamun Nagar |

|  |
| --- |
| **ABSENTEES** |
| S.NO. | NAME OF BANK/ DEPARTMENT |
| 1. | Bank of Maharashtra |
| 2. | State Bank of Bikaner & Jaipur |
| 3. | State Bank of Travancore |
| 4. | Karnataka Bank |
| 5. | Kotak Mahindra Bank Ltd. |
| 6. | Karur Vyasa Bank |
| 7. | Nainital Bank |
| 8. | Catholic Syrian Bank |
| 9. | Cooperation Deptt. |
| 10. | BSNL |
| 11. | LDM Ambala |

**\*\*\*\*\*\*\*\*\*\*\*\*\*\*\***