



Convener-Central Bank of India

162nd and 163rd MEETING OF THE STATE LEVEL BANKERS' COMMITTEE

MADHYA PRADESH

March 04, 2017



STATE LEVEL BANKERS' COMMITTEE, MADHYA PRADESH WELCOMES

**Shri B.P.Singh
Chief Secretary
Govt. of M.P.**



**Ms. Anjuly Chib Duggal
Secretary
D.F.S, Govt. of India**

Confirmation of the minutes

160th/161st Meeting held on 11.08.2016

The Minutes of 160/161 Meeting of SLBC held on 11th August 2016 was circulated to all concerned and has been uploaded on website of SLBC (www.slbcmadhyapradesh.in) and website of Department of Institutional Finance, Government of Madhya Pradesh (www.dif.mp.gov.in). The actionable points have been indicated for desired action.

No amendment/suggestion to the circulated minutes of the said meeting has been received, so far. Therefore, the house is requested to confirm and adopt the said minutes.

AGENDA

1. Review of Banking Developments in M.P. in Q-3 of FY 2016-17
2. Cashless Economy in M.P.
3. Impact of Demonetization-Highlights
4. ACP Performance Review
5. Credit Deposit Ratio
6. Opening of Brick & Mortar Branches
7. Doubling the Farmers' Income
8. Youth Empowerment Mission
9. Progress under Government Sponsored Schemes
10. Progress under Pradhan Mantri Jan Dhan Yojana
11. NPA & Recovery Measures
12. Rural Self Employment Training Institutes
13. Other Issues
14. Proposed Calender for SLBC Meetings in FY 2017-18
15. Any Other Issue with the Permission of the Chair

Review of Banking Developments in M.P. in Q-3 of FY 2016-17

Balance outstanding in Rs. crores

Particulars	31.12.15	30.09.16	31.12.16	Y-o-Y Variation %	% Variation over previous qtr.
Total Business	510378	524055	559917	9.71	6.84
Total Deposits	314212	304013	337995	7.57	11.18
Total Advances	196166	220042	221922	13.13	0.85
C-D Ratio	62.43	72.38	65.66	3.23	-6.72
Total no. of Branches	7029	7105	7143	1.62	0.53
Total no. of ATMs	8750	8767	8958	2.38	2.18

Observations

(Banking Developments in M.P. in Q-3 of FY 2016-17)

- Total business growth is 6.84% over previous quarter.
- Growth in Deposits is 11.18% over previous quarter due to demonetization effect and Y-o-Y growth is 7.57%.
- Growth in advances is only 0.85% over previous quarter and Y-o-Y growth is 13.13%.
- Credit Deposit Ratio declined from 72.38% in Sep-16 to 65.66% in Dec-16 due to surge in deposits following demonetization.
- 38 new bank branches were opened during the quarter, taking the total number of bank branches as of 31st December 2016 to 7143.

Review of Banking Developments in M.P. in Q-3

Balance outstanding in Rs. crores

Particulars	31.12.15	30.09.16	31.12.16	Y-o-Y Variation %	% Variation over previous qtr.
Agriculture	60977	75942	81228	33.21	6.96
MSME	28736	37747	37684	31.14	-0.17
Housing	17328	18732	18782	8.39	0.27
Education	1789	2044	1877	4.92	-8.17
Social Infrastructure	182	139	136	-25.27	-2.16
Renewable Energy	35	666	677	1834.29	1.65
Priority Sector	119211	138746	143109	20.05	3.14
Non-Priority Sector	76956	81296	78813	2.41	-3.05

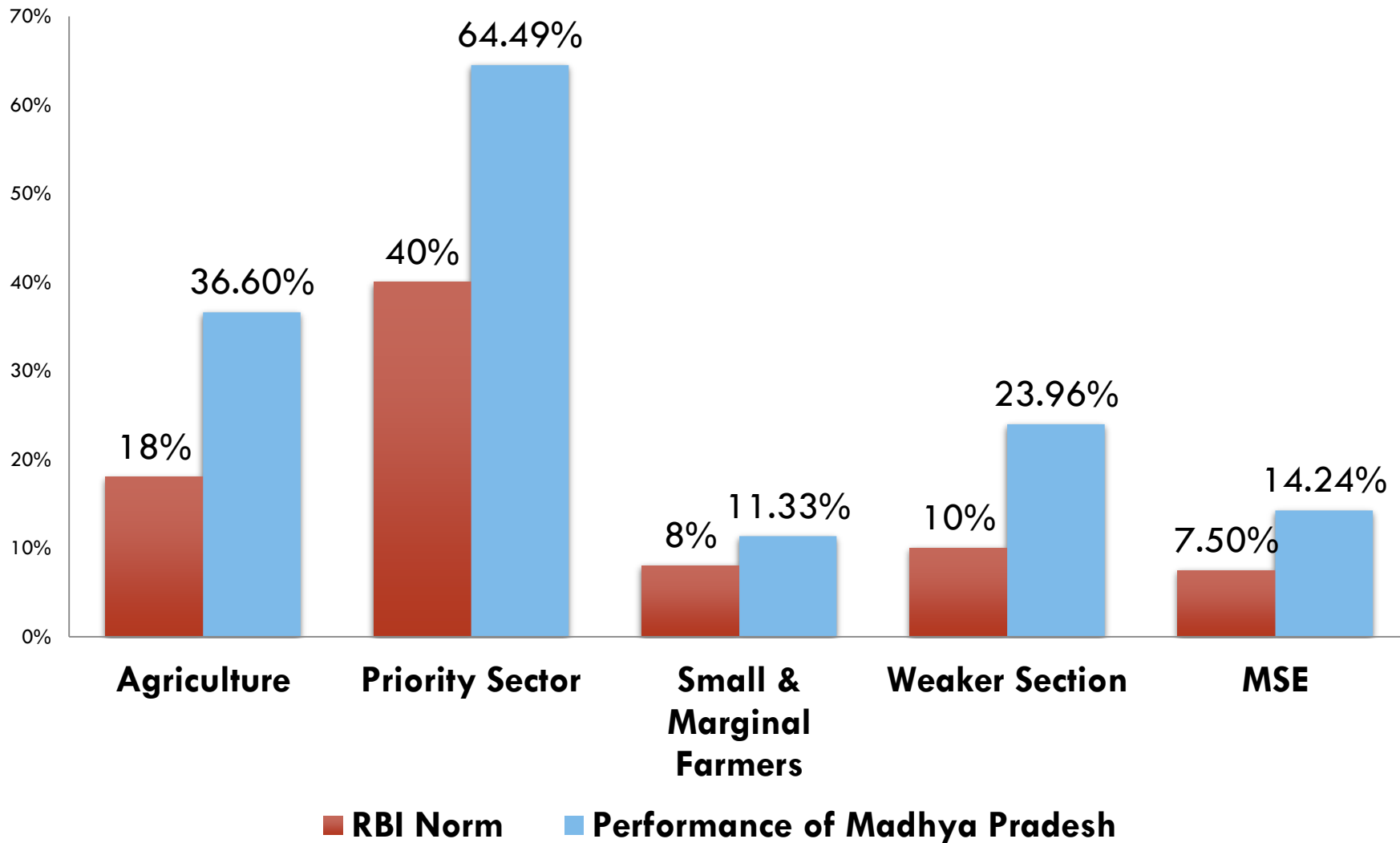
Observations

(Highlights Q-3 performance of Banks FY 2016-17)

- There is 6.96% growth in agriculture loans outstanding over previous quarter whereas Y-o-Y growth is 33.21%.
- The percentage of agriculture advances to total advances is 36.60%.
- Total MSME advances of the banks is showing marginal decline of Rs. 63 crores over previous quarter. However Y-o-Y growth is 31.14%.
- MSE(micro & small) advances constitute 14.24% of total advances as on 31st December 2016.
- Export credit of banks in Madhya Pradesh is yet to pick up and it was only Rs. 193 crores upto December 2016.
- Priority Sector Advances registered a growth of 3.14% over previous quarter. However Y-o-Y growth is 20.05%.

PERFORMANCE OF BANKS VIS-A-VIS RBI NORMS

As on 31.12.2016



CASHLESS ECONOMY IN M.P.

Initiatives of Govt. of Madhya Pradesh

- A Task Force under the Chairmanship of Hon'ble State Finance Minister has been formed.
- Hon'ble Chief Minister has announced for establishment of **"Cashless Transaction Mission"**.
- 100% of Treasury payments are being made through digital mode.
- Waiver of stamp duty on PoS agreement between banks and merchants.
- Exemption of VAT and Entry Tax on PoS machines.
- E-tax collection facility has been introduced in Indore, Bhopal & Burhanpur Nagar Nigams.
- During Nov-16, more than 75000 bank accounts have been opened for industrial laborers.
- More than 82 lakh school children have been provided scholarships through digital mode.
- In all 257 mandis, 95% of payments are made through non cash modes.
- Procurement of food grains and pulses at Minimum Support Price (MSP) is digitized completely.

CASHLESS ECONOMY IN M.P.

Training & Awareness

- 3 Master Trainers from each district were trained in Digital Banking.
- The Master Trainers have further trained the trainers at District level for training in Gram Panchayats, Tehsils etc.
- The anganwadi workers train and encourage women to go for cashless transactions as a part of the government's e-Laxmi scheme.
- "Digital Dakia" scheme where students volunteer to go door to door and explain the process and benefits of cashless transactions to the common people.
- More than 32 lakh people & 33 thousand merchants have been trained by 4500 Common Service Centres (CSC).
- Digi-Dhan fair was organized in Bhopal, Indore, Gwalior & Jabalpur on 19th, 24th, 30th January 2017 & 27th Feb 2017 respectively. Another fair is scheduled at Dewas on 09.03.2017.

CASHLESS ECONOMY IN M.P.

Suggestions by SLBC

1. Costs associated with digital payment needs to be revisited in order to make it more attractive vis-à-vis cash transactions and the Government may explore bearing cost.
2. Internet availability needs to be expanded on an urgent basis. Wi-fi centres should be made at market places and other busy centres.
3. Business Correspondents should be incentivized for payment of DBT benefits and Commission structure of the BCs to be made attractive.
4. Chapter on Digital payment to be included in school syllabus.
5. In order to monitor progress in various methods of payments, an integrated web portal should be developed to know state wise/bank wise status.
6. Cashless Mission of GoMP to review digital payment progress monthly on important parameters.

IMPACT OF DEMONETIZATION: HIGHLIGHTS

DEPOSITS [MAJOR BANKS]

Amount in crores

Sr.	Name of the Bank	As on 8.11.16	As on 10.01.17	Variation (%)
1	Allahabad Bank	9992	10836	8.45
2	Andhra Bank	1219	1321	8.37
3	Axis Bank	3292	4164	26.51
4	Bank of Baroda	8414	9566	13.69
5	Bank of India	19998	23509	17.55
6	Canara Bank	6638	7981	20.23
7	Central Bank of India	23569	25980	10.23
8	CMPGB	6610	7174	8.53
9	Corporation Bank	2351	2640	12.29
10	Dena Bank	2564	2825	10.18
11	HDFC	7134	8489	18.99
12	ICICI	5999	7158	19.32

IMPACT OF DEMONETIZATION: HIGHLIGHTS

DEPOSITS [MAJOR BANKS]

Amount in crores

Sr.	Name of the Bank	As on 8.11.16	As on 10.01.17	Variation (%)
13	IDBI	6172	7696	24.69
14	Indian Bank	404	534	32.18
15	Indian Overseas Bank	1527	1633	6.92
16	MGB	6062	6845	12.92
17	NJGB	5343	6088	13.96
18	OBC	4354	4591	5.46
19	Punjab & Sindh Bank	1442	1464	1.50
20	Punjab National Bank	17181	21197	23.37
21	SBBJ	499	543	8.84
22	SBT	145	150	3.71
23	State Bank of India	97538	105501	8.16
24	Syndicate Bank	2408	2842	17.98
25	Union Bank of India	16518	22175	34.25
	TOTAL	257372	292901	13.80

IMPACT OF DEMONETIZATION: HIGHLIGHTS

PMJDY ACCOUNTS

Number & amount in crores

Particulars	08.11.2016	22.01.2017	22.02.2017	Variation over 08.11.16
No. of PMJDY Accounts	2.10	2.28	2.47*	0.37
No. of RuPay card issued	1.57 (75%)	1.73 (76%)	1.78 (72%)	0.21
No. of Aadhaar Seeding	1.14 (54%)	1.48 (65%)	1.61(65%)	0.47
No. of Zero Balance Accounts	0.57 (27%)	0.71 (31%)	0.75 (31%)	0.18
Aggregate balance (Rs.) in the Acs.	1812	3018	3039	1227
Average balance in the Acs	863 (Rs. Actual)	1324 (Rs. Actual)	1230 (Rs. Actual)	367 (Rs. Actual)

*43 lakh minor accounts

IMPACT OF DEMONETIZATION: HIGHLIGHTS

IMPACT ON DIGITAL PAYMENT SYSTEM UP TO 19.01.2017

Particulars	Number
Total No. of PoS machines deployed	47237
No. of PoS deployed since 09.11.16	6162
No. of new Internet banking users added since 09.11.16	130974
No. of UPI users added from 09.11.16	220198
No. of Mobile banking users added since 09.11.16	247988

IMPACT OF DEMONETIZATION: HIGHLIGHTS

IMPACT ON DIGITAL TRANSACTIONS

RTGS

Month	Volume			Value (Rs. crores)		
	Interbank	Customer	Total	Interbank	Customer	Total
Nov-16	15769	377964	393733	580	10998	11578
Dec-16	24441	438930	463371	887	12771	13658
Variation %	54.99	16.13	17.69	52.93	16.12	17.96

NEFT

Month	No. of Transactions	Amount (Rs. crores)
Nov-2016	6152308	4403
Dec-2016	6606555	4752
Variation %	7.38	7.92

Suggestion–RBI publish National data of digital payment on its website. If state wise & bank wise data on digital transactions can be published, it would be helpful to evaluate the performance in this regard.



Chanderi



Gwalior Fort



Marble Rocks

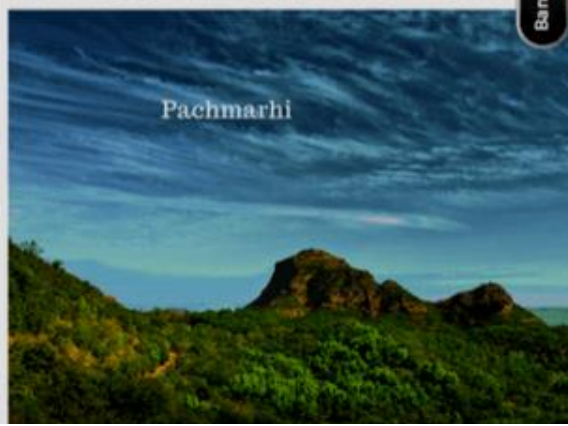


The Banker's Forum

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INAUGURATION OF UPDATED & REVAMPED WEBSITE OF SLBC MADHYA PRADESH WWW.SLBCMADHYAPRADESH.IN

ANNUAL CREDIT PLAN 2016-17

Amount in crores

Sector	Target for the FY 2016-17		Achievement upto the Qtr. ended 31.12. 2016		Achievement Index (Amt.)
	No.	Amt.	No.	Amt.	
Total Priority	3424775	109104	3180153	61297	56.18%
Total Non-Priority	57369	3252	299716	20525	631.15%
Total Credit Plan	3482144	112356	3479869	81822	72.82%

OBSERVATIONS (ACP)

- 72.82% of the Credit Plan (FY 16-17) is achieved by the end of 3rd quarter and the same was 88.72% in the corresponding period of the previous year.
- Non-priority sectors include large Industries, loans to corporates & Others.
- Achievement of ACP under Non-Priority sector is higher due to disbursement of loans to Corporate Sector.
- High percentage growth under Non-Priority Sector reflects conducive environment and investment policies of Government of Madhya Pradesh.

ANNUAL CREDIT PLAN [AGRICULTURE]

Amount in crores

Sr.	Sub Sector	Target for the FY 2016-17		Achievement up to the Qtr. ended 31.12. 2016		Achievement Index (% of Amt.)
		No.	Amt.	No.	Amt.	
A	Farm Credit	2480508	75927	2425158	40541	53.39
B	Crop loan out of Farm Credit	2137653	58521	2219612	34201	58.44
C	Term loan (A-B)+D+E	475974	22467	265711	8791	39.13
D	Agri. Infrastructure	83990	3184	20497	686	21.55
E	Ancillary Activities	49129	1877	39668	1765	94.03
F	Total Agriculture (A+C+D)	2613627	80988	2485323	42992	53.08

OBSERVATIONS (ACP-AGRICULTURE)

- Crop loans outlay of Rs. 58521 crores for FY 2016-17, constitutes a major share of 77.08% in the Farm Credit outlay.
- Rs. 34201 crores of crop loans have been disbursed till 31.12.2016 showing an achievement index of 58.44%.
- There is Rs. 22467 crores outlay for agriculture term loans, constituting 27.74% of the agriculture outlay and achievement index is 39.13%.
- Banks performed well under Ancillary activities category and achieved 94% of the targets.

ANNUAL CREDIT PLAN [PRIORITY SECTOR]

Amount in crores

Sector	Target for the FY 2016-17		Achievement up to the Qtr. ended 31.12. 2016		Achievement Index (% of Amt.)
	No.	Amt.	No.	Amt.	
MSME	382924	16123	237197	12269	76.10
Export Credit	1311	425	54	193	45.41
Education	38937	1435	18325	270	18.82
Housing	162521	5948	181209	2892	48.62
Social Infrastructure	220178	3914	434	20	0.51
Renewable Energy	5277	271	98	16	5.90
Others	0	0	257513	2646	--
Total Priority	3424775	109104	3180153	61297	56.18

ACP PERFORMANCE: Y-o-Y COMPARISON

Amount in crores

Sr.	Sub Sector	FY 2015-16 As on 31.12.2015			FY 2016-17 As on 31.12.2016			Y-o-Y Variation	Y-o-Y Variation
		Targets	Actuals	Achi. %	Targets	Actuals	Achi. %	Amt.	%
1	Agriculture	67187	43275	64.41	80988	42992	53.08	-283	-0.65
1a	Farm Credit			0.00	75927	40541	53.39		
1b	Out of Farm Credit Crop Loans	*		0.00	58521	34201	58.44		
1c	Agriculture Infrastructure	*		0.00	3184	686	21.55		
1d	Ancillary Activities	*		0.00	1877	1765	94.03		
2	MSME	13396	13326	99.48	16123	12269	76.10	-1057	-7.93
3	Export Credit			0.00	425	193	45.41		
4	Education	300	285	95.00	1435	270	18.82	-15	-5.27
5	Housing	4933	4047	82.04	5948	2892	48.62	-1155	-28.54
6	Social Infrastructure	*		0.00	3914	20	0.51		
7	Renewable Energy	*		0.00	271	16	5.90		
8	Others	4107	2751	66.98	0	2646	0.00	-105	-3.82
9	Total Priority Sector	89923	63684	70.82	109104	61297	56.18	-2387	-3.75
10	Total Non-Priority Sector	3918	19575	499.62	3252	20525	631.15	950	4.85
11	Total Credit Plan (9+10)	93841	83259	88.72	112356	81822	72.82	-1437	-1.73

CREDIT DEPOSIT RATIO

Amount in crores

Quarter	Deposits	Advances	C-D RATIO
Sep-15	309307	197309	63.79%
Dec-15	314212	196167	62.43%
Mar-16	303070	207899	68.60%
Jun-16	289797	208934	72.10%
Sep-16	304013	220042	72.38%
Dec-16	337995	221922	65.66%

OBSERVATIONS-CD RATIO

- The CD Ratio as of December 2016 decreased to 65.66% from 72.38% in previous quarter (September 2016).
- CD ratio has shown an increase of 3.23% over corresponding period of the previous year.
- Y-o-Y growth in aggregate deposits and bank credit is 23783 crores & 25755 crores respectively , showing an increase of 7.57% and 13.12% respectively.
- Decline of C-D Ratio from 72.38% in September 2016 to 65.66% at the end of Q-3 of current fiscal is due to surge in deposits following demonetization.

SURGE IN DEPOSITS

- Deposits have shot up by 13.80% in November & Dec 2016.

CREDIT OFFTAKE

- The demonetization exercise during Nov & Dec 16 affected the credit offtake.
- However personal loans and MSME (Medium) segments registered credit growth.
- Personal loans outstanding as on 30.09.16 was Rs. 10162 crores, which increased to Rs. 11444 crores in Dec-16.

BANKS WITH C-D RATIO BELOW 40% AS ON 31.12.2016

Amount in crores

Sr.	Banks	No. of Branches	Deposits	Advances	C-D Ratio
1	Citi Bank	1	39.84	0.02	0.05
2	Dhan Laxmi Bank Ltd.	1	8.03	0.35	4.36
3	Bharatiya Mahila Bank	4	42.28	6.54	15.47
4	Catholic Syrian Bank	1	36.01	7.04	19.55
5	Jammu & Kashmir Bank	2	151.69	32.41	21.37
6	Standard Chartered Bank	3	196.77	61.2	31.10
7	Federal Bank Ltd.	11	472.55	154.84	32.77
8	Mandhyanchal Gramin Bank	454	6891.21	2504.13	36.34
9	Laxmi Vilas Bank Ltd.	4	123.14	45.38	36.85
10	South Indian Bank	3	140.15	52.18	37.23
11	Indian Bank	28	931.96	350.94	37.66

DISTRICTS WITH CD RATIO BELOW 40% AS ON 31.12.2016

Amount in crores

Sr. No.	DISTRICT	LEAD BANK	Sep-16			Dec-16			% Variation over previous Qtr.		
			DEP.	ADV.	C.D RATIO	DEP.	ADV.	C.D RATIO	DEP.	ADV.	C.D RATIO
1	UMARIA	SBI	1488	495	33.29	1665	379	22.77	11.9	-23.46	-10.52
2	SHAHDOL	CBol	3258	902	27.7	3581	922	25.76	9.91	2.21	-1.94
3	SATNA	ALLAH.	6358	2843	44.72	7695	2681	34.84	21.03	-5.72	-9.88
4	SAGAR	CBol	7938	3575	45.04	12264	4180	34.09	54.51	16.93	-10.95
5	JABALPUR	CBol	19257	8148	42.31	23743	8391	35.34	23.29	2.98	-6.97
6	TIKAMGARH	SBI	2718	1166	42.9	3178	1143	35.97	16.9	-1.99	-6.93
7	PANNA	SBI	1777	787	44.28	2114	779	36.86	19	-0.95	-7.43
8	MANDLA	CBol	2285	1076	47.09	2480	929	37.45	8.54	-13.69	-9.65
9	DINDORI	CBol	774	315	40.72	862	329	38.14	11.31	4.26	-2.58
10	CHHATARPUR	SBI	4296	1905	44.34	4691	1802	38.42	9.18	-5.4	-5.92
11	BHIND	CBol	2826	1403	49.65	3577	1386	38.74	26.56	-1.25	-10.91

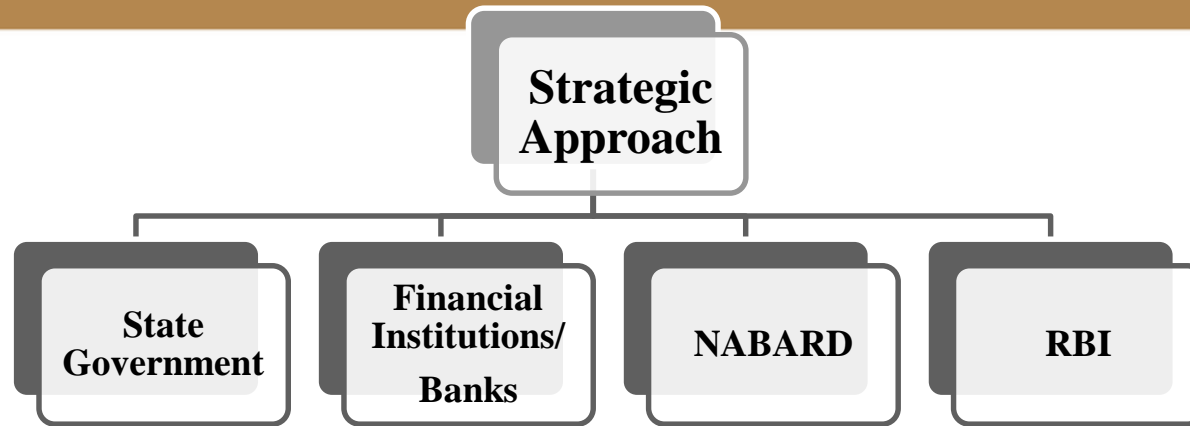
DOUBLING FARMERS' INCOME BY 2022

- **The Government of India & GOMP have set the ambitious goal of doubling farmers' income by 2022.**

STRATEGY FOR DOUBLING FARMERS' INCOME BY 2022

1. Focus on irrigation with “per drop-more crop”
2. Supply of quality seeds and soil health card
3. Investments in warehousing and cold storage chains
4. Value addition through food processing
5. Capital formation & increasing investment credit in agriculture
6. Creation of a national farm market
7. Strengthening crop insurance scheme to mitigate risks at affordable cost
8. Promotion of ancillary activities like poultry, beekeeping, and fisheries etc.
9. Leveraging technology
10. Public-private partnership for integrated agriculture development

DOUBLING FARMERS' INCOME BY 2022



Approach of the State Government

- Kapil Dhara Yojana for digging well to irrigate the field.
- Farm credit is made available at zero interest through State Cooperative Banks.
- Sufficient supply of electricity for agricultural use.
- Bataidar Adhinyam Bill to enable tenant farmers to avail credit.
- Effective implementation of PMFBY with extensive coverage.
- Facilitating and encouraging multi-cropping suitable to the local climate and soil.
- Sharing state-specific plans for 'Doubling of Farmers' Income by 2022' with SLBC and financial institutions for effective implementation.

Approach of the Financial Institutions/Banks

- Presently share of agriculture advances to total advances is 36.60% in the state. And loans to small & marginal farmers are 11.33% to total advances. Banks to explore to enhance credit to agriculture sector.
- To focus more on value addition in allied activities.
- Simplification and speedy sanction and disbursal of loans.
- Doubling of farmers' income should be a regular agenda in State Level Bankers Committee (SLBC), District Level Coordination Committee (DLCC) and Block Level Bankers' Committees (BLBC).
- Banks to give impetus to agricultural term loans under Area Development Schemes of NABARD for area-specific activities.
- Financing for better capital formation in agriculture.

Banks are requested to support the programme whole heartedly.

Approach of NABARD

- Protected cultivation in low cost shade nets, and bamboo poly house.
- Micro Irrigation Projects for drips and sprinkler irrigation with bank finance.
- Ensuring better coordination between Horticulture Deptt, Industries Deptt (MSME), MPTRIFAC and bankers.
- Dairy Federation could enter into MoU with banks and borrower.
- NABARD to consider preparing model schemes for agri term lending/agri allied activities that can be used by banks as per local requirements.

THE MADHYA PRADESH BHUMISWAMI EVAM BATAIDAR KE HITON KA SANRAKSHAN VIDHEYAK 2016

- “Bataidar Adhiniyam Bill” was passed by the Government of M.P. on 29th July 2016 to facilitate extension of credit to tenant farmers, oral lessees, share croppers, SHGs and JLGs of farmers.
- As per extant guidelines of Kisan Credit Card, No collateral Security/guarantee is to be obtained on loans up to Rs.1.00 lakh.
- But aggregate loans above Rs. 1 lakh, Collateral security need to be obtained.
- Consequently, the Bataidar can not avail credit over Rs. 1 Lakh as this bill does not give right to Bataidar to create charge on the land.

THE YOUTH EMPOWERMENT MISSION

01 About 50% of the population of Madhya Pradesh is in the age group 15-45.

03 The economic empowerment of youth will centre on providing employment as well as self-employment.

02 The state Government envisages a “mission mode” approach to empower the youth economically

04 It is targeted that, in the year 2017-18, 15 lakh youth of Madhya Pradesh will be provided employment and self-employment through central and state Government schemes.

THE YOUTH EMPOWER -MENT MISSION

05

- 7.5 lakh of youth would be provided employment through skill development.
- Another 7.5 lakh youth would be enabled to become self employed through entrepreneurship development and provision of loans through banking system.

06

- To achieve the above target, SLBC is hereby requested to approve target of 7.5 lakh beneficiaries for financial year 2017-18 under Mudra, Stand-up India, Mukhya Mantri Yuva Udyami Yojana, Mukhya Mantri Swarojgar Yojana & Mukhya Mantri Arthik Kalyan Yojana.

PROGRESS UNDER GOVT. SPONSORED SCHEMES

MUKHYA MANTRI YUVA UDYAMI YOJANA

Sr.	Implementing Agency	Target (No.)	Jun-16 Qtr.	Sep-16 Qtr.	Dec-16 Qtr.	Jan-17	Achievement %
1	MSME Dept.	1500	76	451	1101	1308	87.20
2	SC Welfare Dept.	200	0	1	55	90	45.00
3	ST Welfare Dept.	300	0	1	20	48	16.00
	TOTAL	2000	76	453	1176	1446	72.30

PROGRESS UNDER GOVT. SPONSORED SCHEMES

MUKHYA MANTRI SWAROJGAR YOJANA

Sr.	Implementing Agency	Target (No.)	Jun-16 Qtr.	Sep-16 Qtr.	Dec-16 Qtr.	Jan-17	Achievement %
1	MSME Deptt.	25000	524	4435	15310	18813	75.25
2	Panchayat & Rural Dev.	7000	51	1649	6354	6931	99.01
3	Cottage Industries	7000	828	2393	4487	6244	89.20
4	Backward & Minority	2000	178	891	1579	1930	96.50
5	Urban Dev.	12000	196	2205	7306	8043	67.03
6	SC Welfare Dept.	7000	224	1882	3397	4803	68.61
7	ST Welfare Dept.	8000	317	814	2937	4027	50.34
	TOTAL	68000	2318	14269	41370	50791	74.69

PROGRESS UNDER GOVT. SPONSORED SCHEMES

MUKHYA MANTRI ARTHIK KALYAN YOJANA

Sr.	Implementing Agency	Target (No.)	Jun-16 Qtr.	Sep-16 Qtr.	Dec-16 Qtr.	Jan-17	Achievement %
1	Panchayat & Rural Dev.	7000	124	2261	7014	7385	105.50
2	Cottage Industries	3000	75	330	1656	2348	78.26
3	Backward & Minority	1000	0	31	316	452	45.20
4	Urban Development	10000	118	1640	6378	6906	69.06
5	SC Welfare Dept.	4000	161	1146	2146	2999	74.98
6	ST Welfare Dept.	5000	0	175	1388	2285	45.70
	TOTAL	30000	478	5583	18898	22375	74.58

PROGRESS UNDER GOVT. SPONSORED SCHEMES

PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME

As on 22.02.2017

Agency	Target FY 2016-17		Disbursement of Margin Money (M.M.) Amount in crores							
			Forwarded to Bank		Sanctioned		Disbursement		Achievement % over target (Sanctioned)	
	No.	M.M.	No.	M.M.	No.	M.M.	No.	M.M.	No.	M.M.
DIC	1995	39.89	2682	106.94	867	36.01	496	21.17	43.46	90.27
KVIB	1496	29.91	1118	45.48	444	17.57	294	11.12	29.68	58.74
KVIC	1495	29.91	943	39.32	316	14.67	190	9.21	21.14	49.05
TOTAL	4986	99.71	4743	191.74	1627	68.25	980	41.50	32.63	68.45

PROGRESS UNDER GOVT. SPONSORED SCHEMES

CHIEF MINISTER RURAL HOUSING MISSION

As on 31.01.2017

S. No.	Bank	Target FY 2016-17	No. of cases submitted	No. of cases sanctioned	No. of cases disbursed	Percentage achievement
1	Allahabad Bank	2,699	3,544	2,410	2,224	82
2	Bank of Baroda	2,283	3,006	2,038	1,310	57
3	Bank of India	5,687	8,505	5,078	3,923	69
4	Bank of Maharashtra	2,243	3,542	2,003	1,061	47
5	Central Bank of India	8,953	13,757	7,994	5,640	63
6	Central M.P. Gramin Bank	9,738	15,049	8,695	5,451	56
7	DCCB Betul	260	342	232	206	79
8	DCCB Indore	165	186	147	79	48
9	DCCB Mandsaur	593	791	680	546	92
10	DCCB Ratlam	292	324	310	310	106
11	DCCB Sehore	422	436	377	210	50
12	DCCB Vidisha	430	538	444	444	103
13	Indian Overseas Bank	499	879	446	266	53
14	Madhyanchal Gramin Bank	9,149	13,680	8,169	6,117	67
15	Narmada Jhabua Gramin Bank	6,811	7,878	6,081	4,554	67
16	Oriental Bank of Commerce	563	676	503	190	34
17	Punjab National Bank	3,887	4,950	4,171	3,591	92
18	State Bank of India	15,773	23,619	13,489	8,820	56
19	Syndicate Bank	698	1,116	613	486	70
20	Union Bank of India	3,856	5,716	3,443	2,772	72
	Total	75,001	108,534	67,323	48,200	64

PROGRESS UNDER GOVT. SPONSORED SCHEMES

PRADHAN MANTRI MUDRA YOJANA

Amount in crores

As on 22.02.2017

Agency	Target Amount	Shishu		Kishore		Tarun		Total		Achievement %
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
PSBs	3852	45644	129	40510	790	9929	696	96083	1615	41.93
Pvt. Banks	578	143734	313	1307	35	576	42	145617	390	67.47
RRBs	500	14226	52	7108	118	490	35	21824	205	41.00
Total	4930	203604	494	48925	943	10995	773	263524	2210	44.83

PROGRESS UNDER GOVT. SPONSORED SCHEMES

STAND UP INDIA SCHEME

Amount in crores

As on 22.02.2017

Number						Amount				
Women			Male		Total	Women			Male	
Gen	SC	ST	SC	ST		Gen.	SC	ST	SC	ST
815	47	4	168	30	1064	190	9.47	0.92	36.76	6.48

OBSERVATIONS

STAND-UP INDIA SCHEME

- Out of total number of disbursement in the country under Stand-up India scheme, Madhya Pradesh has around 7% share.
- Progress under this scheme is affecting due to Mukhya Mantri Yuva Udyami Yojana of the State Government, which has more attractive features.
- Provision of margin money of 25% also a factor of low progress.
- State Level Implementation Committee for SUI has been formed to monitor the progress.
- In its meeting, the Chairman advised SC/ST welfare department to generate leads and send them to respective bank branches.
- Lack of awareness about this scheme is also a factor for low progress.
- SIDBI may consider to appoint an agency to spread awareness about this scheme.

PROGRESS UNDER GOVT. SPONSORED SCHEMES

NATIONAL RURAL LIVELIHOOD MISSION

Amount in crores

As on 31.01.2017

Target		No. of cases submitted to bank		No. of cases sanctioned		No. of cases disbursed		Achievement % [sanctioned]	Achievement % [Disbursement]	Target
No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	No.	No.
32000	450	37123	513	25448	321	21278	257	71.33	57.11	32000

PROGRESS UNDER GOVT. SPONSORED SCHEMES

NATIONAL URBAN LIVELIHOOD MISSION

Amount in crores

As on 31.01.2017

Name of the Programme	Target		No. of cases sanctioned		No. of cases disbursed		Achievement % [Sanctioned]
	No.	Amt.	No.	Amt.	No.	Amt.	No.
Individual (Sep-I)	12000	72	10276	93.41	8182	58.30	85.63%
Group (Sep-II)	200	10	49	1.17	49	1.17	24.50%
Bank Linkage (SHG)	3000	15	433	2.80	433	2.80	18.66%

PROGRESS UNDER GOVT. SPONSORED SCHEMES

WEAVERS MUDRA YOJANA

- The Textile Ministry, Government of India has formulated a new model scheme under MUDRA for providing credit to **Handloom Sector**.
- The new model combines elements of concessional credit such as margin money; interest subvention and credit guarantee cover.
- In Madhya Pradesh, a target of 17027 beneficiaries has been fixed to be achieved by 2019.
- During current financial year 125 cases have been sanctioned against submission of 243 cases.

NEW SCHEME FOR POWERLOOM WEAVERS

PRADHAN MANTRI CREDIT CUM SCHEME FOR POWERLOOM WEAVERS

- GOI has decided to launch PM Credit cum Scheme to meet the credit requirement of Weavers/entrepreneur in the decentralized powerloom sector.
- Office of the Textile Commissioner is the implementing agency.
- The scheme covers the units availing credit facilities under PMMY & SUI.
- The units under PMMY are eligible for a composite loan of Rs. 10 lakh.
- GOI supports by way of margin money @ 20% of the project costs with max. of Rs. 1 lakh.
- In addition to above interest subvention of @ 6% per year both for working capital & term loan will be provided up to 5 years.
- The units under Stand-up India programme are eligible for loan between Rs. 10 to 1 Crore.
- GOI provides capital subsidy of 25% of the Project Cost. However, there is no interest subvention support for units under SUI.
- Only new units are eligible under SUI category.

PROGRESS UNDER GOVT. SPONSORED SCHEMES

CUSTOM HIRING SCHEME

Amount in crores

As on 31.01.2017

Particulars	Number	Amount
Target for FY 16-17	612	153
Forwarded to Bank	594	133
Sanctioned	355	79
Returned	39	10
Disbursed	190	43
Achievement % (Sanction)	58.00%	51.63%
Achievement % (Disbursement)	31.04%	28.10%

PROGRESS UNDER GOVT. SPONSORED SCHEMES

PRADHAN MANTRI AWAS YOJANA

PROGRESS UNDER PMAY-URBAN VERTICLE-II CLSS

Amount in crores

As on 31.01.2017

Institution	Target (No.)	Sanctioned (No.)	Subsidy Released Amt.
Bank	133713	255	3.59
HFCs		1010	16.71
Total	133713	1265	20.29

GOVT. SPONSORED SCHEMES-ISSUES

LINKING URL OF SAMAST PORTAL WITH CBS/INTRANET

- State Govt. has developed “SAMAST” portal to monitor the progress under Government sponsored schemes.
- Banks and other respective Govt. Departments have been provided login ID and password to access the portal.
- Banks are expected to access the portal and update the progress regularly.
- Since the portal is available through internet, rural/semi urban branches are facing problem to update the status due to lack of internet connectivity.
- Central Bank of India has made functionality to access the url through Intranet (without internet).
- Other banks are also requested to take suitable steps in line with CBol.

GOVT. SPONSORED SCHEMES-ISSUES

Insisting on Collaterals under Govt. Sponsored Schemes.

- It has been informed that some bank branches are insisting on collateral security in spite of clear provisions of collateral-free loans under some Government sponsored schemes.
- Banks are requested to issue suitable instructions to the branches for compliance.

OPENING OF BRICK & MORTAR BRANCHES IN VILLAGE WITH POPULATION MORE THAN 5000 WITH OUT A BANK BRANCH-STATUS

- 47 villages are identified having population more than 5,000 without bank branch.
- These villages were allotted by the SLBC to the banks for opening of branch.
- As on 22nd February 2017, only 4 brick & mortar branches have been opened so far.
- 6 banks (Punjab National Bank, Bank of India, Syndicate Bank, Indian Bank, Corporation Bank & Bank of India) have promised to open the branches by 31st March 2017.
- RBI, Bhopal vide their letter no. FIDD (Bhopal) No.149/02.02.018/2016-17 dated 19.10.2016 has clarified that non-viability cannot be a reason for non-opening of branches in the allotted centres.
- If there are any operational or infrastructure related issues, matter should be discussed in respective DLCC for remedial action.
- It is again clarified by the DIF, GoMP & RBI in the meeting dated 06.02.2017 that banks have to open the branches mandatorily in allotted villages.

Matter has been put up for discussion

OPENING OF BRICK & MORTAR BRANCHES IN VILLAGE WITH POPULATION MORE THAN 5000 WITH OUT A BANK BRANCH-STATUS

Bank	Previous allotted village	District	After reshuffling, allotted village	District
HDFC Bank	Rahawali Ubari	Bhind	Astaun Khas	Tikamgarh
Axis Bank	Gumanpura	Dhar	Awaldand	Dhar
Andhra Bank	Bijanwada	Hoshangabad	Aber	Satna
Bank of Baroda	Aber	Satna	Bijanwada	Hoshangabad
Ratnakar Bank Ltd.	Dugani	Barwani	Bawdikheda	Dewas
Union Bank of India	Gantha	Satna	Jawasa	Bhind
Allahabad Bank	Satguankhas	Tikamgarh	Deomau Dalal	Satna

- The house is requested to confirm the changes.

PROGRESS UNDER PMJDY

Status as on 22.01.2017 Number & amount in crores

Particulars	Status Madhya Pradesh	Status Country	Rank (M.P.) out of 36 States /U.T	% share out of total
Number of PMJDY Accounts	2.43	27.31	4 th	8.90%
Balance held in the accounts	3139	67325	7 th	4.66%
Number of Zero Balance a/cs	0.70	6.68	8 th	10.48%
% of Zero Balance accounts	28.80%	24.46%	9 th	
Number of Aadhaar seeding	1.53	15.98	2 nd	9.57%
Aadhaar seeding %	62.96%	58.51%	21 st	

Progress under PMJDY after 08th November 2016

Number & amount in crores

Particulars	08.11.16	31.12.16	22.01.17	22.02.17	% Variation over 08.11.16
Number of accounts	2.10	2.21	2.28	2.47	17.62%
Balance in the Accounts Rs. Cr.	1812	3011	3018	3039	67.72%
Number of RuPay Card issued	1.57	1.70	1.73	1.78	13.38%
Number of Aadhaar seeding	1.14	1.36	1.48	1.61	41.23%
% of aadhaar seeding	54.29	61.54	64.91	65.18	10.90
Number of zero balance accounts	0.57	0.66	0.71	0.75	31.58%
% of zero balance accounts	27.14	29.86	31.14	30.36	3.22
Number of RuPay card activation	0.88	0.92	0.94	1.39	57.95%
% RuPay card activation	41.90	41.63	41.23	56.28	14.37
Number of Mobile Seeding	0.61	0.66	0.69	0.89	45.90%

TARGET/GOAL SET UNDER PMJDY BY D.F.S, GOI & ACTION TAKEN

1. 100% Aadhaar seeding in all the accounts by 22.03.2017
2. Delivery of all undelivered RuPay cards & PINs & their activation
3. Availability of live PINs with the customer
4. Facilitation of cardholders in swiping the card at the branch, ATM, micro-ATM or PoS
5. Financial literacy to ensure how to use the card

ACTION

- a) Formation of the Task Force under the Chairmanship of Commissioner, DIF, Govt. of M.P. to monitor the action plan.
- b) Two such meetings of the task force were held so far.
- c) All banks are requested to achieve the goal within stipulated time frame.

BANK WISE PROGRESS UNDER WEEKLY TARGET/GOAL SET BY D.F.S, GOI

SR. No	Aadhaar seeding target achievement under PMJDY as on 22.2.2017				
	Cumulative (6 Weeks)				
	Bank Name	Target	Achievement	% Ach	Rank out of 33
1	State Bank of Patiala	480	0	0	33
2	IDBI Bank Ltd.	15,912	0	0	32
3	Federal Bank Ltd	360	0	0	31
4	Dena Bank	18,888	0	0	30
5	Bhartiya Mahila Bank	1,422	3	0	29
6	State Bank of Mysore	48	1	2	28
7	State Bank of Bikaner & Jaipur	2,406	58	2	27
8	Bank of India	841,758	60,721	7	26
9	Punjab & Sind Bank	9,366	770	8	25
10	Corporation Bank	14,382	1,326	9	24
11	Oriental Bank of Commerce	49,386	5,729	12	23
12	Indian Overseas Bank	8,820	1,353	15	22
13	HDFC Bank Ltd	9,246	1,791	19	21
14	Syndicate Bank	16,560	3,234	20	20
15	Union Bank of India	142,854	29,513	21	19
16	Axis Bank Ltd	3,396	707	21	18
17	Bank of Maharashtra	17,670	3,930	22	17

CONTINUED....

SR. No	Aadhaar seeding target achievement under PMJDY as on 22.2.2017				
		Cumulative (6 Weeks)			
	Bank Name	Target	Achievement	% Ach	Rank out of 33
18	State Bank of India	1,531,320	375,067	24	16
19	ICICI Bank Ltd	32,088	11,134	35	15
20	Bank of Baroda	92,790	36,472	39	14
21	Indian Bank	5,658	2,442	43	13
22	Allahabad Bank	67,200	29,883	44	12
23	Central Bank of India	151,830	73,544	48	11
24	Vijaya Bank	3,192	1,675	52	10
25	UCO Bank	28,398	14,933	53	9
26	Jammu & Kashmir Bank Ltd	18	11	61	8
27	State Bank of Travancore	36	37	103	7
28	IndusInd Bank Ltd	3,318	4,075	123	6
29	Canara Bank	4,986	8,895	178	5
30	Punjab National Bank	49,386	117,899	239	4
31	Andhra Bank	420	1,129	269	3
32	State Bank of Hyderabad	66	192	291	2
33	United Bank of India	3,228	11,441	354	1
Total :		3,126,888	797,965	25	

BANK WISE PROGRESS UNDER WEEKLY TARGET/GOAL SET BY D.F.S, GOI

SR. No	Rupay Card use initiation target achievement under PMJDY as on 22.2.2017				
	Bank Name	Cumulative (6 Weeks)			
		Target	Achievement	% Ach	Rank out of 33
1	State Bank of Patiala	984	0	0	33
2	State Bank of Mysore	150	0	0	32
3	State Bank of Bikaner & Jaipur	2754	0	0	31
4	Punjab & Sind Bank	16830	49	0	30
5	Jammu & Kashmir Bank Ltd	6	0	0	29
6	IDBI Bank Ltd.	20802	0	0	28
7	Federal Bank Ltd	438	0	0	27
8	Dena Bank	32352	0	0	26
9	Union Bank of India	325578	3501	1	25
10	Bank of India	1665858	11107	1	24
11	State Bank of Hyderabad	180	2	1	23
12	Bhartiya Mahila Bank	1680	11	1	22
13	Indian Overseas Bank	15522	246	2	21
14	HDFC Bank Ltd	16410	320	2	20
15	State Bank of India	3596130	172489	5	19
16	Bank of Baroda	137124	7643	6	18
17	IndusInd Bank Ltd	9018	755	8	17

CONTINUED....

SR. No	Rupay Card use initiation target achievement under PMJDY as on 22.2.2017				
		Cumulative (6 Weeks)			
	Bank Name	Target	Achievement	% Ach	Rank out of 33
18	Axis Bank Ltd	9522	821	9	16
19	Bank of Maharashtra	31140	5647	18	15
20	Indian Bank	11472	3106	27	14
21	Allahabad Bank	71676	20254	28	13
22	UCO Bank	39978	11162	28	12
23	ICICI Bank Ltd	46722	13421	29	11
24	Vijaya Bank	8022	2573	32	10
25	Syndicate Bank	30072	10246	34	9
26	Oriental Bank of Commerce	48984	18486	38	8
27	Andhra Bank	738	288	39	7
28	Punjab National Bank	121350	49224	41	6
29	Central Bank of India	701844	295678	42	5
30	Corporation Bank	19440	10952	56	4
31	Canara Bank	9744	5453	56	3
32	United Bank of India	8790	5694	65	2
33	State Bank of Travancore	12	35	292	1
	Total :	7001322	649163	9	

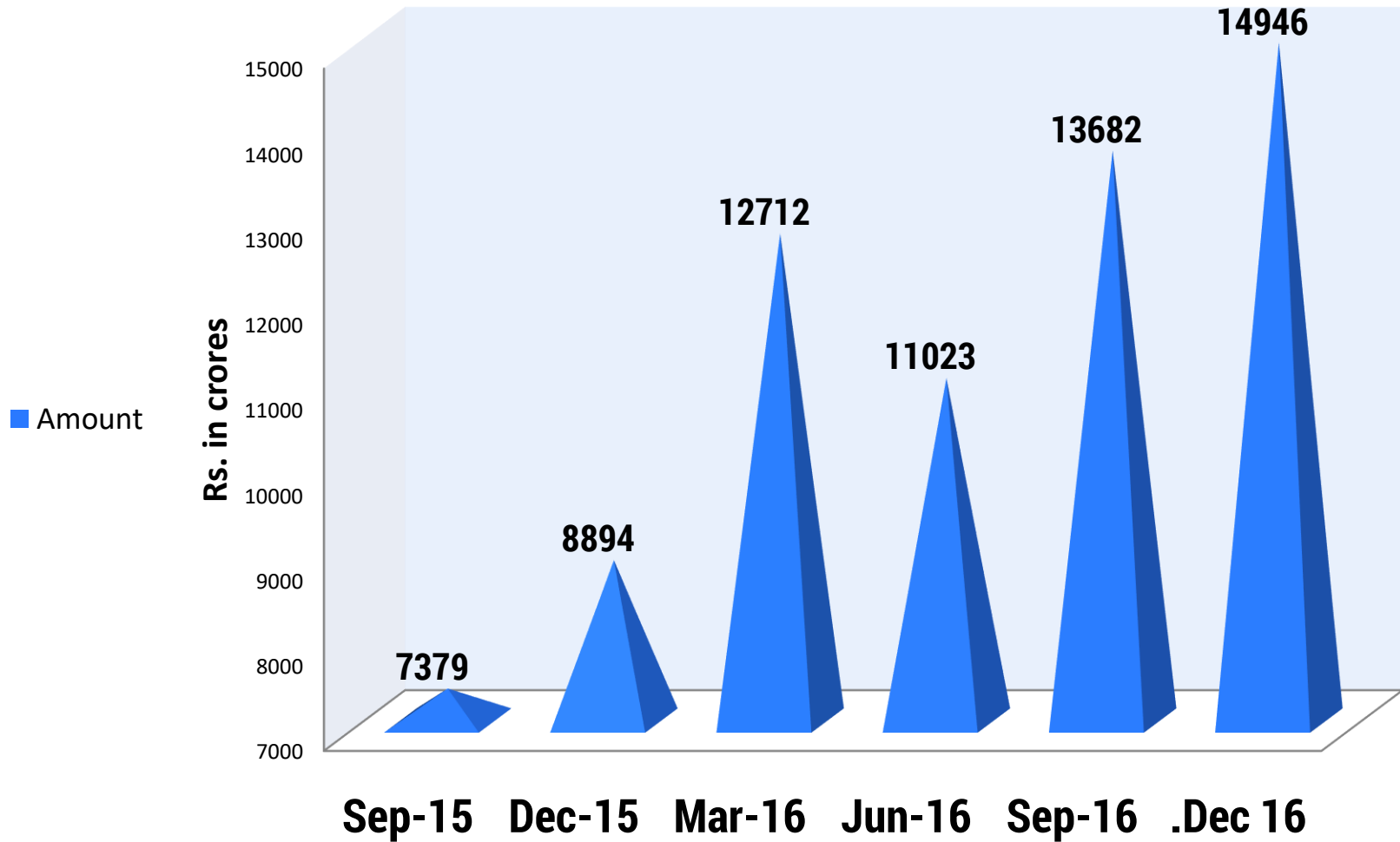
CONVERSION OF SMALL/NO FRILL A/CS INTO BASIC SAVINGS BANK DEPOSIT ACCOUNTS (BSBDA)

- Initially, many accounts (no frill) were opened with relaxed KYC (without officially valid documents)
- However, there are some restrictions on withdrawal & deposits in these accounts.
- Amount is being deposited in these accounts under DBT.
- It has been observed that these account holders are facing problem in withdrawal of amount due to restrictions on these accounts.
- Now, it has become necessary to convert 'no-frills' accounts into BSBDA with KYC compliance to facilitate withdrawals.

ENHANCEMENT OF OD LIMIT OF BUSINESS CORRESPONDENT AGENTS

- Volume of business at BC outlets has increased over a period of time.
- OD limit sanctioned to BCs is not sufficient to cater to the needs of some BCs.
- They should be provided sufficient OD limit/working capital for doing transactions.
- The problem and challenge BCs face is arrangement of money for making FDR against which to avail OD limit.
- The State Government is requested to explore to cover BCs under Mukhya Mantri Swarojgar Yojana to avail working capital for carrying out transactions.

NON PERFORMING ASSETS QUARTER WISE



INCREASING EFFICACY OF SARFAESI PROCEEDINGS

- Recently some amendments have been made under SARFAESI Act.
- Amended provision of Section 14 of SARFAESI Act 2016 stipulates that DM (District Magistrate) will have to pass suitable orders for the purpose of taking physical possession of the secured asset **within a period of Thirty Days from the date of application.** If no order is passed within said period for reasons beyond the control of DM, he may after recording reasons, pass orders within such further period but not exceeding in aggregate sixty days.
- It has been observed that DM is taking long time to dispose cases under Sec-14 of SARFAESI Act.
- Some cases are pending even more than 2 years.

CONTINUED....

- Old orders passed by District Magistrates for handing over physical possession of the secured assets are not being executed by the Tehsildars.
- They start hearing afresh, which inordinately delay the process.
- Some Tehsildars provide long hearing dates on flimsy grounds.
- There are 377 cases still pending with the District Administration for disposal.
- The State Government is requested to issue suitable instruction to DM/Tehsildar to quicken the process.

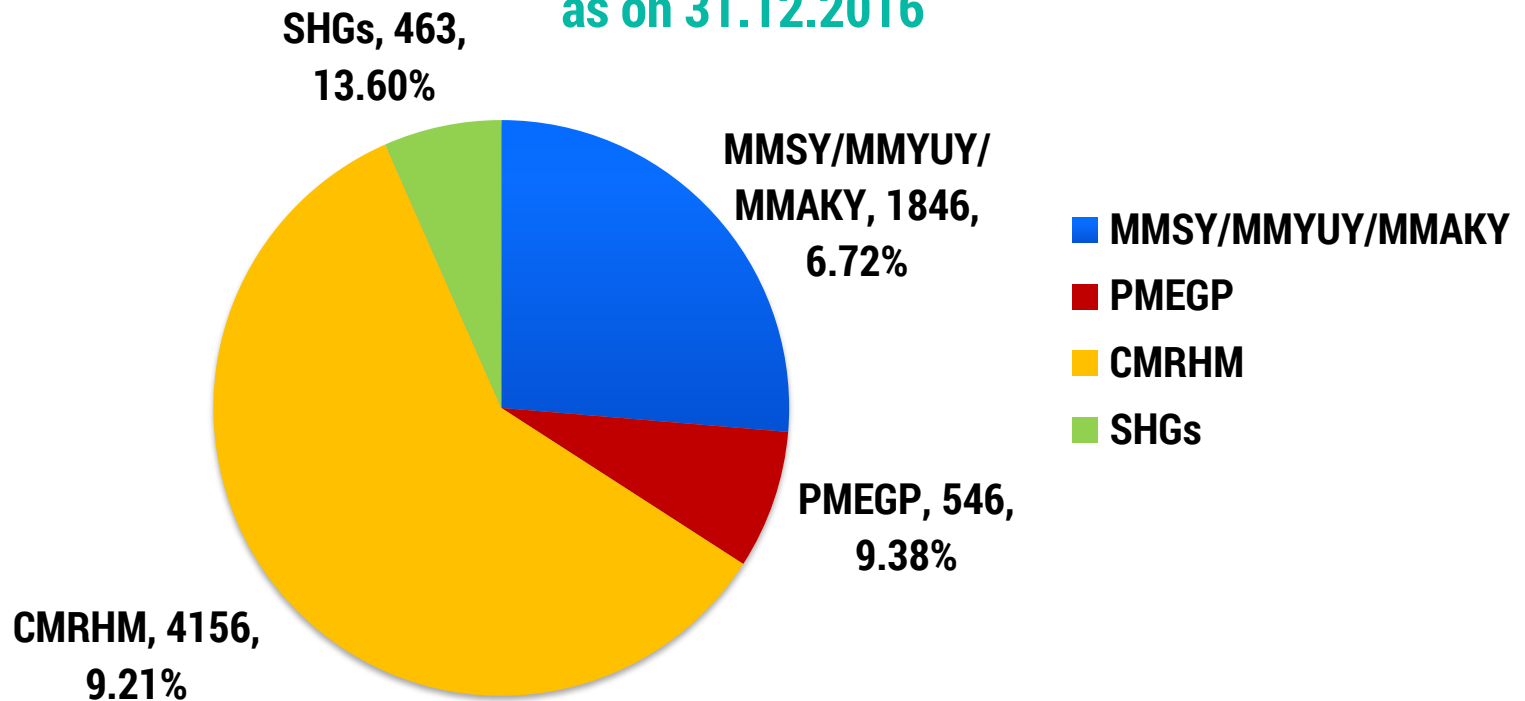
DISTRICT WISE LIST OF PENDING APPLICATIONS UNDER SEC-14

SR.	DISTRICT	TOTAL
1	ANUPPUR	20
2	BALAGHAT	1
3	BETUL	6
4	BHIND	8
5	BHOPAL	42
6	CHHATARPUR	1
7	CHHINDWARA	13
8	DAMOH	1
9	DATIA	2
10	DEWAS	5
11	DHAR	3
12	DINDORI	8
13	GWALIOR	3
14	HOSHANGABAD	17
15	INDORE	74
16	JABALPUR	23
17	KATNI	8
18	KHANDWA	3
19	KHARGONE	1

SR.	DISTRICT	TOTAL
20	MANDSAUR	4
21	MORENA	1
22	NARSINGHPUR	5
23	NEEMUCH	2
24	RAISEN	7
25	RATLAM	4
26	REWA	19
27	SAGAR	19
28	SATNA	12
29	SEHORE	1
30	SEONI	4
31	SHAHDOL	17
32	SHAJAPUR	1
33	SIDHI	1
34	SINGRAULI	14
35	TIKAMGARH	1
36	UJJAIN	11
37	UMARIA	6
38	VIDISHA	9

NON PERFORMING ASSETS UNDER GOVERNMENT SPONSORED SCHEMES

Chart showing Balance Outstanding in crores & NPA % in respective portfolio as on 31.12.2016



BANKING RECOVERY INCENTIVE SCHEME (BRISC)

Status from 01.04.2010 to 31.01.2017

Amount in crores

Sr	Particulars	Number	Amount
1	Submitted by Banks	619967	8456
2	Forwarded By Their Nodal Dist. Branch(s)	543815	7427
3	Allotted by District Administration to Revenue Officers	501808	6889
4	Rejected/ Returned By District Administration	4449	55.15
5	Demand Notice issued by Revenue Officers	351041	4655
6	Recovery received Against Demand Notices	29519	267.79
7	Disposed Off RRC(s) By District Administration	2193	23.22
8	RRC(s) Pending for Disposal	348848	4387

The scheme envisages incentive to Tehsildar/Additional Tehsildar/Nayab Tehsildar. If lower level of officials i.e. Patwari, Panchayat representatives, ADEO etc. are also brought under the purview of incentive scheme, it will help in bringing down the pendency and recovery.



RURAL SELF EMPLOYMENT TRAINING INSTITUTES

Status as on 31.01.2017

- No. of RSETIs Operational: **50**
- No. of training programmes conducted during FY 16-17: **991** against target of 1248
- Rural Youth Trained during FY 16-17: **27628** against target of 35500
- Rural Youth Trained since inception: **147702**
- Employment generated since inception: **92153**
- Settlement Ratio (in % terms): **62.39%**

Status of construction of Building of RSETIs

As on 31.1.2017

Sponsor Bank	No. of Lead Dist.	Total number of RSETIs	Completed	Under construction	Construction yet to start
Central Bank of India	18	18	14	3	1 (Bhind)
State Bank of India	13	13	3	7	Neemuch, Vidisha & Umariya
Bank of India	13	10	7	3	
Union Bank of India	3	3	0	2	1 (Rewa)
Bank of Baroda	2	2	2	-	-
Punjab National Bank	1	1	0	1	-
Allahabad Bank	1	1	0	1	-
Vijaya Bank	0	1	0	1	-
RUDSETI	0	1	-	1	-
TOTAL	51	50	26	19	6

OTHER AGENDA

Engagement of Lead District Managers in unrelated work

- It has been reported that unrelated works which are primarily related to some other Govt. Officials are being assigned to LDMs.
- Complaints received from CM Helpline (181 Toll Free Number), the LDMs work as “Level 1 Officer” and Level one officer has maximum 7 days’ time to dispose the case.
- It is suggested to make District Nodal Officer of the respective bank as Level 1 Officer and LDM may be relieved of the duty.
- The role of the LDMs is defined by RBI in the Lead Bank Scheme.
- The state Government is requested to kindly avoid availing the services of LDMs for activities other than those prescribed by RBI.

OTHER AGENDA

Difficulties faced by banks in registration of Police complaints in matter relating to frauds

- A member bank (Central Madhya Pradesh Gramin Bank) has written a letter to SLBC, stating that the bank is facing challenges in registering Police complaints in Shahdol, Bhopal, Hoshangabad, Mandsaur, Gwalior, Raisen, Jabalpur & Mandla districts.
- The Police do not accept the complaints ab initio filed by the bank, citing various reasons, even in the cases where Bank/Customer have suffered actual financial loss.
- As per RBI guidelines, lodging FIR is mandatory in case of fraud and it is also necessary for claiming insurance amount in eligible cases.
- We request the Government to issue suitable instructions to the Police to register the FIR immediately, if fraud has been reported by the banks.

OTHER AGENDA

Non adjustment of Govt. benefits in the borrowal accounts

1. It is informed by the state Government that some bank branches are adjusting the amount of Govt. benefits released by the state Government in borrowal accounts without the consent of the borrower. Causing dissatisfaction among the beneficiaries.
2. The matter may be deliberated.

OTHER AGENDA

Trade license for registration of Bank's Charge at RTO on vehicles

- Indore RTOs has made "Trade License" mandatory for vehicle finance companies including banks.
- It has been reported that same has been done to avoid malpractices while registering vehicles.
- The cost of procuring the trade certificate from RTO for banks is reported to be around Rs. 12000/- per bank branch every year.
- The Banks are regulated by strict law of the Government & Reserve Bank of India and there are strong mechanisms to monitor the activities and compliance of the norms in all aspects of banking.
- There are very little chances of indulging in said malpractices by banks.
- GoMP is requested to waive the charges for the banks for obtaining such license

OTHER AGENDA

Schemes of Dept. of Social Justice & Disability, Govt. of Madhya Pradesh

1. There are more than 33 lakh accounts of the beneficiaries of social security pension in the State. .
2. Amount would be credited in the respective bank accounts through FTO (Fund Transfer Order).
3. Banks need to develop secured online system integrated with SAMAGRA server.
4. Banks need to sent SMS in Hindi after crediting the account.
5. Immediate Reconciliation mechanism
6. Banking outreach in non-banked areas.

OTHER AGENDA

Incentivizing Business Correspondents for DBT Payments

- The last leg of DBT is withdrawal of payment received under Government benefits by the beneficiaries.
- Out of 11864 Sub Service Areas in the State, 10347 SSAs do not have a brick and mortar branch, though they are serviced through BC network.
- Presently, remuneration system to BCs differ from bank to bank and monthly average remuneration is about Rs. 5-7 thousand. Due to low remuneration, their attrition rate is high and poses critical challenges. Their remuneration should be at least equal to the minimum wages prescribed by the Government.
- The Ministry of Finance's Department of Expenditure (PF-II Division) released an Office Memorandum (OM) No. F.No. 32(07)/PF-II/2011 (Vol.II) on 16th January 2015 that fixes commissions for banks/BCs distributing DBT payments.

OTHER AGENDA

Continued....

- Above Office Memorandum stipulates that for rural based DBT schemes like pensions, NREGA, pre-matric scholarship, maternity benefits etc. where a large number of transactions are likely to be through the Banking Correspondents, the transaction charges may be paid @ 1% subject to an upper limit of Rs. 10/- per transaction.
- We propose to implement above scheme by the concerned departments of Govt. of M.P.
- The banks should be allowed to charge commission from respective departments to incentivize the BC payment system.
- Government of Haryana is already implementing above model

OTHER AGENDA

Amt. in crores

Pradhan Mantri Fasal Bima Yojana-Status Kharif 2016

Agency	Total insured Rakba (in Hectare)	Total insured Amount	Total Premium Amount	Loanee Farmers No.	Non-Loanee Farmers No.	Total insured Farmers
AIC	5385705	13476	291	2593539	268125	2861664
HDFC	1167792	2942	59	431330	96505	527835
ICICI	1683287	5223	105	804180	21433	825613
Total	8236784	21641	455	3829049	386063	4215112

PROPOSED SLBC MEETING CALENDER FOR FY 2017-18

Meeting Number	For the Quarter	Proposed Date
164 th	March 2017	15 th May 2017
165 th	June 2017	11 th August 2017
166 th	September 2017	10 th November 2017
167 th	December 2017	9 th February 2018
168 th	March 2018	12 th May 2018

As per LBS Circular activity to be performed as under

Sr.	Activity	To be completed by (Date)
1.	Dead line for receipt of data by SLBC Convener Bank	15 days from the end of the quarter
2.	Holding of SLBC Meeting	Within 45 days from the end of the quarter
3.	Forwarding the minutes of the meeting to all stakeholders	Within 10 days from the holding the meeting
4.	Follow up of action points emerged from the meeting	To be completed within 30 days of forwarding the minutes for review in the next meeting



**Any other issue with
permission of the
Chair**

We
request
you to
join us
for
lunch





THANK YOU

HAVE A NICE DAY!

STATE LEVEL BANKER'S COMMITTEE, MADHYA PRADESH