

MINUTES OF 136th MEETING OF
STATE LEVEL BANKERS' COMMITTEE, MADHYA PRADESH
HELD ON 28.05.2009 AT
CENTRAL BANK OF INDIA, ZONAL OFFICE, BHOPAL

The 136th meeting of State Level Bankers' Committee, Madhya Pradesh was held on 28th May 2009 under the chairmanship of Shri S.Sridhar, Chairman & Managing Director of Central Bank of India in the Conference Hall of Central Bank of India, Zonal Office, Bhopal. Shri Raghavji, Hon'ble Finance Minister, Govt. of M.P.was the Chief Guest. Smt. Ranjana Choudhary, IAS, Addl. Chief Secretary/Agriculture Production Commissioner, Shri Parvesh Sharma, IAS, Principal Secretary (Agriculture), Smt. Pallavi Jain Govil, IAS, Director-Institutional Finance, Govt. of M.P. Shri Rajesh Verma, Regional Director, RBI, Shri S. Mohapatra, CGM, NABARD and other senior officials of Govt. of M.P., RBI, NABARD and Banks were also present in the meeting. The full list of participants is attached.

Besides reviewing the progress of implementation of Special Package announced by the Government of India for MSME, Housing & Auto Sectors, the performance of Banks operating in the State of Madhya Pradesh for the year ended March, 2009 and status of various government sponsored schemes was also reviewed.

Welcome address by Convenor

Shri Tiwari, extended a warm welcome to Shri Raghavji, Hon'ble Finance Minister, Madhya Pradesh, Shri S. Sridhar, Chairman & Managing Director, Central Bank of India, Smt. Ranjana Choudhary, Addl. Chief Secretary & APC, Shri Parvesh Sharma, Principal Secretary Agriculture, Smt. Pallavi Jain Govil, Director, Institutional Finance, and various senior officers from different departments/corporation, Govt. of MP besides Shri Rajesh Verma, Regional Director, RBI, Shri S. Mohapatra, CGM, NABARD, & other senior officials from the banking fraternity.

At the outset, he expressed his sincere gratitude to Shri Raghavji, Hon'ble Finance Minister, Madhya Pradesh, the Chief Guest of the meeting, for having spared his valuable time to address the forum. His presence and wise counsel is always source of inspiration to the banking fraternity and to the forum.

Shri Tiwari also expressed his heartfelt thanks to Shri S. Sridhar, Chairman & Managing Director, Central Bank of India for his maiden visit to Bhopal for attending the meeting of the forum for the first time after taking over the reins of the Bank on 2nd March, 2009. Giving a brief introduction of the Chairman, Shri Tiwari informed that Shri Sridhar brings with him rich and varied experience in diverse areas of banking sector. Prior to this assignment, Shri Sridhar was Chairman & Managing Director of National Housing Bank, which he continues to steer under concurrent charge. He also worked as Executive Director of EXIM Bank for about five years. His sharp acumen and flair for innovation are sure to take the forum to a higher pedestal.

The Convener congratulated all the member banks for making it possible, despite the slowdown in the economy, to surpass the Annual Credit Plan 2008-09 by good margin. He expressed the hope that similar co-operation would be forthcoming for achieving different targets under Annual Credit Plan 2009-10 as well.

He urged the bankers to ensure that relief measures, as per RBI guidelines, to drought affected borrowers are expedited to mitigate the sufferings of the affected people.

Shri Tiwari further informed that the monthly data under Special Economic Package is to be submitted to the Ministry of Finance, Government of India by 7th of every month. But past experience shows that most of the banks do not adhere to the time schedule and as a result, SLBC could not be able to stick to the deadline fixed by the Government of India, Ministry of Finance. All member banks were requested to ensure that data in the prescribed format should be submitted to SLBC by 5th of every month.

The Convener then requested the Chairman to deliver his keynote address.

Key Note address by Chairman:

The Chairman welcomed Hon'ble Finance Minister, Government of Madhya Pradesh, Shri Raghavji Bhai, senior officers from State Government, RBI, NABARD and Banks participating the 136th meeting of State Level Bankers' Committee, Madhya Pradesh. He outlined that SLBC, with its distinct role as the coordinating agency to oversee the implementation of various Government Sponsored Schemes in the Priority Sector, occupies a special place in the socio-economic development of the State, as the flow of institutional credit through such schemes directly helps the socially and economically weaker sections.

Consistent good performance under Annual Credit Plans and other target oriented Schemes in the State over the years point to an atmosphere of excellent co-operation and co-ordination between the banking fraternity and the Government of Madhya Pradesh. On behalf of the Convenor Bank, he assured that these ties will be further strengthened in the days to come.

Referring to the effects of global financial recession on Indian economy, Shri Sridhar stated that Indian Banks have been able to withstand the crisis due to strong fundamentals. Despite economic slow down worldwide, the Indian economy has registered a growth of 5 to 6% and the economy is likely to regain its full growth rate in the second half of the financial year. The major macroeconomic challenge before the country at this juncture is to support the drivers of aggregate demand in the economy to return to its high growth path.

The Annual Policy Statement of Reserve Bank of India for 2009-10 is also directed at the realization of this objective as it has clearly indicated that its stance of monetary policy during the year will broadly be as follows:

- ◆ Ensure a policy regime that will enable credit expansion at viable rates while preserving credit quality so as to support the return of economy to a high growth path.

- ◆ Continuously monitor the global and domestic conditions and respond swiftly and effectively through policy adjustments to minimize the impact of adverse developments and reinforce the impact of positive developments.
- ◆ Maintain a monetary and interest rate regime supportive of price stability and financial stability taking into account the emerging lessons of the global financial crisis.

The growth stimulus packages announced by the Government of India, aimed at revival of demand and growth, have been very important steps in managing the impact of the crisis, particularly on the most vulnerable and employment generating sectors such as MSMEs, Housing and Automobiles. It is for the effective implementation and its monitoring that the Government of India desired that SLBCs hold special monthly meetings to review the status. He was very grateful to the Chief Secretary of the State for taking keen interest in monitoring the progress under the packages and having spared his valuable time to chair the special monthly meetings as well as providing valuable guidance to the members of the Committee. So far, four monthly meetings have been held from the month of January, 2009 onwards. The progress, however, is not up to the desired level, particularly in the MSME sector. Higher financing to Housing sector is also crucial for employment generation.

Coming to the State economy, Shri Sridhar stated that Madhya Pradesh has several advantages like strategic location, comparatively low land cost, abundant forest wealth and excellent governance and industrial climate. The State is also rich in natural resources. The State has known deposits of Coal, Lime Stone, Copper Ore, Manganese, Diamond Mines etc., apart from dense forests of about 1.7 million hectares. The State also boasts of a good number of Heritage and other tourist spots. However, the economy is predominantly agriculture driven and hence the success of agriculture sector is crucial to the economic development of the State. Banks have been alive to the financial needs of this sector and have aggressively pursued programmes such as achieving the goal of doubling the flow of credit in two years as against the target period of three years, implementation of Agriculture Debt Waiver & Debt Relief Scheme etc.

The economic slow down has affected Soya Exports from the State. The production of soya oil, mustard oil etc. was also impacted due to decreased demand. Consequently, there is a decline in credit demand from the affected sectors.

One of the Important areas where the banks need to do more is Financial Inclusion. The seemingly slow pace of financial inclusion in the State, with only 5470 villages having been completed as against total number of 39870 villages, despite opening about 50 Lacs accounts of job card holders under NREGP, is therefore not in line with the expectations of RBI and State Govt. Hence, a survey may be undertaken to know exactly the number of families to be covered. The pilot project for IT-enabled Financial Inclusion which has also been launched needs to be expedited by concerned Banks.

A large number of farmers, particularly small and marginal farmers, continue to suffer from indebtedness to non-institutional sources. The Debt Swap Scheme is intended to free such indebted farmers themselves from the clutches of such unscrupulous money lenders. Banks must implement this scheme in a vigorous manner to connect more and more farmers with formal financial system and surpass the target of Rs.323.22 Crores fixed for the current fiscal.

In the area of Direct Housing Finance, the banks have done well to disburse loans to the extent of Rs.999 crores as against the estimated target of Rs.491 crores for 2008-09, which is 3% of incremental deposit of the previous year. During the period of economic recession efforts should be mounted for pushing up growth. Banks should not restrict themselves to the 3% incremental deposit figure and should go all out to extend maximum finance to the housing sector both in rural as well as urban areas. In urban areas, the Scheme of Interest Subsidy for Housing the Urban Poor (ISHUP) has been introduced. The scheme will provide home loan with Central Government subsidy to EWS/LIG persons for acquisition of house and also for construction of house to such beneficiaries who don't own a house in their name or of any family member. Such beneficiary who own land in any urban area but do not have any pucca house in their name or of any family member will be covered.

Referring to the Rural Development and Self Employment Training Institutes (RUDSETIs), the Chairman stated that these institutions are intended to increase self-employment opportunities through capacity building and skill up-gradation with focus on rural population in Madhya Pradesh, Government of India envisaged to set up 25 such Institutes in FY 2008-09 and rest during 2009-10, whereas banks could open only 13. He was optimistic that banks will open remaining RUDSETIs at the earliest so that people of the area are able to derive the benefits of the concept.

With a view to give a thrust to the Micro Enterprises sector across the country, the Government of India has launched a new scheme christened “Prime Minister’s Employment Generation Programme” by merging REGP and PMRY schemes. With the availability of coverage under CGTMSE, Banks were requested to finance maximum units under this scheme.

He also urged member banks to encourage finance under ‘contract farming’ and also all activities that can check migration of labour to other parts.

The highlights of Banks’ performance in the State during the year are as follows:

- Performance under Annual Credit Plan 2008-09 clocked 102% of the target.
- 210 new branches were opened by Banks in the State during the last fiscal.
- Aggregate deposits increased by Rs.18762 crores, from Rs.89604 crores as of March, 2008 to Rs.108366 crores as of 31st March, 2009, reflecting a growth of 20.94%.
- During the same period, Total Credit expanded by Rs.7918 crores, from Rs.60057 crores as on 31.03.2008 to Rs.67975 crores as of 31.03.2009, posting a growth of 13.18%. The growth rate was impacted by the reduced credit requirement of Soya, Steel Plants and SME industries due to economic slow down.

- The Credit Deposit Ratio stood at 63%, above the national norm of 60%. The 8 districts with low C:D Ratio need to be given focused attention to improve their position.
- The ratio of Priority Sector advances to Total Credit stood at 63% as against the National Norm of 40%. The share of Agricultural Advances stands at 39% against the stipulated level of 18%.
- The advances to MSME sector registered a growth of 15.35%, with a net increase of Rs.886 crores over March, 2008.
- Advances to Weaker Sections constitute 15% of the Total Advances, against the national norm of 10%.
- During this period, the Banks sanctioned 16003 Educational Loans, involving a total amount of Rs.420 crores. Of this, girls numbered 3465 with a loan component of Rs.82 crores.

Referring to the Annual Credit Plan for 2009-10, entailing a credit outlay of Rs.18116 crores, which was to be released in the meeting, Shri Sridhar expressed the confidence that like previous years, Banks will collectively surpass the plan target by comfortable margin.

As several parts of the State are reeling under drought, the State Government has declared 152 Tahsils in 41 districts as 'Drought Affected'. Member Banks are requested to extend all relief measures, as per guidelines given by RBI, to the affected borrowers immediately.

To conclude, the Bankers and the State Government have a glorious history of maintaining excellent coordination and cooperation. He was confident that the time tested coordination between Banks and State Government will get further strengthened in the course of our joint quest for a fully developed economy and prosperity to the citizens of the State. He wished Good Luck to both the State Government as well as the Banks in their endeavours.

Address of Shri Raghavji, Finance Minister , M.P. Govt.

Shri Raghavji released the Annual Credit Plan 2009-10 entailing a credit deployment of Rs.18,116 crores by Banks in the State in the Priority Sector. Hon'ble Finance Minister said that despite global financial crisis, the Indian Banking system in the country has done well to withstand the impact. However, the economy of the country as well as the state economy has been affected to some extent. The impact of the slow down is likely to be felt at least for the next one year. He complimented the bankers for achieving the targets under ACP 2008-09 (102%) by good margin. He emphasized that, bankers in MP performed well and achieved the goals set for them. He was also hopeful for the achievement of next year target 2009-10.

He further said that in Madhya Pradesh the situation has been compounded due to drought in 41 districts comprising of 152 tehsils. Due to drought effect on MP economy is observed as its economy is dependent on agriculture and due to water shortage the agriculture activities have been affected, agriculture production fallen. He advised banks to extend all possible relief measures to the affected people. He also emphasized on the following points:

- 1 Education loan – There are reports that banks are not extending education loan to needy students. He suggested that there should be clear cut policy regarding education loan, while more emphasis should be given to girls candidates.
- 2 Credit cards are not provided to all the eligible farmers. Poor farmers are not aware as to how much land holding requires for obtaining Kisan Credit Cards. The farmers having less land holding are deprived off from the benefit of Kisan Credit Card facilities. Banks should prepare Kisan credit cards for every farmer irrespective of their land holdings, whether big or small farmers. However amount may vary according to their land holding.

- 3 Small Scale industries (SME) –Banks are not giving much focus on industry loan. If such industries are financed then employment opportunity will developed, bankers should pay attention on this aspects.
- 4 Organic farming should be encouraged.

The Convener then took up the agenda for deliberations.

ITEM NO.1 CONFIRMATION OF THE MINUTES OF THE 135th MEETING OF STATE LEVEL BANKERS' COMMITTEE HELD ON 02.03.2009

As no amendments/comments were received from any member, the minutes of the meeting were confirmed and approved.

ITEM NO.2 FOLLOW UP ACTION ON DECISION OF EARLIER MEETING

Action Point 2.1:

Doubling of Agriculture Credit during 2008-09

Progress was reviewed by the house.

2.2.1 Progress of issuance Kisan Credit Card in all District of MP

Convenor informed that Banks have taken upon the task to issue 100 % KCC in M.P. Banks, issued 510167 Kisan Credit Cards, of which 224881 by Commercial Banks, 86087 by RRBs and 199199 cards by Cooperative Banks during the F/Y ended March 2009. He specifically informed that there is no distinction between small and big farmers. All the farmers are eligible for Kisan Credit Cards, irrespective of land holding. Bankers are providing them sufficient funds including their consumption needs.

Smt. Ranjana Choudhary, ACS & APC said that total land holding in the state is 67 lakhs, out of which farmers are 64 lakhs. Banks have issued 5034262 cards up to

March 2009. In this way approximately 13-14 lakhs farmers are yet to be covered. She wanted that breakup of Kisan credit cards caste-wise: SC,ST,OBC.may be given.

Convenor informed that banks are having only number of cards issued since inception. Caste wise breakup will have to be provided by Department of Agriculture.

Further she said that Primary Agriculture Credit Society's coverage is best in MP as compared to all over the India.

She also requested bankers to pay more attention on weaker section and lowest group of society. She complemented the bankers for disbursing 12205 crores against the target of 10774 crores (113%).

Representative of Tribal Welfare Department said that they have issued "Adhikar Patra" to the tribal cultivators since 3-4 years, they are cultivating forest land. Convenor clarified that for the loan up to Rs 50,000/- charge on land is not created. Whereas, for more than Rs 50,000/- charge over land is specific requirement. He requested the Forest/Revenue Department should make arrangement for creation of charge on land.

The representative of Agriculture Insurance Company informed that the insurance coverage is much less than the crop loans sanctioned and disbursed by banks. It was resolved that bankers will ensure full insurance coverage for the KCCs issued by them under NAIS as far as possible. He further informed that they are providing training assistance to the bankers. Needy banks should avail this facility.

Poor performing Banks were Andhra Bank, Corporation Bank, State Bank of Bikaner & Jaipur, United Bank, Bank of Rajasthan, Punjab & Sindh Bank, & Indian Overseas Bank. Representatives of these Banks assured to the house that their performances would be improved during F/Y 2009-10.

(Action – Banks)

2.2.2 Issuance of KCC to Kotwars

Out of 28000 Sewa Bhoomi Kotwars in the State of Madhya Pradesh, 15248 have already been financed under KCC scheme. Convenor requested the Director of Institutional Finance to issue the instructions to Collectors for providing the list of Kotwars. It was resolved that a sub-group meeting may be called for detailed deliberations.

(Action –Banks / DIF)

2.2.3 Financial Inclusion in 35 Districts of M.P.

The House expressed concern over slow progress of Financial Inclusion in 35 districts volunteered by banks in September 2007. Only 5470 villages have been covered in these districts.

The House was informed that banks have opened more than 50 lakhs accounts while there is no mechanism to ascertain that village is 100% financially included. The assessment is based only on LDM/Pradhan or Sarpanch that the village is 100% financially covered, so there should be a proper mechanism of information.

Regional Director RBI expressed his concern over slow progress and stated that that the figures are not convincing, the data should be rechecked. In MP we are having 4.49 crores population out of which coverage of village is only 13.71%. if we take total number of households it comes 86,39,000, and if we count the total number of Kisan Credit Card issued, no frill and GCC figures, it comes to more than 81 lakhs. So the figure of 5470 villages under Financial Inclusion appears to be incorrect. This may be verified. In this way, though lot of commendable work has already been done in State by the banks, but actual progress is not getting reflected while considering the extent of Financial Inclusion.

DIF also requested Banks to come out with guidelines for opening the accounts of left out category of people, such as non job card holders and persons who have migrated from villages in search of jobs elsewhere. Convenor suggested that all such matters will be discussed and resolved in the sub- committee meeting.

(Action –Banks / SLBC/DLCC)

2.2.4 IT ENABLED FINANCIAL INCLUSION PROGRAMME

The house was informed that the progress by different banks in this area is not satisfactory. It was decided that bankers who have not started this exercise will take up the same on priority basis and achieve 100% IT enabled financial inclusion in the block volunteered by them under pilot project. Thereafter the activity will be expanded in other districts.

Regional Director, Reserve Bank of India stated that the State Government may like to reconsider its decision of meeting the transaction cost to the banks.

DIF informed the house that transaction cost expenses will be considered by the government only after the success of pilot projects taken up by banks in blocks selected by major banks. Further, no bank has so far confirmed that they are making payment of NREGS through cards.

Convenor informed that CBI have opened 'No Frill Accounts' and payments are routed through the cards, but it can not be ascertained whether these payments are being made under NREG or under other scheme.

General Manager, Union Bank of India, Mr. Raman informed that in Rewa and Sirmor the bank issued more than 11000 cards. All cards are operational. Rs.11.26 lakhs have been disbursed through these cards. Fino is the Agency of the bank & as per information available; some more cards have been prepared in Rewa district.

Bank of India representative Shri Guha said that the bank has started the work in Budhni Tehsil of Sehore District.

SB Indore representative Mr. Kotgire informed the house that the bank has issued more than 28700 cards, out of which 17000 cards are operational and payments are routed through these cards.

Director DIF stated that Rural Development and Social Justice Deptt also look after this matter for sharing the transactional costs. She stressed that for the cost of hand held devices, only State Bank of Indore has availed the funds from the government. Other banks, if they are working, should come out and avail it.

Representative of NREGS informed that beneficiaries are facing problems in opening of their saving bank accounts under NREGS since they are not aware of RBI norms,

(Action all Banks)

2.2.5 Settlement of SLR Bonds

The issue was discussed by the House.

B. Discounting of SIDBI / IDBI bills

Progress was reviewed and discussed. Some amount is yet to be settled; meeting held in RBI but payment is still not made. Regional Director, RBI informed that one to one meeting of bankers is to be convened and matter be taken up with the respective Deptt.

2.2.6 Rural Development and Self Employment Training Institutes (RUDSETI)

The progress was reviewed and information is as followed:

No	Name of the bank	Name of centre	Remarks
1	Allahabad Bank	Satna	-----
2	Bank of India	Badwani Khandwa Sehore	Will be opened in NV DA building ----- Already opened at Amlaha
3	Bank of Baroda	Jhabua	Will be opened in next F.Y. as sanction was not received from corporate office.
4	Bank of Maharashtra	Betul	-----
5	Central Bank India	Hoshangabad Jabalpur Chhindwara Gwalior Ratlam Sagar	Opened on 22.12.2008 ----- Will be opened in rented govt. building in March09 Land has been allotted in the name of CEO Will be opened in rented building ----- -----
6	PNB	Datia	opened
7	State Bank of India	Chhatarpur Katni Damoh Tikamgarh	Already opened at Amlaha in sehore ----- ----- -----
8	SB Indore	Guna Shivpuri	Being opened -----
9	Union Bank of India	Rewa Sidhi Singrauli	Opened on 30 Jan.09 In progress ---do---
10	3 Training Centres are already running		
	Total	25	

Convenor informed that Government is not providing building or land so the progress is not taking pace. Mr. Ahlawat, Director, Rural Employment stated that there was a target of opening 25 RSETIs during last financial year, and remaining 25 during 2009-10. So by the end of March 2010 there should be one RUDSETI in each district. So far only 13 are opened out of which 7 are operational, remaining Institutes have not started the training, and all the banks though they have opened the RSETIs but training programme has not started. We are lagging behind Andhra Pradesh and Rajasthan States.

SB of Indore representative Mr. Kotgire informed the house while working in Andhra he observed that Govt. of Andhra has allotted the existing buildings and RUDSETI have become functional in Andhra Pradesh. Whereas in MP neither constructed

building is provided nor the land. Hence, the progress is not taking place at the desired level. . However, banks have started functioning in rented premises.

Mr. Ahlawat stated that land allotment is a tedious job and it will take much time, they are thinking of providing some initial amount through State Govt. funds. He further requested the bankers to start the RUDSETI at the earliest and submit the proposal to Govt. for availment of fund of Rs. 1.00 crore for each RUDSETI which Govt. of India is ready to provide, Bankers should avail. Convener informed the house they have made the claim for Hoshangabad, & Jabalpur RUDSETI.

(Action by Banks/Distt. Administrator)

2.2.7 Drought Relief Measures –Payments of input subsidy for Kharif 2001 & 2002.

Bank of India and Union Bank of India have not submitted utilization certificate of input subsidy provided for Kharif 2001-2002. Convener requested both the bankers to submit the details of utilization at the earliest so as to enable them to submit the utilization to the State Government and DIF.

Union Bank of India, representative informed that fellow bankers in the district are not providing requisite data in Annexure I & II. Hence they are unable to submit the Annexures.

(Action UBI /BOI)

2.2.8 AGRICULTURE DEBT WAIVER AND RELIEF SCHEME 2008

CD for Vidisha district containing borrower wise, bank wise and branch wise data is yet to be received. The Convener requested the State Bank of Indore to expedite submission of CD at the earliest. Mr. Kotgire assured they will provide the CD of Vidisha Distt. at the earliest. He also stated that date of redressal of grievances under ADWDR is enhanced up to 31st July, 09 so they requested RBI to extend the submission of Annexure I of Debt Waiver up to 31st July, 09.

Mr. S.L. Dixit, Asstt. General Manager, UCO Bank said that farmers are coming for payment of their share under ADWDR Scheme in case of relief. Last date of payment of installment was 30th April, 09, so he requested SLBC to take decision for enhancement of time limit of the payment.

“Resolved that SLBC, Madhya Pradesh, on behalf of member banks, should put up a request to Ministry of Finance, Govt. of India for extending the time limit up to 30.09.2009”.

(Action SLBC)

2.2.9. DROUGHT SITUATION IN M.P. RELIEF MEASURES BY THE BANKS TO PERSONS AFFECTED BY NATURAL CALAMITIES.

As per notification issued by Principal Secretary, Revenue vide their letter No. file F-7-4/VII-3/2009 dated 01.05.2009, and F-7-4/VII-3/2009 dated 04.05.2009, 41 Districts comprising of 152 Tehsils have been declared drought affected based on Annawari / Najri Aakalan/Deficient rainfall.

A List of Districts and Tehsil affected by natural calamities was annexed with the Agenda.

There was a typographical mistake on page No. 32 in Distt. Dewas Tehsil Khargone was typed instead of Khategaon. Please take a note.

RELIEF MEASURES:

Convenor requested fellow bankers to follow the guidelines of RBI & provide timely assistance to needy farmers.

State Bank of Indore representative said that ambit of guidelines be circulated for bankers. It was resolved that bankers should provide all possible assistance to the drought effected farmers with the stipulated guidelines of RBI & according to Banking norms. Convenor requested the House to extend help to affected farmers in rain deficient areas also.

(Action SLBC/RBI/NABARD/Banks)

ITEM NO.3: PERFORMANCE OF BANKING SECTOR IN MADHYA PRADESH AT A GLANCE

3.1 Branch expansion

There is a net increase of 210 branches of the banks during the period under review.

3.2 Deposit growth

During the period of review, the aggregate deposit of the banks in Madhya Pradesh has increased by Rs. 18762 crores from Rs.89604 in March 08 to Rs. 108366 crores as of March 09, thus posting a growth of 20.94%.

3.3 Credit Expansion

During the period under review, gross credit in the State has surged by Rs.7918 crores from Rs 60057 crores as of March 08 to Rs.67975 crores as of March, 09 thus exhibiting a growth of 13.18 %.

3.4 Credit Deposit Ratio

3.4.1 LOW CD RATIO:

CD Ratio of 8 districts is below 40%. The House resolved that concerned State Level Heads of all the banks will make concerted efforts to improve the CD Ratio in these districts to achieve at least 40%.

Smt. Ranjana Choudhary, APC said that same point also discussed in the last meeting of SLBC. All the Districts are predominantly tribal districts deposits are of Coal India, and its employees. It is advisable that amount should be segregated for calculating CD Ratio. These Districts have great potential; infrastructure should be given for better results. Production of aromatic and medicinal plants can be increased in these districts.

Director Institutional Finance stated that this year CD Ratio is lowest as compared to last three/four financial years. Particularly, figures of Mandla & Dindori Districts came down tremendously. Central Bank of India having lead bank responsibility, Mr. Jhanwar DGM, Raipur Zone informed the house that in Mandla and Dindori Districts due to debt waiver the advances came down and due to higher NPA there was no fresh finance disbursed during current financial year. They have prepared a special plan for fresh financing in these districts so in coming days position will improve. In Anuppur district, Collieries employees personal deposits is much more and for advances there is only scope of personal loan is left out. So no much scope for improvement seems.

General Manager Union Bank of India said that in Rewa and Sidhi District no scope for fresh financing, however they have taken some decision to increase the CD Ratio, a policy is prepared regarding fresh advances so he was hopeful that next year position will improve.

(Action by Banks)

3.5 Priority Sector Advances

During the period under review, the Priority Sector Advances of Banks in Madhya Pradesh grew by Rs.5465 crores.

3.6 Agriculture Advances

The Agriculture Advances in the State during the review period have witnessed an increase of Rs.3784 crores from Rs.22441 crores as of March 08 to Rs. 26225 crores as of March 09 thus showing a growth of 16.86%.

Shri Pravesh Sharma, Principal Secretary, Agriculture said that number of accounts are not increased as compared to disbursement of fresh loan. Convenor informed due to debt waiver 22,305 accounts are closed and approximately 40000 accounts are being written off by the banking sector during this financial year hence growth in number of accounts observed.

3.7 MSME Advances

The advances to MSME sector during the period under review have registered an increase of Rs.886 crores from Rs.5773 crores as of March 08 to Rs 6659 crores as of March 09 thus showing a growth of 35.12%.

Convenor informed that advances are not taking place, Soya Industries are not availing loan, growth is not reflected.

DIF also expressed their concern over poor growth. Smt. Ranjana Choudhary, APC said that there is decline in Soya, the soybean is a product 100% gone to Mandi for selling. There is no manufacturing unit for Soya Sector. Bankers should take note of it.

3.8 Advances to Weaker Section

During the period under review the advances to weaker section has increased by Rs. 1267 crores from Rs 7423 crores as of March 08 to Rs.8690 crores as of March 09 thus showing a growth of 17%.

3.9 Advances under Differential Rate of Interest.(DRI)

Convener requested banks to make special efforts in this regard so that DRI advances cross the 1% target of total credit. He requested the Bankers to provide assistance for Housing in rural areas.

ACHIEVEMENT VIS-A-VIS NATIONAL GOALS

Highlights

1. The ratio of Priority Sector Advances to total advances as of March 09 stands at 63% against National Goal of 40%.
2. The share of agricultural advances to total advances, as of March 09 is 39%

- against the National Goal of 18%.
3. The advance to weaker section constitutes 15% of the total advances against the National Goal of 10%.
 4. The CD Ratio in rural & semi urban area is above the National Goal by recording at level of 75% as of March 09.
 5. During the period under review, the DRI advances increased by Rs.15 crore in absolute terms. Bankers are requested to increase the DRI advances.

3.10 IBA Package on MSME, Housing & Auto Sector

As per instructions received from Ministry of Finance, Government of India, special monthly meeting of SLBC with special focus on the implementation of Special Package announced by Indian Banks' Association for MSME, Housing and Auto Sector to deal with the impact of global financial situation on these progress under the Special Package was reviewed. Progress up to April, 2009 was reviewed and Convenor requested the bankers to submit the report of pendency also.

ITEM NO.4: RECOVERY

4.1 NPA Position

Convenor informed the house that of NPA in Agriculture is 3% whereas in other Govt. sponsored schemes, it is much more. Highest NPA is in PMRY scheme (32%) and in other schemes like SGSY (Group) 16%, SGSY (Individual) 16%, SJSRY 21%,Pratistha 21% and in Antyavyavsai 23% respectively.

Recovery under Government sponsored schemes was very poor which was a cause of concern to all Banks. Government machinery, particularly the concerned departments should assist banks in recovery of its dues.

He requested the DIF for providing assistance for recovery. Director, Institutional Finance informed the house that last year was election year, Collectors / District

authorities were busy in this job, now instructions are being issued for assistance in recovery.

(Action – All concerned Departments)

4.2 Year Wise Position of Write- Off Accounts

An amount of Rs 2548 Crores in 876641 accounts has been written off by the Banks till March 2009

4.3 Implementation of MP Public Money Recovery Act /BRISC Scheme:

BRISC Scheme as per circular issued by the DIF, all banks should abide by the Rules and directives of the Scheme issued by the DIF from time to time.

ITEM NO.5: IMPLEMENTATION OF ANNUAL CREDIT PLAN 2008-09

The overall achievement under Priority Sector Lending under ACP 2008-09 up to March 09 was 102% for all the banks, while for commercial banks, RRBs and cooperative banks it was 115%, 105% and 70% respectively. Some of banks like State Bank of Hyderabad (15%), United Bank of India (12%), Laxmivilas Bank (0%), IndusInd Bank (0%), and MPSARDB (30%) were having very low achievement. Regional Director, RBI advised these banks to improve their performance and achieve ACP targets.

Convener informed to the house that Cooperative Banks could not disburse loans on the same scale as they did last year. Their achievement is 70%. It has affected the overall progress of ACP.

(Action – All Banks)

5.2 Doubling of Flow of Credit to SME's in 5 year finance to SME Sector

Under SME an amount of Rs.1597.26 crores was disbursed in 44193 accounts. Target for doubling of credit in 5 years has already been achieved well before the stipulated time period. Convener also informed the house that outstanding under SME has increased during the year under review.

(Action- All Banks)

ITEM NO.6: IMPLEMENTATION OF GOVT SPONSORED PROGRAMMES.

6.1 Prime Minister's Employment Generation Programme(PMEGP)

Progress was reviewed by the house. Position is improved. Govt. of India informed that period of disbursement of loan and settlement of Margin Money claims has been extended up to 30.06.2009.

Bankers should disburse the pending cases.

(Action- All Banks/ Departments)

6.2 Performance under SGSY 2008-09

Progress was reviewed by the house. Director, Rural Employment mentioned that the progress under this scheme up to March 09 is 110.64% of the target. He complemented the bankers for achievement of targets.

(Action- All Banks)

6.3 Swarna Jayanti Shahari Rojgar Yojana (SJSRY)

The progress during the year 2008-09 was reviewed by the house. Representative from the department said that achievement is on lower side during this year. There is an achievement of only 64% whereas in corresponding period during last year it was 68%. He further informed the house that loan component and subsidy has been increased as per new guidelines. Low progress is cause of concern. He urged the bankers to sensitize the scheme and help the urban poor. Convener informed the house that NPA level under this scheme has been increasing. Representative further said increase in NPA should not come in way for assistance to urban poor. Only 75 crores rupees assistance required for urban poor so banker should assist them. Need of the hour is to provide assistance to urban poor.

CMD Central Bank of India & Chairman SLBC stated that if any specific problem is there, it should be discussed in the forum for resolution.

(Action- All Banks/Department)

6.4 Scheme for Liberation and Rehabilitation of Scavengers (SRMS)

Progress was reviewed by the house. Period of disbursement is extended up to September, 2009.

(Action-MPSCFDC / Banks)

ITEM NO 7: IMPLEMENTATION OF SPECIAL FOCUS PROGRAMME

7.1 Self Help Groups (Under NABARD Scheme)

Progress under the Scheme was reviewed by the house. CGM NABARD requested all the Banks to credit link the groups already formed and JLG groups and small activity groups by the banks. Representative from Tejaswani stated that approximately 12000 accounts are to be opened. Bankers are not taking interest in opening such accounts. Convenor stated that instead of discussing problem in general, please pinpoint the specific problem then it could be taken up and resolved. The matter will be taken up with the concerned controlling heads of Banks and respective LDMS of the districts.

7.2 Housing Finance

a) Direct Housing finance

Banks have disbursed Rs. 999 crore by the end of March 09, thereby surpassing the target of 3% incremental deposit over previous years, amounting to Rs.491 crores. A new scheme named ISHUP is being implemented through JNRUM, IDA, BDA, HUDCO. Bankers should take note of it. HUDCO will be the Nodal Agency for granting interest subsidy under the Scheme.

Shri Alok Shrivastava, Principal Secretary, Housing & Environment, Govt. of M.P. informed the house that Government of India has launched a Housing Scheme for EWS and LIG sections of the society who do not have their dwelling unit. The scheme has provision for interest subsidy – named ISHUP. The Bankers are requested to advise the branches under their control for successful implementation of the Scheme. The figures under the scheme will be reported separately.

CMD of Central Bank of India & Chairman SLBC advised that a workshop should be organised at Bhopal for detailed deliberations to finalise requisite modalities on housing schemes and various parameters.

Shri Rajpal, Principal Advisor, NHB inform the house that 6 banks are ready for MOU with no specific state wise target. Only SLBC mechanism can fix the target. This scheme is to be started on pilot basis; after that it is to be scaled up. It attracts subsidy of Rs.1100 crores and approximately 3 lakhs beneficiaries are to be covered under this scheme. On an average Rs.34,000/- subsidy will be available to each beneficiaries.

b) Golden Jubilee Rural Housing Scheme.

During the year 2008-09 financial assistance of Rs.12.53 Crores has been provided under this scheme to 635 beneficiaries.

(Action- Banks/Rural Development Department)

7.3 & 7.4 Financial assistance to Minority Communities in Bhopal District.

Progress was reviewed by the house. Convenor requested bankers to send the district-wise data along with state as a whole. Mr. Khatani, Secretary Minority Communities said that:

- 1 A cell is to be created for financing to minorities in the State.
- 2 Training is to be provided to minorities community
- 3 Publicity is made for minorities' welfare work through pamphlets, posters etc.

Convenor informed that Bhopal is the only one district amongst the 121 Minority Concentrated Districts notified by the Government of India. LDM, Bank of India Bhopal is heading the Cell. Mr. Guha, Dy. General Manager, BOI, confirmed the same. Commissioner, Mr. Jabbar Dhakwala informed the house that there are some minority concentrated districts which require specific attention such as Burhanpur, Khandwa, Ratlam Indore & Jabalpur. Bankers are requested to provide hassle free credit assistance to minorities in these districts. He asserted that in case Mukhya Mantri Pichhda Warg Yojna is implemented in these districts in true spirit, the position of credit to minorities will also improve.

7.5 Financial assistance to Schedule Castes and Schedule Tribes

An amount of Rs.3170 crores is outstanding in 973897 accounts under financial assistance to Scheduled Castes and Scheduled Tribes. The percentage of NPA's in loans to Scheduled Castes was 14.18% and Scheduled Tribes 12.17%, respectively. Secretary, Tribal Welfare Shri V.K. Batham informed that the total tribal population is 22%, having 1.82 crores. Liberal financing is required to this community. Convenor informed the house that whatever applications are received by bankers, the same are sanctioned. Mr. Ahlawat, Director, Rural Employment, said that overall credit provided to tribal communities is less as compared to other communities. Bankers should pay more attention to these communities and sanction the cases on priority basis.

7.6 Swarojgar Credit Card (SCC)

Total 5412 cards were issued against the target of 16363 cards, amounting Rs 15.44 Crore.. All the banks were requested to report the correct figures to SLBC/NABARD.

(Action- Banks)

7.7 Artisan Credit Card

Against the target of 4035 cards banks issued only 971 cards during the period under review. Total6539 cards have been issued since inception of the scheme. The House expressed concern over the poor progress.

(Action - Banks)

7.8 General Credit Card

Banks have issued 6852 cards during quarter against the self-set target of 12984. Total cards issued under the scheme since inception are 28281. Convenor said that we can issue general Credit Cards to needy persons. Issuance of GCC will also help in financial inclusion. The Branches should explore the possibilities to issue GCC for borrowers under allied agriculture activities for their income augmentation.

7.9 Education Loan

Banks have sanctioned 16003 education loans amounting to Rs. 420 Crores during the year ended March 09 of which Rs 82 crores have been sanctioned to 3465 girl students. The Convenor recalled the Hon'ble Finance Minister's statement that girls candidates are not getting due attention in sanctioning the loan. Banks received only 3465 applications from girl students out of which 3039 have been sanctioned. Only 126 applications were rejected. Bankers are very keen in sanctioning the proposals of girl candidates.

DIF informed the house that State Govt. is providing 3% subsidy on education loans sanctioned to legitimate daughters of Class III and Class IV MP Government employees. Bankers should come forward and submit their claims for interest subsidy.

(Action – Banks)

7.10 Advances to Women Beneficiaries

An amount of Rs. 4065 crores is outstanding as advance to women beneficiaries which is 5.98 % of the total advances against target of 5%.

7.11 National Horticulture Board/Mission

Progress was reviewed by the house. Agriculture Production Commissioner urged the bankers to pay more attention towards schemes of Horticulture Department. She further said that in horticulture Govt. of M.P. have increased provision from 20

crores to 300 crores in financial plans. Tremendous growth has been there in this sector. Our productivity in Papaya, Guava, Coriander, Orange is above the national level. Area under micro irrigation is also increased. So far 40000 hect. Area is covered. Target is to cover 80000 Hectares during the next fiscal. She urged the bankers to promote the horticulture activities. She complimented the bankers for providing help and assistance to all the grape growers in Ratlam District. In Gwalior & Morena Horticulture mission have a special programme. Banker should pay specific attention on this.

Convenor said we have received agenda and other back papers from the department and provided the same to all the bankers and assured the house that in MP horticulture would get good momentum.

(Action – Banks)

7.12 Debt Swap

DEBT SWAP SCHEME FOR SMALL/MARGINAL FARMERS

Convenor requested that the banks to achieve 3% of the target for financing under the debt swap scheme and also requested to provide the progress along with SLBC data every quarter.

(Action – Banks)

मद सं.-08 राजभाषा नीति का कार्यान्वयन

मध्यप्रदेश में 49 बैंकों में से केवल 37 बैंकों ने राजभाषा नीति के कार्यान्वयन संबंधित तिमाही आंकड़े भेजे थे अतः संयोजक ने शेष सदस्यों से अनुरोध है किया कि वे एस.एल. बी.सी. के प्रारूप में अपेक्षित आंकड़े समय से भेजना सुनिश्चित करें चूंकि सभी बैंकों को विवरणी प्रेषित करना है अतः समय पर विवरणी प्रेषित करने से अच्छी प्रगति परिलक्षित होगी ।

(कार्यवाही – बैंक)

ITEM NO. 9

9.1 Supplementary Agenda from Horticulture Deptt.

Horticulture includes fruits, vegetables, root and tuber crops, mushroom, honey, floriculture, medicinal and aromatic plants and nuts etc. The sector has established its importance in improving land use, promoting crop diversification, generating employment etc. Boost to each and every segments of horticulture industry, NBH had formulated the following schemes:

- To develop high quality horticultural farms in identified belts and make such areas vibrant which horticulture activity.
- Develop post – harvest management infrastructure.
- Capital investments subsidy scheme for constructions /modernization expansion of cold storages and storages for horticulture produce.
- Technology development and transfer for promotion of horticulture.
- Market information service for horticulture crops.
- Horticulture Promotion Services.

House reviewed the progress.

9.ii CENTRALLY SPONSORED SCHEME ON “DEVELOPMENT OF INLAND FISHERIES AND AQUACULTURE.

Progress was reviewed by the house.

9(iii) Agenda from The Commissioner, Backward Class & Minority Welfare, Govt. of Madhya Pradesh for implementation of Chief Minister’s Swarojgar Yojna in Madhya Pradesh.

Mr. Jabbar Dhakwala Commissioner Backward Classes & Minorities Welfare requested the bankers to implement this scheme according to the spirit of Madhya Pradesh Government to provide self employment to the educationally and socially Backward Classes of Madhya Pradesh, which consist of 50% of the total population.

Subsidy will be given on first come first serve basis. Bankers can sponsor application on their own.

Item No. 9 (iv) Agenda from RBI

Agenda from Reserve Bank of India on Rehabilitation of Sick Micro and Small Enterprises (MSEs)

1. Regional Director, RBI informed the house that recommendations have been made by the working group on Rehabilitation of sick SMEs appointed by the Reserve Bank of India under the Chairmanship of Dr. K.C. Chakrabarty, CMD Punjab National Bank. The Working Group examined the issue for the delay in rehabilitation / nursing of potentially viable sick Micro and Small enterprises. The inability of the promoters to bring in their share of equity contribution was perceived as one of the major causes for such delays and the committee recommended remedial measures and has made a number of suggestions which inter alia included several recommendations where action will be required to be initiated by Govt. of India, State Government and SIDBI. He requested to take suitable necessary initiatives by all concerned.

2. **Lead Bank Scheme mechanism-** Report of the High level committee to review the lead bank scheme is loaded on RBI web site. He urged the Bankers to down load to examine & suggest their views. The salient feature of the reports are :
 - 1 That in every district, a sub committee of the DCC may be formed to draw up a road map to provide banking services through a banking outlet at every village with population of over 2000 at least once a week on a regular basis.
 - 2 Once such a road map is prepared and is implemented, it should be the endeavour to ensure that 100% financial inclusion is achieved.

- 3 A monitoring system may be instituted by the DCC to periodically assess the position regarding achieving the roadmap and report the same in each meeting of the DCC.
- 4 The funding arrangements available under Financial Inclusion Technology Fund (with NABARD)or other options such as the support offered for distribution of Government payments by RBI may be explored for this purpose.
- 5 RBI may consider allowing banks to use mature SHG group leaders as BCs with IT solutions in place to ensure requisite safeguards.
- 6 NABARD may make a detailed review of the SHG-bank linkage programme and come up with revised guidelines to facilitate migration of members of mature groups to become micro entrepreneurs and increase the scale of lending through such groups.

Several other recommendations were suggested by the committee, bankers are requested to examine and suggest their views.

Vote of Thanks

Shri S. Raman, General Manager, Union Bank of India proposed vote of thanks to the Chair and dignitaries from the Government, RBI, NABARD and banking fraternity. He placed on record the forum's gratitude to Hon'ble Finance Minister, Madhya Pradesh for having graced the meeting and in his address to the forum ventilating his concern on certain important issues, such as Education Loan, Kisan Credit Cards, MSME Sector, Horticulture and Organic Farming etc. He also thanked the Chairman of the forum for setting the agenda for the day's meeting by giving an overview of the economic scenario and also focused areas for attention such as Financial Inclusion, IT Enabled Financial Inclusion, Debt Swap Scheme and ensuring that 3% of incremental deposits are lent to the housing sector and other issues. The deliberations in the meeting helped in understanding what the banks did last year. He also expressed his gratitude to the State Government officials for their appreciation of the performance of the banks. The deliberations also helped in deciding how to strategise the action plan for next year. The constraints and

challenges can be resolved by mutual discussions. In fact, overcoming challenges give us satisfaction. He assured that banks would certainly rise up to the expectation. Last year, the performance was marked by events like Elections, implementation of Agriculture Debt Waiver and Debt Relief Scheme etc. which had impacted the credit growth in the State which was below the national average, as pointed out by the Chairman. Shri Raman stated that all these things are behind us now and the entire banking fraternity in the State will rise as one in achieving the goals set under Annual Credit Plan 2009-10, while ensuring that the growth is all pervasive.

Xxxxxx

LIST OF PARTICIPANTS			
136th STATE LEVEL BANKERS' COMMITTEE MEETING			
HELD ON 28.05.09			
S. N.	Govt. Deptt./Bank/ Institution	Name	Designation
G O V E R N M E N T			
1	Govt. of Madhya Pradesh	Shri Raghavji	Finance Minister, MP Govt.
2	Agriculture	Smt. Ranjana Choudhary	Agri. Production Commissioner
3	Planning & Rural Employment Deptt.	Shri A.S. Ahlawat	Director
4	NREGS	Shri A.K. Singh	Jt. Commissioner
5	Agri. & Co-Operative	Shri Pravesh sharma	Principal Secretary
6	Housing & Environment	Shri Alok Shrivastava	Principal Secretary
7	Minority Community	Shri O.F. Khatani	Secretary
8	UAD Deptt.	Shri S.N. Mishra	Commissioner
9	Tribal Welfare	Shri V.K. Batham	Secretary
10	Backward Class & Minorities welfare	Shri Jabbar Dhakwala	Commissioner
11	DIF	Smt. Pallavi Jain Govil	Director
12	MPMVVN	Shri A. Awasthi	General Manager
13		Dr. Manoj Pandey	Manager(MF)
14	Directorate of Institutional Finance	Shri Satish Gupta	Jt. Director
15		Shri Sultan Ahmed	O.S.D.
16	Agriculture	Shri M.K. Mishra	OSD
17	Urban Administration & Dev.Deptt.	Shri P.N. Pandey	Joint Director
18	Horticulture	Shri A.K. Singh	Director
19	KVIB	Shri M.K. Singh	Managing Director
20		Shri P.K. Jain	Dy. Director
21	MP Hastshilp	Shri Amitabh Joshi	Manager
22	Adivasi Vitt. Vikas Nigam	Dr. G.P. Patel	General Manager
23	M.P. S.C.F.D.C.	Shri O.P. Gupta	G.M.
24	Handloom	Shri Vilas Moharir	Sr. Incharge

25	Industries Department	Shri D.S. Valre	Add. Director
26	National Housing Bank	Shri Raj Pal	Principal Advisor
27	National Horticulture Board	Shri Prem Narayan	Asstt. Director
28	MPSEB	Shri Chetan Jaiswal	Jt. Director (B & CM)
29	KVIC	Shri Anil Kumar	Director
30		Shri V.S. Raghuwanshi	Asstt. Director
31	Farmers Welfare & Agri. Dev.	Shri S.N.S. Mehra	Joint Director
32	Agri. Insurance Corpn.	Shri D.G. Halve	Regional Manager
33		Mr. M. Vijay Kumar	A.O.
34	Cooperative	Shri Prakash Khare	Jt. Commissioner
35	Sericulture Dept.	Smt, Seema Jain	Add. Director
CONVENOR BANK - CENTRAL BANK OF INDIA			
36	Central Bank of India	Shri S, Sridhar	Chairman & Managing Director
37		Shri P.C. Tiwari	Dy. General Manager & Convenor
38		Shri S.C. Jhanwar	D.G.M. Raipur Zone
39		Shri A.K. Srivastava	AGM
40		Shri O. Manogaran	Chief Manager - SLBC
41		Shri D.K. Jaimini	Senior Manager -SLBC
R B I & OTHER INSTITUTIONS			
42	RBI	Shri Rajesh Verma	Regional Director
43		Shri R.K. Panda	Dy. General Manager
44		Smt. Rani Dhurve	Asstt. General Manager
45	NABARD	Shri S. Mohapatra	Chief General Manager
46		Shri A.K. Panda	Dy. General Manager
47	SIDBI	Shri D.S. Deshpande	Asstt. General Manager
48	Ministry of MSME	Dr. D.S. Mandloi	Dy. Director
S T A T E B A N K G R O U P S			
49	State Bank of India	Shri D.K. Jain	Chief General Manager
50		Shri R.G. Bharadwaj	Asstt. General Manager
51		Shri G.C. Nayak	AGM
52		Shri A.K. Jain	Chief Manager
53		Shri R.K. Sharma	Manager

54		Shri G.D Kotgire	Dy. General Manager
55	State Bank of Indore	Shri A.K. Johri	Asstt. General Manager
56	State Bank of Travancore	Shri D.S. Chouhan	Chief Manager
57	State Bank of Bikaner & Jaipur	Shri M.M. Lasod	Branch Manager
58	State Bank of Mysore	Shri Saurabh Kumar	Asstt. Manager
59	State Bank of Patiala	Shri I.P. Singla	Branch Manager
OTHER NATIONALISED BANKS			
60	Allahabad Bank	Shjri U.S. Tripathi	Asstt. General Manager
61		Shri U.K. Solanki	Senior Manager
62	Andhra Bank	Shri A.D. Raut	Dy. Manager
63	Bank of Baroda	Shri V.K. Savant	Asstt. General Manager
64		Shri V.K. Gupta	Manager
65	Bank of India	Shri Deepak Kumar Guha	Zonal Manager
66		Shri J.N. Singh	Chief Manager
67	Bank of Maharashtra	Shri N. Nath	Chief Manager
68		Ms. D.S. Kerketta	Manager
69		Shri Mohan Chouhan	Dy. General Manager
70	Canara Bank	Shri S.K. Tiwari	Manager
71	Corporation Bank	Shri V.K. Agrawal	Asstt. General Manager
72	Dena Bank	Shri B.G. Bohrey	Dy. Regional Manager
73		Shri G.P. Chakrawarty	Manager
74		Shri Malay Mukherjee	General Manager
75	Indian Bank	Shri P. Barua	Chief Manager
76	Indian Overseas Bank	Shri Harish Miterani	Senior Manager
77	Oriental Bank of Commerce	Shri S.C. Sharma	General Manager
78		Shri Sanjay Gore	Manager
79		Shri Vivek Arya	Dy. General Manager
80	Punjab National Bank	Shri Man Mohan Lal	Senior Manager
81	Punjab & Sindh Bank	Shri Deepak Maini	Zonal Manager
82	Syndicate Bank	Shri M.P. Prabhu	Chief Manager
83	Union Bank of India	Shri S. Raman	General Manager
84	United Bank of India	Shri S.R. Garg	Senior Manager
85	UCO Bank	Shri S.L. Dixit	Asstt. General Manager

86	Vijaya Bank	Shri M.L.N. Shetty	Chief Manager
87		Shri Prakash Kotwani	Manager
P R I V A T E B A N K S			
88	Axis Bank	Shri Sushil Barjatya	AVP
89	ICICI	Shri Kapil Bhatnagar	Regional Manager
90		Shri Rajkumar Jaiswal	Branch Manager
91	IDBI Bank Ltd.	Shri V.M. Bhole	DGM
92		Shri R. Nagbanshi	Regional Manager
93	Bank of Rajasthan	Shri A.K. Lohiya	Senior Manager
94	Indusind Bank	Ms. Swati Mishra	Chief Manager
95	J& K Bank	Ashok Kumar	Manager Advances
96	Karnataka Bank Ltd.	Shri Ch. S. Ramesh	Officer
97	The Karur Vysya Bank Ltd.	Shri Mahadevan S.R.	Manager
98	The South Indian Bank	Shri Prashant Dubey	Asstt. Manager
99	Federal Bank	Shri P.G. Sukumaran	Senior Manager
COOPERATIVE BANK			
100	Apex Bank	Shri Sushil Mishra	M.D.
101		Shri S.K.Gupta	Dy. General Manager
102	MPSARDB	Shri B.S. Shukla	OSD
REGIONAL RURAL BANKS			
103	Satpura Narmada RRB	Shri B.M. Gaud	General Manager
104	Mahakaushal RRB	Shri S.S. Dashora	Chairman
105	Madhya Bharat RRB	Shri R.K. Tiwari	General Manager(Admn)
106	Narmada Malwa Gramin Bank	Shri A.B. Rane	Chairman
107	Vidisha Bhopal RRB	Shri S.P. Chiney	Chairman
108	Rewa Sidhi RRB	Shri S.D. Singh	Chairman
109	Sharda Gramin Bank	Shri M.K. Jain	Senior Manager(Vig)