

**STATE LEVEL BANKERS' COMMITTEE  
MADHYA PRADESH  
140<sup>th</sup> MEETING  
27<sup>th</sup> August 2010**

**AGENDA**

**PART 1: REGULAR AGENDA ITEMS**

**Agenda Item No. 1: Confirmation of the Minutes of the 139<sup>th</sup> meeting of State Level Bankers' Committee held on 29<sup>th</sup> June 2010**

Minutes of the 139<sup>th</sup> meeting of SLBC held on 29<sup>th</sup> June 2010 was circulated vide Convener Bank's letter No ZO/SLBC/MP/10-11/203 dated 30<sup>th</sup> July 2010. one amendment came from DIF and the same has been subduced by SLBC by circulating, a corrigendum letter no. 257 dated 17.08.2010, to all members of SLBC , LDMs ,RBI,NABARD . The minutes may be taken as confirmed.

**Agenda Item No. 2: Follow-up action on decisions of earlier meetings:**

Convener vide letter no ZO/SLBC/2010-11/224 dated 10.08.2010 reminded all concerned to initiate follow-up action on decisions taken in the 139<sup>th</sup> SLBC. Reports received are placed below:

**Action Point 2.1: Implementation of 100% coverage of KCCs:**

As per table No 19, 137085 K.C.C. had been issued during this quarter of which only 425 cards were issued by private Banks during the quarter ended June 2010.Private Banks require to have more efforts in this area.

<b>Banks</b>	<b>Target 2010-11</b>	<b>Achievement 30.06.10</b>
COM. BANK	232047	63674
RRB	136650	18478
DCCB	500000	54933
TOTAL	868697	137085

Updated statistics as received from banks is furnished in **table No. 19 on Page No.86-87** for information of the House.

It is evident from the data table that most of the private sector banks operating in the State viz: (1) ICICI Bank (2) Ing Vysya Bank (3) IndusInd Bank (4) Karnataka Bank (5) South Indian Bank (6) Federal Bank (7) Laxmi Vilas Bank (8) Karur VYSYA Bank and (9) Jammu & Kashmir Bank have not issued even a single card. despite target under ACP 2010-11 had been allotted to them.

These Banks are requested to apprise the House about their strategy to issue KCC in the State.

All the bankers are once again requested to gear up their machineries to achieve the targets of 100% issuance of Kisan Credit Cards within this

year and appraise S.L.B.C. and D.I.F. with the steps taken by them in this regard.

**Action Point 2.1.1: Crop Insurance Scheme:**

SLBC has informed to LDMs Dhar and Indore to implement weather based crop insurance scheme kharif 2010 on pilot basis.

For insurance of **notified crops in notified tehsils**, SLBC has advised all the LDMs to ensure 100% coverage if loan has been disbursed to raise these crops.

Farmers welfare and Agri. Development Deptt., M.P. Govt. vide their letter No. 312 dated 25.06.2010 have informed all the concerned about notified crops to be raised in **notified partwari halka** for coverage under crop Insurance scheme of NAIS.

SLBC had also sent the guidelines received from Agriculture Insurance Co. of India Ltd. Bhopal to all the member banks with request to cover under Crop Insurance all the notified crops raised in notified Tehsils/ Patwari Halka.

NABARD has been informed to reduce premium on crop insurance which is yet to be resolved. NAIS has reported 33.27% coverage by RRBs and 42.68% by nationalized banks under this scheme. They have reported that they have settled the claim of Rs.475.14 lac under WBCIS (pilot) Rabi2009-10 and Rs.160 lac for Kharif 2008.

Member banks are requested to follow up their branches for 100% compulsory coverage under Crop Insurance Scheme.

Data furnished in Table No. **19** page No. **86-87**

**Action Point 2.2: Issuance of KCC to Kotwars**

It has been reported that Cooperative Banks are not issuing KCC to Kotwars. DIF has requested to MP State Cooperative Bank Ltd. to give instruction to all Cooperative Banks branches to issue KCC through a campaign. MPSCB Ltd. is requested to clarify.

Progress of issuance of KCC to Kotwars is as follows: (Position as on 30.06.2010)

Number of Kotwars	Number of Kotwars having sevabhoomi	Out of which KCC issued to Kotwars
35000	28000	20055

Member Banks are requested to issue KCC to all leftover Sewa Bhoomi Kotwars in their Service Area villages.

**Action Point 2.3-Financial Inclusion in Madhya Pradesh**

**Action Point 2.3.1 Financial Inclusion in all 50 districts of Madhya Pradesh**

As per data received **7041289** savings accounts of job card holders have been opened by Banks (including Post Offices) under MNREGA scheme in the State.

Data received from LDMs reveals that **16030 out of 39914 villages** in the 35 identified districts have achieved 100% Financial Inclusion and out of remaining 15 districts 140 villages achieved 100% Financial Inclusion. All 18 Banks volunteered for this activity are requested to ensure that their Nodal officers should make all out efforts to attain 100% Financial Inclusion. A certificate may be obtained from the Sarpanch and Gram Sachiv jointly that the respective villages are 100% financially Included.

As decided in 139<sup>th</sup> SLBC remaining 15 districts of the state have been allotted to concern Lead Banks.

SLBC has informed the same to respective LDMs with copy to concern banks for implementation of 100% Financial Inclusion.

DIF has advised the State Level heads of respective Banks for it's implementation and submission of data to SLBC and also advised to complete the task of 100% Financial Inclusion before 31.03.2011.

SLBC has informed all Banks' Head with copy to LDMs regarding review the allotment of 2615 villages with population over 2000 considering the distance beyond 30 kilometer from the base branch, and if changed then it should be got approved from Sub-Committee and DLCC and thereafter to inform S.L.B.C. about change / reallocation of villages if any.

For 100% F.I. responsibility may be entrusted to Lead Distt. Banks of respective distt. under concept of one bank- one district as per view of DIF.

House may deliberate.

**100% INCLUSION OF 50 DISTRICTS**

No. of Districts	No. of villages	No of villages covered under 100% F.I.
35	39914	16030
15	15479	140
Total 50	55393	16170

District-wise details are given in table No. **12 & 12 I, Page 64-66**

**Action Point 2.3.2 Providing Banking Services in villages having population of 2000 and above**

Convener Bank has circulated the list of villages with population of 2000 and above as per 2001 Census to all concerned for information and necessary action. The total numbers of villages are 2615 wherein the banking facilities are to be provided by March 2011.

SLBC has informed to all LDMS and wide letter no. 164 dated 09.07.2010 & 224 dated 10.08.2010 addressed to all State Level Heads of Banks have requested to implement the directives of Govt. of India for providing banking services in villages having population of 2000 and above before March 2011.

In meeting of sub committee on Financial Inclusion dated 31.07.2010 following points were recommended for confirmation.

1. Banks will speed up the rolling out of the banking facilities in unbanked villages having population 2000 and above as suggested in Micro Plan submitted by them to DIF/SLBC. The collectors must be informed about the final MICRO PLAN and request them to review it every month .
2. if Bank is finding it unviable in providing banking services to a specific village for any reason , it may approach to respective DLCC latest by 31/08/2010 for reallocation or swapping of village with other Bank. DLCC may take a decision at their level latest by Sept. 2010
3. Bank should submit monthly progress report of implementation status of the Micro Plan to the DIF and SLBC
4. Regarding FIP in urban areas the Banks will submit there action plan to DIF latest by 15/08/2010. DGM BOI mentioned that the district head quarters were allocated as under :  

BANK OF INDIA :	INDORE , BHOPAL
CENTRAL BANK OF INDIA:	GWALIOR, JABALPUR

The data on poor habitations and slums are available with DUDAs in the districts. All Municipal Corporations have field functionaries working in such areas under UDAY/ UTTHAN programme. The Banks may get in touch with them for local support and community meetings. The collectors must be informed about the issue and request them for all possible help. It was decided that the efforts should be channelised in 4 cities of INDOR BHOPAL GWALIOR and JABALPUR at present.

5. The Bank must consider opening of new branches in villages in population of 5000 and more.
6. It was emphasized that Banks may avail the facility provided by the State Gopverment under the Scheme of Financial Support to Banks for Financial Inclusion.
7. PS (Finance) emphasized to develop Monitoring system to capture various stages of Financial Inclusion e.g. submission of proposal by Banks to their Corporate offices ,procurement of venders , deployment and reporting etc so that a realistic view can emerge from the report .
8. To avoid confusion and cross -functionality, out of 50 district, 15 districts, were allotted to respective Lead Banks for implementation and reporting of 100% Financial Inclusion. However, the earlier 35 districts were allotted to different Banks other than the Lead Banks of the districts, which is creating reporting problems. It is resolved to allot these 35 districts to respective Lead Banks for implementation and reporting of 100% Financial Inclusion. The matter may be put up to SLBC for ratification.
9. 3 districts (Bhopal, Indore and Sheopurkalan) have reported 100% Financial Inclusion. It was decided to get DLCC resolution before getting them declared as 100% Financially Included Districts. It was also decided that SLBC may prepare a format for appraisal of data provided by DLCC for the purpose.

As decided in 138<sup>th</sup> SLBC meeting and conveyed by DIF vide their letter No. 1022 dated 21.05.2010 for followup action, banks were to submit their **micro action plan** in prescribed format to the DIF, RBI, and SLBC but 2 banks, ie Punjab National Bank and Apex Bank are yet to furnish the desired Plan.

Inspite of repeated reminders and telephonic requests only few banks are submitting monthly progress report of the action taken. All the state level Heads of Banks are once again requested to ensure the submission of monthly development.

**Action Point 2.3.3 : Information Technology Enabled Financial Inclusion:**

Initially on pilot basis it was implemented in few districts. Now it is to be implemented in all the districts.

All banks are requested to provide the requisite data on ITeFI.

**Action Point 2.4 : Settlement of SLR Bonds**

Matter is subjudiced .Principle Secretary Finance has informed that MPSEB has developed a strategy for OTS .A committee has been formed to settle it.

Bank wise details are given in **Table No. 33 Page 113**

**Discounting of SIDBI / IDBI bills**

A sum of Rs.0.73 crores is due under branches of IDBI / SIDBI.

Bank wise data is given in **Table No. 33 Page 113**

**Action Point 2.5: Rural Development and Self Employment Training Institutes (RUDSETI) – Now called R-SETI**

In compliance to the guidelines issued by the Ministry of Rural Development, GOI, New Delhi, various Banks have already established R-SETIs in 29 Districts in the State. Through these institutions **need-based vocational training programmes** to address the unemployment of rural youth and farmers have been started. It is expected that these Training Institutes will yield desired results, thereby, arresting migration of rural population to urban areas in search of livelihood.

Panchayat & Rural Development Department, Govt. of M.P. is requested to ensure allocation and possession of land to banks for establishment of R-SETIs in each district.

The sponsor banks are requested to advise Directors of the R-SETIs to take up Need Based Training Programmes followed by Hand Holding process with an aim to improve the living standard of the trainees. The Institutes should take up Entrepreneurship Development Training Programmes or Skill Development Training Programmes for up-gradation of skills. Such programmes are also eligible for reimbursement of expenditure from NABARD, provided the programme is approved by them. Ministry of Rural Development also provides subsidy for Rs.200/ per Trainee belonging to BPL Family.

As on date, 29 R-SETIs, opened in rented buildings at different centers, are detailed below:

Sr. No.	District	Lead Bank	R-SETIs Established	Land allotted	Claim to NIRD	Trainees Number
1	Annuppur	C.B.I.	No	<b>Yes*</b>	No	Nil
2	Shahdol	C.B.I.	No	No	No	Nil
3	Balaghat	C.B.I.	No	No	No	Nil
4	Dindori	C.B.I.	No	No	No	Nil
5	Mandla	C.B.I.	No	No	No	Nil
6	Mandsaur	C.B.I.	<b>Yes</b>	No	No	19
7	Raisen	C.B.I.	No	No	No	Nil
8	Narsinghpur	C.B.I.	<b>Yes</b>	<b>Yes*</b>	No	400
9	Gwalior	C.B.I.	<b>Yes</b>	<b>Yes*</b>	<b>Yes</b>	44
10	Sagar	C.B.I.	<b>Yes</b>	<b>Yes*</b>	<b>Yes</b>	90
11	Jabalpur	C.B.I.	<b>Yes</b>	No	<b>Yes</b>	300
12	Ratlam	C.B.I.	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	182
13	Hosangabad	C.B.I.	<b>Yes</b>	<b>Yes*</b>	<b>Yes</b>	427
14	Chhindwara	C.B.I.	<b>Yes</b>	<b>Yes</b>	returnd	150
15	Bhind	C.B.I.	No	<b>Yes*</b>	No	Nil
16	Morena	C.B.I.	No	<b>Yes*</b>	No	Nil
17	Seoni	C.B.I.	No	<b>Yes*</b>	<b>Yes</b>	Nil
18	Harda	S.B.I.	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	15
19	Panna	S.B.I.	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	153
20	Umaria	S.B.I.	No	<b>Yes*</b>	No	NA
21	Tikamgarh	S.B.I.	<b>Yes</b>	<b>Yes</b>	No	138
22	Chhatarpur	S.B.I.	<b>Yes</b>	<b>Yes*</b>	<b>Yes</b>	253
23	Damoh	S.B.I.	<b>Yes</b>	<b>Yes*</b>	No	68
24	Katni	S.B.I.	No	No	No	Nil
25	Betul	B.O.M	No	No	No	Nil
26	Rewa	U.B.I	<b>Yes</b>	<b>Yes*</b>	Retnd	400
27	Sidhi	U.B.I.	<b>yes</b>	<b>Yes*</b>	No	30
28	Singroli	U.B.I.	No	No	No	Nil
29	Guna	S.B.O.I	<b>Yes</b>	<b>Yes*</b>	<b>Yes</b>	470
30	Shivpuri	S.B.O.I	<b>Yes</b>	<b>Yes*</b>	<b>Yes</b>	250
31	Sheopurkala	S.B.O.I	<b>Yes</b>	<b>Yes*</b>	NO	NA
32	Ashoknager	S.B.O.I.	<b>Yes</b>	No	<b>Yes</b>	150
33	Neemuch	S.B.O.I	<b>Yes</b>	<b>Yes*</b>	<b>Yes</b>	86
34	Vidisha	S.B.O.I	<b>Yes</b>	No	<b>Yes</b>	150
35	Datia	PNB	<b>Yes</b>	No	<b>Yes</b>	NA
36	Jhabua	BOB	<b>Yes</b>	No	No	NA
37	Alirajpur	BOB	No	No	No	Nil
38	Dewas	BOI	<b>Yes</b>	No	No	49
39	Shajapur	BOI	<b>Yes</b>	<b>Yes*</b>	No	550
40	Ujjain	BOI	<b>Yes</b>	No	No	155
41	Dhar	BOI	No	<b>Yes*</b>	No	Nil
42	Rajgarh	BOI	No	<b>Yes*</b>	No	Nil
43	Sehore	BOI	No	<b>Yes*</b>	No	Nil
44	Barwani	BOI	No	No	No	Nil
45	Khandwa	BOI	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	101
46	Khargon	BOI	No	No	No	Nil
47	Burhanpur	BOI	No	No	No	Nil
48	Bhopal	Canra/Synd	<b>Yes</b>	No	No	4758
49	Satna	Allahabad B.	<b>Yes</b>	No	No	Nil
50	Indore	Vijaya Bank	No	No	No	Nil

**\*Agreement of land is pending.**

DIF has desired to have information from banks regarding claims lodged by them to NIRD, Hyderabad for establishing R-SETIs. Response of SLBC's letter No SLBC/2010-11/58 dated 04.05.2010 & 118 dated 19.06.2010 from SBI, SB Indore, PNB, BOB, BOI, Allahabad Bank, Vijay Bank is still awaited..

- All banks are requested to submit its claim for release of Rs. 1.00 crore to NIRD, Hyderabad, if not submitted;
  - All banks are requested to submit its claim to concern Zila Panchayat for release of training fee for BPL members @ Rs. 200 per candidate for the year 2009-10, if not submitted;
  - RSETI Directors may be instructed to design the courses based upon local needs; and
  - Quarterly report of participants, trained by each RSETI may be submitted to SLBC.
- Govt. of M.P. has taken decision to provide 0.5 acre land for establishing RSETI in all Districts on free of cost.

Member Banks are requested to deliberate.  
Panchyat and Rural Development Department MP State.  
Requested for a directory of RSETI Managers and an up-to-date progress report of training programmes of RSETIs.  
Member Banks are requested to provide the above information to SLBC and Director, Rural Employment, Govt. of MP.

#### **Action Point 2.6: AGRICULTURE DEBT WAIVER AND DEBT RELIEF SCHEME 2008**

During the previous SLBC meetings, the Convener as well as representatives of RBI, NABARD and the DIF requested all the Controlling Heads of Banks to initiate suitable steps to disburse fresh loans to the beneficiaries of Agriculture Debt Waiver and Debt Relief Scheme in terms of the provisions contained therein. It is learnt that considerable progress has been made in this aspect. However, the data pertaining to the number of beneficiaries covered and the amount of fresh loans disbursed has not yet been received from Banks. There are 12,91,146 small and marginal Farmers covered under waiver who are now eligible for fresh KCCs.

All banks should confirm that all grievances have been attended within time frame.

All the member banks are again requested to provide benefit to such farmers.

#### **Action Point 2.7 Reverse Mortgage Loan (RML) Scheme.**

This scheme was notified by Government of India on 13<sup>th</sup> September, 2008 and is being implemented in the State.

The scheme has been adopted by 23 Scheduled Banks and 2 Housing Finance Companies in the Country. NHB is operating RML counseling centers at 7 locations viz. Delhi, Chandigarh, Kolkata, Bengaluru, Hyderabad and Chennai.

All the banks requested to take active steps for popularizing the scheme and implement it, since it is a great relief to old persons who have feeble

sources for livelihood. Bankers are requested to send progress details of scheme regularly to forum.

The house may deliberate.

**Action Point 2.8: Interest Subsidy Scheme for Housing the Urban Poor (ISHUP)**

Government of India, Ministry of Housing & Urban Poverty Alleviation (MH&UPA) has launched the Interest Subsidy Scheme for Housing Urban Poor (ISHUP) to address urban housing shortage in the country. The Scheme provides interest subsidy @ 5% per annum on loan of up to Rs. 1 lakh for the Economically Weaker Sections (EWS) and low income group (LIG) in the urban areas for acquisition / construction of houses. The scheme will encourage flow of institutional finance for the EWS and LIG segments and is expected to create additional housing units of 3.1 lakhs houses for EWS/LIG segments over a period of 4 years (2008-12).

The scheme is to be implemented by Scheduled Commercial Banks and Housing Finance companies. The National Housing Bank (NHB) and HUDCO have been designated as the Nodal Agencies for administration, and release of the subsidy.

NHB, New Delhi has supplied Designated Common Application Form for ISHUP Scheme vide letter 74 dated 01.04.2010. Member banks are requested to finalize and use it with suitable modifications.

The Scheme is now a regular part of the agenda of SLBC meeting for review of progress. The Convener vide letter ZO/SLBC/2009-10/345 dated 01.02.2010 has advised all heads of banks to promote the Scheme.

District wise target has been conveyed to all LDMs vide SLBC letter No. ZO/SLBC/10-11/F-6/198 dated 26.07.2010.

No progress has been reported since allotment of target is in progress by LDMs.

**Central Bank of India has sanctioned 129 cases for Rs.106 lacs in Ratlam Distt.in August 2010.**

**Action point 2.9 - Quarterly public meeting and grievances redressal.**

As per information gathered by SLBC, only Ratlam District has convened meeting in two quarters as per RBI directive.

All the member banks are requested to issue necessary instructions to their LDMs for convening quarterly public meeting for grievances redressal.

**Agenda Item No 3: Decisions/recommendations of various sub-committees constituted by the SLBC are:**

As resolved in 139<sup>th</sup> SLBC meeting the meetings of various sub-committees constituted by SLBC are to be convened regularly.



**3.1 Sub- Committee on Agriculture and Allied activities**  
Meeting could not held due to preoccupation.

**3.2 Sub-Committee on Industries Sector**  
Meeting could not held due to preoccupation.

**3.3 Sub-Committee on Service Sector**  
Meeting could not held due to preoccupation

**3.4 Sub-Committee on IT enabled Financial Inclusion**

In 139<sup>th</sup> SLBC meeting it was decided to merge the sub committee on IT enabled financial inclusion and sub-committee on IT enabled on financial inclusion in urban areas and sub committee on financial inclusion. And now a sub committee on Financial Inclusion constituted.

Meeting of this sub-committee was held on 31.07.2010 under the chairmanship of Principal Secretary, Govt. of MP. and minutes of meeting were circulated by DIF vide their letter No. PDF/Fin/Inc/8/DIF/2010/1794 dated 09.08.2010 to all concerns.

Salient recommendations of the committee are indicated at para 2.3.2

**3.5 Sub-Committee on action plan for financial literacy**  
Meeting could not held due to preoccupation.

**3.6 Sub-Committee on improving recovery system**  
Meeting could not held due to preoccupation.

**3.7 Sub-Committee on promoting bank/SHG linkage to address the issues relating to provision of micro-finance**

The meeting of sub-committees could not held due to preoccupation.

**Agenda Item No 4 Review of Annual Credit Plan of Madhya Pradesh:**

Comparative achievement of Annual Credit Plan of last three years are as below:  
(Amt. in crores)

Sector	Year 2007-08			Year 2008-09			Year 2009-10		
	T	A	%	T	A	%	T	A	%
Agri. Total	8905	10612	119	10774	12205	113	12977	15508	119
Crop Loan	6379	8029	126	8130	9768	120	9938	11221	113
Term Loan	2526	2583	102	2644	2437	92	3039	4287	141
MSME	875	1265	145	2328	1306	56	2247	1854	83
Others	2840	2260	80	2338	2233	96	2891	2668	92
TOTAL	12620	14137	112	15440	15744	102	18115	20030	111
	112%			102%			111%		

T-Target

A-Achievement

## Sector wise Breakup of Annual Credit Plan 10-11 (up to June- 10)

(Amt. in Crores)

Sector	Year 2009-10 (Jun- 09)			Year 10-11 (Jun- 10)		
	Target	Ach.	%	Target	Ach.	%
Agriculture	12977	3795	29	15603	5878	38
Crop Loan	9938	3289	33	12437	4520	36
Term Loan	3039	506	17	3166	1358	43
MSME	2247	318	14	2836	583	21
OPS	2891	694	24	3223	717	22
TOTAL	18115	4807	27	21662	7178	33

## Agency wise Breakup of Annual Credit Plan 10-11 (up to June- 10)

(Amt in Crores)

	AGRI		MSME		OPS		Total Adv. PS		%
	T	A	T	A	T	A	T	A	
COM. Bank	7736	2494	2553	572	2889	545	13178	3610	27
RRBs	2366	806	136	11	189	63	2691	881	33
Coop Bank	5501	2578	147		145	109	5793	2687	46
TOTAL	15603	5878	2836	583	3223	717	21662	7178	33

T-Target A-Achievement

**Note-New enhanced target for 2010-11 for Agricultural loan has been circulated to all State Level Heads of all Banks and LDMs.LDMs should convene DLCC meeting and accordingly allot the target to commercial banks in their distt.**

Bank wise data is given in **Table No. 11, Page No.60-63**

The House may review the progress.

**Agenda Item No 5: Performance of banking sector in Madhya Pradesh at a glance**

(Rs. In Crores)

No	Parameters	March 2009	March 2010	June 2010	Variation over March 2010	
					Actual	%
1.	No. of Bank Branches	5159	5347	5397	50	1
2.	Total Deposits	108366	130267	134274	4007	3.07
3.	Total Advances	67975	79259	81023	1764	2.22
4.	Investments	6087	5875	6260	385	6.55
5.	Total Adv. + Investments	74062	85134	87283	2149	2.52
6.	Priority Sector Advances	42592	50866	50281	-586	-.01
7.	Agricultural Adv.	26225	30272	29354	-918	-3.13
8.	MSME Advances	6659	9826	10389	563	5.73
9.	Tertiary Sector	9708	10768	10538	-230	-2.18
10.	Advances to Direct Agr.	23783	26257	25409	-848	-3.34
11.	Advances to Weaker Sec	10030	11216	11385	169	1.50
12.	Advances to DRI	22	30	30	-	-

In Madhya Pradesh state three RRBs: MBG, RSGB and VBRRB have been migrated to CBS platform. Other five are yet to be migrated.

### 5.1 Branch expansion

The total number of branches operating in the State is 5397 as on 30<sup>th</sup> June 2010. There is a net increase of 50 bank branches over March-10. Number of **ATMs in Madhya Pradesh as on June-2010 is 2464**

	Rural	Semi-Urban	Urban	Total	Specialized SME	ATMs
March-08	2434	1379	1136	4949	27	
March-09	2429	1475	1255	5159	29	
March 10	2420	1548	1379	5347	45	2315
June-10	2430	1561	1406	5397	48	2464

**All state level heads are requested to provide Branch expansion plan in the state and submit progress report quarterly to SLBC with breakup of rural semiurban and urban.**

Bank wise position is given in **Table No. 1 Page No.30-31.**

### 5.2 Deposit growth:

During the period under review the aggregate deposits of the banks in Madhya Pradesh increased by Rs 4007 crores from Rs 130267 crores as at March 10 to Rs 134274 up to June 2010, thus recording a growth of 3.07%. Area wise detailed breakup are as under:

	Rural	Semi-Urban	Urban	Total
March-08	11614	23861	54129	89604
March-09	13646	29326	65394	108366
March-10	22195	30105	77967	130267
June-10	16100	34629	83545	134274

(Amt. in Crores)

Bank wise position is given in **Table No. 2 & 3 Page 32-35**

### 5.3 Credit Expansion

The gross credit in the State increased by Rs 1764 crores, from Rs.79259 crores as at March 10 to Rs 81023 crores as of June 2010, thus exhibiting a growth of 2.22 %. Area wise details are as under:

(Amt. in Crores)

	Rural	Semi-Urban	Urban	Total
March-08	13656	11636	34765	60057
March-09	18240	13786	35949	67975
March-10	17267	15033	46959	79259
June-10	17834	15191	47998	81023

Bank wise position is given in **Table No. 2 & 3 Page32-35**

#### 5.4 Credit Deposit Ratio

The overall CD ratio of Banks for the State of Madhya Pradesh 60% as on 30.06.2010 .Districtwise position is annexed.

Bank wise position is given in **Table No. 2 & 3 Page32-35**

#### 5.5 LOW CD RATIO

Though, over all CD ratio in the State is satisfactory but CD Ratio of following 6 districts is still below the minimum level of 40%.

S.N.	Name of District	Lead Bank	(%)			
			07-08	08-09	09-10	June 10
1	Umaria	State Bank of India	31.10	28.99	26.13	25
2	Sidhi	Union Bank of India	34.89	22.42	33.52	32
3	Rewa	Union Bank of India	36.00	28.77	30.00	31
4	Mandla	Central Bank of India	46.00	39.72	30.90	35
5	Anuuppur	Central Bank of India	37.61	34.25	37.76	30
6	Shahdol	Central Bank of India	32.69	25.40	28.63	29

**Note : District Alirajpur and Dindori have surpassed the minimum level of CD Ratio that is 44 and 41% respectively so not taken in table.**

Bank-wise position is given in **Table No. 2 & 3 Page 32-35**

Convener SLBC has advised to all concerned LDMs to revive sub committee and to improve CD Ratio. DIF wide their letter no. 1578 dated 16.0710 advised state level Heads' of concerned Banks to revive sub committee with specific agenda and specific target.

Member banks having branches with low CD Ratio in above districts have still not formulated special scheme to increase the CD Ratio despite discussion on previous meetings except C.B.I. in Dindore district and Mandla district and UBI in Rewa district, and Bank Of Baroda in Alirajpur district no other 4 district improved their position. Concerned Bankers are requested to give their comments and make all out efforts to improve the position.

#### 5.6 Priority Sector Advances

During the period under review, the Priority Sector Advances of Banks in Madhya Pradesh decreased by Rs 585 crores. Sector wise details are as under:

(Amt. in crores)

	Agriculture	MSME	OPS	Total
March -08	22440	5773	8915	37128
March-09	26225	6659	9708	42592
March-10	30272	9826	10768	50866
June-10	29354	10389	10538	50281

Bank wise position is given in **Table No. 5 Page38-39**

### 5.7 Agriculture advances

The Agriculture Advances in the State during the review period has witnessed an decrease of Rs 918 crores from Rs.30272 crores as at March 10 to Rs 29354 crores as at June 2010, thus showing a negative growth of 3.13 %.

(Amt. in crores)		
June-2009	June 2010	Growth over june2009
24518	29354	20%

Bank wise position is given in **Table No. 5 Page 38-39**

### 5.8 Micro Small & Medium Enterprises (MSME Advances)

The advances to MSME sector during the period under review has witnessed increase by Rs 563 crores, from Rs.9826 crores as at March 10 to Rs 10389 crores as at June 2010, thus showing a growth of 5.73%

Amt. in crores)		
June-2009	June 2010	Growth over june2009
6720	10389	55%

Bank wise position is given in **Table No. 5 Page 38-39**

### 5.9 Advances to Weaker Sections

During the period under review the advances to weaker sections increased by Rs 169 crores from Rs. 11216 crores as at March 2010 to Rs 11385 crores as at June 2010, thus showing a growth of 1.50 %.

(Amt. in crores)		
June-2009	June 2010	Growth over june2009
10312	11385	10%

Bank wise position is given in **Table No. 7 Page 42-43**

### 5.10 DRI Advances

The performance of Banks under DRI is being reviewed in every meeting of SLBC. RBI and Government authorities have been showing their concern about the low progress under the scheme and non- achievement of National Goal of 1%

( Amt. in crores		
June-2009	June 2010	Growth over june2009
23	30	30%

Member banks are requested to take up the matter with their branches and ensure progress under this scheme and to initiate suitable steps for achieving the target and also to submit the progress to Convener Bank for review in the next meeting.

### 5.11 Achievement in respect of Salient Parameters vis-à-vis National Goals

No	Parameters (RATIO)	Goal %	Mar 09 %	Mar 10 %	June 10 %	Variation over Mar 10
A)	C D Ratio	60	63	61	60	-1
B)	CD Ratio (Rural + S/U	60	75	62	65	3
C)	Credit + Inv. To Deposit		68	65	65	0
D)	PS Adv to Total Credit	40	63	64	62	-2
(E)	Agri. To Total Credit	18	39	38	36	-2
F)	Advances to Weaker Section to Total Adv	10	15	14	14	-
G)	DRI Adv to Total Adv.	1	0.03	.04	.04	-

Bank wise position is given in **Table No. 6 Page 40-41**

#### Highlights

- The ratio of Priority Sector Advances to total advances, as at June 2010, stands at 62 % as against National Goal of 40%.
- The share of agricultural advances to total advances, as at June 2010, is 36% against the stipulated level of 18%.
- The advances to weaker sections constitute 14 % of the total advances as against the stipulated level of 10%. Classification of Weaker Sections should be ensured to be reviewed strictly by member banks in conformity with directives of RBI issued on this subject.
- The CD Ratio in rural & semi urban area is above the National Goal by recording a level of 65 % as at June 2010.
- There is no variation in DRI advances .

#### RECOVERY

### 5.12 NPA Position

Scheme	Sub-Std.	Doubtful	Loss	(Amt. in Crores)		
				Total NPA	Total Adv.	% of NPA to Total Adv
Agriculture	319	337	80	736	29354	3
MSME	199	293	104	596	10389	6
OPS	248	183	60	491	10538	5
PMEGP	34	46	18	98	252	39
SGSY (Group)	20	18	5	43	337	13
SGSY (Ind)	23	24	6	52	329	16
KVIC	11	10	2	23	157	14
SJSRY	19	20	8	47	202	23
SRMS	3	4	1	8	51	16
Antyavyasai	7	8	2	17	81	21
Housing	79	48	9	136	6966	2
Education	8	6	4	18	1178	1.5

Bank wise position is given in **Table No. 8 (I) to 8 (IV) Page 44-53.**

The recovery under PMRY, SGSY (Individual), SJSRY, SRMS and Antyavyasai is minimal. DIF has requested concerned Departments to issue necessary guidelines to their field level functionaries for assisting banks in recovery drives. All concerned departments are once again requested to help Banks in recovery in the NPA accounts under each scheme.

### 5.13 Year Wise Position of Written off Accounts

(Amt. In Crores)

Agency	Up to 2006-07		2007-08		2008-09		2009-10		June 10 quarter		Total up to June 2010	
	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
CBs	440455	1670	43266	313	42945	359	50242	186	7015	33	583923	2561
RRBs	234235	123	17867	16	19644	28	10101	15	1615	3	283462	186
Co-Op	77062	37	1167	1	-	-	833	2	883	2	79945	41
Total	751752	1836	62300	330	62589	387	61176	203	9513	38	947330	2788

Bank wise position is given in **Table No. 9 Page 54-55**.

### 5.14 Implementation of MP Public Money Recovery Act /BRISC Scheme:

(Amt. in crores)

Item	No.	Amt.
Recovery cases pending at the beginning of the quarter	941294	1971
Cases filed during the quarter	4626	27
Total RRC	945920	1998
RRC disposed of during the quarter	4668	11
RRC withdrawn during the quarter	5220	5
RRC pending at the end of the quarter	936032	1982
Of which pending up to 1 year	123086	433
1 to 3 years	247276	561
3 to 5 years	175831	412
5 to 12 years	137740	187
Above 12 years	252099	389

Bank wise data is given in **Table No. 10 & 10 (I) Page 56-59**.

### **Banks Recovery Incentive Scheme (BRISC)**

Commercial Banks in the State assist the State Government in meeting targets for institutional financing of various government-sponsored schemes, like PMRY, SGSY, SJSRY, Rural Housing & various developmental schemes etc. Since disbursements of loans to beneficiaries under these schemes are target oriented, very often recoveries are not up to the mark, which makes recycling of funds difficult for the bank.

With a view to further give impetus to the BRISC Scheme, DIF has developed a simplified technique, viz: **web-enabled BRISC software application for paperless automation of Revenue Recovery Certificates** for recovery of overdue in government sponsored schemes for meticulous follow up and effective recovery. The Web-enabled Software Application for BRISC was launched on PILOT BASIS in Sehore & Morena districts got success. Hence, this has been up scaled to **35 Districts**.

It may be pointed out here that once the Web-enabled Software Application for BRISC would become successful, the system would get streamlined and monitoring of pending RRCs would become easy automatically. All member Banks are requested to cooperate to allot user-ID to their subordinate offices and get them trained and aware of the new system.

This is for information of the House

**Agenda Item No 6 Performance / progress of banking sector under various government sponsored programmes**

**6.1 Prime Minister's Employment Generation Programme (PMEGP) F.Y. 10-11**

**Progress is as under :(2010-11)**

**(Amt in Crores)**

KVIC Target		KVIB Target		DIC Target				Total target	
P	MM	P	MM	RURAL		URBAN		P	MM
1166	16.32	1166	16.32	777	10.88	777	10.88	3866	54.40
Progress		Up to 30.06.2010							
Cases sanctioned	MM	Cases sanctioned	MM	Cases sanctioned	MM	Cases sanctioned	MM	Cases sanctioned	MM
0	0	191	3.29	8	0.40	12	0.64	211	4.33

Progress is as under :(2009-10)

(Amt. in crores)

KVIC Target		KVIB Target		DIC Target				Total target	
P	MM	P	MM	RURAL		URBAN		P	MM
373	10.48	373	10.48	249	6.98	249	6.98	1244	34.92
Progress		Up to 30.06.2009							
Cases sanctioned	MM	Cases sanctioned	MM	Cases sanctioned	MM	Cases sanctioned	MM	Cases sanctioned	MM
20	1.01	46	0.69	21	0.30	30	0.51	117	2.51

P- Physical MM- Margin Money

Bank wise and district wise data is given in **Table No.13, Page. 67-74**

The Convener vide it's letter no.zo/slbc/2010-11/f-10/224 dated 10.08.2010 requested all concerns to take the action on the issue.



**6.2 Performance under SGSY:**

(Amt in Crores)

Particulars	2009-10 (June 09)	2010-11(June 10)
Target (Financial)	328.14	360.95
Sanctioned		
Individual	5.86	5.52
Group	17.24	17.19
Total	23.10	22.71
Disbursed		
Individual	4.55	4.99
Group	14.31	14.96
Total	18.86	19.95
% age Sanctioned	7.03	6.29
% age Disbursed	5.75	5.53

Bank wise and district wise data is given in **Table No. 14 Page 75-79**

Year- wise data is as under:

(Amt in Crores)

	Target (amt.)	Sanctioned	Disbursed	% Achievement
March-08	251.00	265.00	245.00	106.00
March-09	325.67	360.00	317.00	111.00
March-10	328.14	325.66	318.39	97.03
June-10	360.95	22.71	19.95	5.53

Bank wise credit disbursement is as follows

Above 10%	Canara Bank, Oriental Bank of Commerce,
Between 5-9 %	RRB's, Bank Of India, Union Bank, State Bank of India, State Bank Of Indore, Allahabad Bank, Central Bank Of India, Bank Of Baroda,
Between 1-4%	Syndicate Bank, Central Co-Operative Bank Bank Of Mahrastra, Punjab & Sind Bank, Punjab National Bank, United Commercial Bank, and other Bank's
Less than 0 %	SBBJ, Dena Bank, Indian Bank, Bank Of Rjasthan Land Development

Further, GOI, MORD, New Delhi, vide letter.12011/26/2009-SGSY(C) Dated 17.02.2010 has directed to incorporate the information on SC/ST in SLBC in order to monitor the progress of SC/ST under SGSY.

The DIF has informed about low progress in credit mobilization under SGSY Scheme. CEO Jila Panchayat Morena has informed that SBI Branches in the district are not financing Dairy cases sponsored under SGSY. All banks are requested to ensure that their branches have issued **Cash Credit Limit** to each illegible accounts for which the **Revolving Fund has been received** and apprise the House. Convener, SLBC vide letter ZO/SLBC/2010-11/224 dated 10.08.2010 has requested the State Level Heads of all the Banks to take suitable measures to increase the SGSY Advances.

Panchyat and Rural Development Department pointed out that despite being provided fund for 110581 groups under SGSY scheme in the different panchayats, Banks have so far extended CC limits to 64637

groups only which constitutes mere 56%. It has also been noted that in the districts of Sidhi, Burhanpur, Morena, the finance in terms of percentage is still well below 20% whereas in the district of Vidisha no limit has yet been given to any of the groups formed there.

### 6.3 Swarna Jayanti Shahari Rozgar Yojana (SJSRY)

Revised Target for FY 2010-11

(Amt. in crores)

Targets	Self Employment Programme	UWSP
Physical	5206	487
Financial	49.46	39.65

(Amt in Crores)

Particulars		USEP		UWSP	
		2009-10 (June 09)	2010-11 (June 10)	2009-10 (June 09)	2010-11 (June 10)
Tar. Physical		29055	5206	691	487
Financial	Subsidy	21.79	13.02	8.64	14.61
	Loan	116.22	36.44	7.77	25.04
	Total	138.01	49.46	16.41	39.65
Ach. Physical		350	1349	9	11
Financial	Subsidy	0.27	1.45	0.10	0.27
	Loan	1.07	6.31	0.09	0.21
	Total	1.34	7.76	0.19	0.48
% Ach. Physical		1.20	25.91	1.30	2.26
Financial %		0.91	11.13	1.17	1.83

Bank wise progress is given in **Table No. 15, Page 80-81**

- **USEP**

Year wise data on achievement is as under:

(Amt in Crores)

	Target (No)	Sanctioned	Disbursed	% Achievement
March-08	24012	64.03	54.43	68.00
March-09	26413	63.05	63.05	64.35
March-10	5206	48.30	48.30	93.98
June-10	5206	7.76	7.76	11.13

- **DWCUA/UWSP**

Year wise data on achievement is as under:

(Amt in Crores)

	Target (No)	Sanctioned	Disbursed	% Achievement.
March-08	570	6.41	2.42	37.62
March-09	627	3.91	3.79	25.27
March-10	487	7.95	7.34	43.33
June-10	487	0.48	0.48	1.83

#### 6.4 Antyavayasayee Swarojgar Yojana

The data received from Department is as under:

Year	2010-11	
	(Antyavaysayee)	
	June09	June10
Target	10000	11340
Sponsored	3076	2779
Sanctioned No.	298	606
Disbursed No Amt	298	606
	1.08	1.98
Rejected/Returned	107	474
Pending	2671	5977

Bank wise progress is given in **Table No. 16 Page 82-83**

- **Antyavayasayee Swarojgar Yojana**

Year wise performance

	Target(No)	Sanctioned	Disbursed	% Achievement
Mar-08	10000	27.37	19.89	92.11
Mar-09	12000	32.26	32.26	69.94
Mar-10	10000	37.32	37.32	83.78
June-10	11340	1.98	1.98	5.35

M.P State Scheduled Caste Financial and Development Corporation Ltd vide letter 1157 dated 24.07.2010 advised to include following points for discussion of house.

#### 1. Implementation of Kapil Dhara Yojna-

As on 30<sup>th</sup> June 2010 281 cases were lying pending for disbursement out of which 63 cases disposed of Banks thus 218 cases are still pending with the Banks.

#### 2. Antyavayasayee Swarojgar Yojana

(a) As on 30<sup>th</sup> June 2010, 7057 cases were pending with the Banks out of which 606 cases has been sanctioned and 474 cases has been returned. Thus 5977 cases are still pending with the Banks for sanction.

(b) They inform that Rs. 180.18 Lack loan has been sanctioned by Bank in 606 cases and acceding this average loan is Rs. 29700/ Per Barrower and requested to sanction Rs. 50,000/ Per Barrower so that they can run their unit smoothly.

**Agenda Item No 7 Performance/ progress of banking sector under various SPECIAL FOCUS Programmes as decided by NABARD/State Government/Government of India**

**7.1 Self Help Groups (Under NABARD Scheme)**

(Progress from April 10 to June10)

(Amt. In Crores)

A	S.B A/cs opened		27088
B	Amount deposited in HSS A/c		13.51
C	Out of (A) A/c credit linked		889
D	Amount disbursed		7.83
E	Balance Outstanding	(No.)	83046
		(Amt.)	353.75
F	NPA Amount		36.18
G	% age NPA		10.22

Bank wise data is given in **Table No. 18, Page No84-85**

NABARD is of the view that Concerted efforts are required to be made by all the partners in the programme, viz. Banks, Government Departments, and NGOs etc for achieving a target of credit linkage of at least 25000 SHGs during the year2010-11.All the banks are requested to pay special attention in this direction.

It has been reported that the SHGs are experiencing difficulties in opening of savings bank accounts in Banks. Banks are requested to look into the matter and take steps to ensure smooth opening of SB A/cs of SHGs.

**7.2 Housing Finance**

**(a) Direct Housing Finance**

As per Reserve Bank of India guidelines each bank should attain a share of housing finance at 3% of the incremental deposit of the previous year i.e. Rs. 657crores. Banks have disbursed Rs 174 crores by the end of June 2010 in 3762 loan cases.

Bank wise data is given in **Table No. 20, Page 88-89** for review of house.

	Cases (No)			
	Received	Sanctioned	Disbursed	Return/Rejected
March-08	24547	22759	21728	1839
March-09	21974	21070	20741	690
March 10	30178	28911	28647	964
June-10	3951	3843	3762	35

**(b) Golden Jubilee Rural Housing Finance Scheme**

During the year 2010-11 financial assistance of Rs 4.71 crores has been provided under the scheme to 196 beneficiaries.

Bank wise Data is available in **Table No. 21, Page 90-91** for review of house. Year wise data on achievement is as under:

Cases (No.)				
	Received	Sanctioned	Disbursed	Return/Rejected
March-08	1016	976	925	40
March-09	680	644	635	30
March-10	1093	1086	1080	7
June-10	231	219	196	5

### 7.3 Financial assistance to Minority Communities (State)

(Amt. in Crores)

Community	Disbursement 10-11 (April 10 to June10)		Outstanding Balance JUNE-2010	
	No.	Amt.	No.	Amt.
Muslim	3988	57.03	197165	2080.34
Sikh	798	18.47	31028	579.91
Christian	473	7.86	15267	261.96
Zoroastrian	1	0.04	698	8.47
Buddhist	150	1.92	8301	56.50
Jain	1633	25.94	71332	948.12
Total	7043	111.26	323791	3935.30

Government of India further advised to review the progress in lending to minorities in coordination with concerned Departments of State Government.

Bank wise position is given in **Table No. 22 & 23, Page 92-95** for review of house.

### 7.4 Data on Minority communities in identified district i.e., Bhopal

The information on the financial assistance given to minority communities in Bhopal district as on JUNE-2010-10 is as follows:

(Amt. in Crores)

Communities	JUNE-2010	
	No.	Amt.
Muslim	51989	744.05
Sikh	15023	158.41
Christian	1150	22.02
Zoroastrian	-	-
Buddhist	306	2.98
Jain	-	-
A. TOTAL	68468	927.46
B. Total Priority Sector	908704	5996.54
C. Total Advances	1437387	10075.82
% age to A to B	7.53	15.46
% age to A to C(Total Advances)	4.76	9.20

### 7.5 Financial Assistance to Schedule Castes /Schedule Tribes

The progress up to 30.06.2010 is as under:

(Amt. in Crores)

Item	Schedule Castes		Schedule Tribes	
	No. of A/cs	Amt.	No. of A/cs	Amt.
App. Recd.	8498	84.04	6583	46.34
App. San.	8378	79.11	6405	45.26
App. Disb.	7944	70.57	6518	42.05
Ap. Rejected	75	0.55	70	0.26
App. Pend.	495	4.38	108	0.82
Total Bal. O/S	608499	2293.73	382821	1382.34
NPA Amt.	66478	280.15	37070	156.64
% age NPA	10.92	12.21	9.68	11.33

Bank-wise data is given in **Table No. 24 & 25, Page 96-99**

### 7.6 Swarojgar Credit Card (SCC)

The progress up to 30.06.2010 under Swarojgar Credit card scheme is given below:

(Amt. in crores)

Particulars	Comm. Bks	RRBs	Co-op Banks	Total
Annual Target (No.)	5382	8368	1300	15050
No. of SCCs Issued	229	874	500	1603
Amount Disbursed	0.91	2.27	0.80	3.98
% Achievement	4.25	10.44	38.46	10.65

Bank wise progress is given in **Table No. 26 Page No.100-101**

NABARD has informed that reporting of progress by Banks is not satisfactory. Member Banks are requested to submit data in time .

Directorate of Hathkargha, Government of Madhya Pradesh has informed that bankers delay in sanction/release of loans under the Scheme. The Directorate desired that cases under the Scheme be processed and action be taken within 15 days.

Target allotted for year 2010-11 is as under-

Amount in lacs

Name Of Scheme	Target for 2010-11	
	Number	Amount
Kutir Udyog	1840	266.13
Hathkargha Vikas Yojna	314	56.67
Akikrit Hathkargha Vikas Yojna	662	119.16

The house may review the progress.

### 7.7 Artisan Credit Cards

As per information given by Banks the target set for 2010-11 was 3475 against which the Banks have issued 208 cards during the year ended June 2010. Total cards issued under the scheme since inception are 6561

Bank wise position is given in **Table No 27, Page 102-103**

Most of the banks have reported Zero progress in the scheme. This situation needs to be rectified by employing appropriate strategies and organising campaigns for issuance of these cards.

### 7.8 General Credit Card (GCC) Scheme.

As per information given by the Banks, a total of 1921 cards have been issued during the FY 2010-11 up to June 2010 against the self set target of 14196. Total cards issued under the scheme since inception are 41207.

Bank-wise position is given in **Table No 27, Page 102-103.**

### 7.9 Education Loans

Banks have sanctioned 2498 education loans amounting to Rs. 58.54 crores during the current financial year, of which Rs. 21.27 crores have been sanctioned to 872 girl students.

Bank wise position is given in **Table No 28, Page. 104-105**

### 7.10 Advances to Women beneficiaries

Advances to women beneficiaries stood at Rs 5609.52 crores which is 6.85% of the total advances and well above the target of 5%.

Bank wise data is given in **Table No 29, Page 106-107**

### 7.11 Progress under National Horticulture Board Scheme

Particulars	Unit	(Amt in Crores)
		2010-11 Up to June 2010
Cases Received	No	86
Cases Sanctioned	No	79
Cases Disbursed	No	74
	Amt	0.93
Cases Rejected	No	1
Cases Pending	No	11
Balance Outstanding	No	5122
	Amt	105.52

Bank wise and district wise data is given in **Table No. 30, 108-109**

- **NHB Progress report:**

The progress up to 30.06.2010 under NHB scheme is given below:

(Amt in Crores)

Particulars	Number	Amount
LOI placed before Board	112	-
LOI approved by Board	112	-
No. of cases where subsidy released through NHB Bhopal:		
Below Rs.20 lacs	45	0.45
Above Rs. 20 lacs	6	0.33
<b>TOTAL</b>	<b>51</b>	<b>0.78</b>

Asstt. Director NHB Bhopal has informed that some banks are not completing the formalities of projects as per guidelines.

### 7.12 DEBT SWAP

Convener requested the banks to achieve 3% of the target for financing under the debt swap scheme in respect of farmers indebted to private money lenders and also requested to provide the progress along with SLBC Data every quarter.

### 7.13 Farmers' Clubs.

Promotion of Farmers' Clubs – In the 11<sup>th</sup> Five Year Plan a target of formation of 1,00,000 Farmers' Clubs has been fixed for the whole country. NABARD assistance to all agencies for forming Farmers' Clubs will uniformly be @ Rs.10000/- per club per annum for a period of 3 years. This activity needs to be taken up on priority basis but no significant achievement has been made even at the end of the F.Y. The farmers' clubs may function as Business facilitator / Business correspondents also facilitating them to play an important role in Financial Inclusion.

During the current year 2400 Farmers Clubs are planned to be opened in the State. So far only 179 Clubs are opened. Banks are requested to form farmers' clubs as per NABARD guidelines at the earliest and open bank accounts of farmers' clubs formed.

### मद सं.-08 राजभाषा नीति का कार्यान्वयन

मध्यप्रदेश में 49 बैंकों में से केवल 42 बैंकों ने राजभाषा नीति के कार्यान्वयन संबंधित तिमाही आंकड़े भेजे हैं । सदस्यों से अनुरोध है कि वे एस.एल.बी.सी. के प्रारूप में अपेक्षित आंकड़े समय से भेजना सुनिश्चित करें ।

तालिका संख्या 35 पेज 116 में समीक्षा हेतु स्थिति दी गई है ।



## **PART II: SPECIAL THEME AGENDA**

As per Government of M.P. State, Finance Deptt. letter No. F.SLBC/40/DIF/2010/1593 dated 16.07.2010 following specific theme Agenda will be circulated by concerned State Government Deptt.

1. Financing to Housing Sector in Urban Area & Rural Areas.
2. Finance to Horticulture Sector.

## **PART III:**

### **I Agenda Item proposed by Govt. Of India.**

- (i) Ministry of Finance, Govt. of India vide their letter dated 11.0.8.2010 have informed that Banks are hesitant in opening of "No Frill" Accounts of students from Minority community who wish to avail of the scholarship being awarded by Ministry of Minority Affairs through State which causes much hardships and inconveniences to the students.

Member banks are requested to mitigate the problems

- (ii) Ministry of Finance vide their email dated 26.07.2010 had called for data on Naxalite affected districts in the state the information has been sent by SLBC as per Annexure I. This is for information of the house.

Member Banks may deliberate on this issue.

### **II Agenda Item proposed by Govt. of Madhya Pradesh**

- 1 Madhya Pradesh State Employment Guarantee Council, Bhopal vide their letter No. 6752/NR-4/4110 dated 06.07.2010 have informed that :
  - (a) Pass books are not being issued to MNREGA account holders by the Bank.
  - (b) They have suggested that their accounts should not be treated as Inoperative even if there is no operation in the account for more than six months period.
  - (c) MNREGA beneficiaries are not getting payments from the banks on time due to various reasons.
    - (i) Delay in remittance of fund by Nodal Branches.
    - (ii) Fixing different dates by banks for different panchayats.
    - (iii) Delay in collection of cheques.
    - (iv) Non availability of sufficient funds with DCCBs/
- 2 MP State Cooperative Scheduled Caste Finance and Development Corporation vide their letter No., 1157 A dated 24.07.2010 have informed that as on 30.06.10

(a) 218 proposals under Kapil Dhara Scheme and 5977 proposals under Antyodaya Swarojgar Scheme are lying pending for sanction with banks.

(b) They have apprehended vide above letter that there is big gap in average financing Rs.29700/- per unit against Rs.50000 (maximum limit) under Antyodaya Swarojgar Yojna.

The house may deliberate the issue.

**3** Panchayat and Rural Development Department Vide their letter No. 10208 dated 29.07.2010 informed that :

- a. Adjustment of subsidy under various Govt. sponsored schemes are pending with Banks and the same may be adjusted immediately.
- b. Fund of mid day meal is being maintained with Punjab National Bank a Nodal Bank designated by the Govt. of Madhya Pradesh. It has been experienced that Bank is not regularly remitting the fund to the banks / branches at district level, consequently the same does not reach to the respective schools affecting the programme adversely.

The Member banks are requested to sort out the problems.

**4** Director Fisheries MP State Vide their letter No. 1759 dated 31.07.2010 have informed that :

Loan applications for Pisciculture are not being disposed off within stipulated time by banks. 438 loan proposals of Rs.819.89 lacs are pending with different banks under Fish Farmers' Development Agency scheme. Member banks are requested to ensure timely disposal of proposals. Banks are requested to adhere to RBI norms.

### **III Agenda from Reserve Bank of India.**

1. State Government may support the financial literacy, credit counseling initiatives and credit plus initiatives on banks for developing banking development and inclusive growth
2. Leverage the benefits of undertaking Government business accruing to banks to incentives their involvement in Government sponsored schemes and programs which may not have similar benefits.
3. lend their support for sensitization of the bank officials posted as Lead District Managers, to familiarize themselves with Government's role and functioning with regard to developmental programs.
4. Time bound action plan for improving the CD ratio in low CD ratio districts may be chalked out by the Special Sub-Committees.

### **IV Agenda From NABARD :-**

#### **1. Central Sector Scheme - Pending list of ACABC proposals from MANAGE Website**

As per the information downloaded from the web site of National Institute of Agricultural Extension Management (MANAGE), Hyderabad, around 33 projects are pending at banks (SBI - 16, SB Indore - 6, BOI - 6, CBI-2, PNB - 2 and BOB - 1) under ACABC scheme in Madhya Pradesh. SLBC may instruct the banks to initiate necessary action in this regard so that the

unemployed agripreneurs may get the benefits of capital subsidy and interest subsidy under the scheme.

**2. Capital Subsidy-cum-Refinance Scheme for Installation of Solar Off-Grid (Photo-Voltaic and Thermal) & Decentralized application under the Jawaharlal Nehru National Solar Mission of the Ministry of New and Renewable Energy, Government of India.**

The GOI has launched a capital-cum-interest subsidy scheme for creation of off-grid, decentralized solar powered energy harvesting devices through application of photo voltaic technology for the purpose of lighting, heating etc. at the level of domestic and mini commercial applications. The unit cost for the purpose of creation of these assets would be shared in the proportion of 20:30:50 in the form of borrowers' equity (down payment), capital subsidy and bank loan respectively. The bank loan for this purpose would be made available to the borrowers @ 5% per annum. NABARD has been designated as one of the nodal agencies to route the capital subsidy and the subsidized resources to RRBs and Commercial Banks @ 2% interest per annum.

It is expected that the scheme would be formally rolled out by 15 August 2010. The policy document released by the Govt. of India in this regard is available at <http://www.mnre.gov.in/adm-approvals/aa-jnnsnm.201011.pdf>. All Commercial Banks and RRBs in the state are requested to be in readiness for implementation of the scheme.

**V OTHER AGENDA ITEM**

**Computerization of Land record.**

1. Central Banks' corporate office has taken up the matter with IBA in 2<sup>nd</sup> conference of Chief vigilance Officer's (CVO) of public sector Banks and IBA, and informed us that all member banks will take up the issue with respective State Government for computerization of land record in the state to avoid reoccurrence of fraud.

DIF/Revenue Deptt. is requested to deliberate the issue.

**VI – OTHER ISSUES WITH THE PERMISSION OF CHAIR**