

**STATE LEVEL BANKERS' COMMITTEE  
MADHYA PRADESH  
142<sup>nd</sup> MEETING  
26<sup>th</sup> March 2011**

**AGENDA**

**PART A : REGULAR AGENDA ITEMS**

**AGENDA ITEM NO. 1: CONFIRMATION OF THE MINUTES OF THE 141<sup>st</sup> MEETING OF STATE LEVEL BANKERS' COMMITTEE HELD ON 20<sup>th</sup> DECEMBER 2010**

Minutes of the 141<sup>st</sup> meeting of SLBC held on 20<sup>th</sup> December 2010 was circulated vide Convener Bank's letter No ZO/SLBC/2010-11/787 dated 15.02.2011 to all members of the SLBC and also placed on website of SLBC of MP ([www.slbc\\_mp.co.in](http://www.slbc_mp.co.in)) and DIF's website ([www.dif.mp.gov.in](http://www.dif.mp.gov.in)). No comments/amendments have been received from any member. As such, house may confirm the circulated minutes.

**AGENDA ITEM NO. 2: FOLLOW-UP ACTION ON DECISIONS OF EARLIER MEETING**

Convener vide letter no. No ZO/SLBC/2010-11/810 dated 24.02.11 & ZO/SLBC/2010-11/F-10/818 dated 03.03.2011 reminded all concerned to initiate follow-up action on decisions taken in the 141<sup>st</sup> SLBC. Reports received are placed below:

**2.1. Implementation of 100% coverage of KCCs**

SLBC has issued letter to State Level Heads of All Private Sector Banks having network in M.P vide letter no. ZO/ SLBC/ 2010-11 /810 dt. 24-02-2011 to put into the efforts for issuance of KCCs in the State.

All LDMs have been advised to review issue/ renewal of KCCs in DLCC and complaints thereof should also be redressed appropriately.

During 2010-11 (till December 2010) 4,68,111 KCCs have been issued, out of which only 2708 (0.33%) Cards were issued by private Banks.

<b>Banks</b>	<b>Target 2010-11</b>	<b>Achievement 31.12.10</b>	<b>% Achievement</b>
COM. BANK	193547	236379	<b>122%</b>
RRB	136650	59472	<b>44%</b>
DCCB	500000	172260	<b>34%</b>
TOTAL	830197	468111	<b>56%</b>

Updated statistics as received from banks is furnished in **table No. 19 on Page No.102-103** for information of the House.

### 2.1.1 Issuance of KCC to Kotwars

Progress of issuance of KCC to Kotwars is as follows: (Position as on 31.12.2010)

Number of Kotwars	Number of Kotwars having sevabhoomi	Out of which KCC issued to Kotwars	% Achievement
33000	28000	24798	(89%)

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

### 2.2 Crop Insurance Scheme

State Level Co-ordination Committee Meeting on NAIS was held on 19-01-2011. Minutes of which have been sent to all concerned vide letter no.97-102 dt 26-02-2011. Following main decisions were taken -

- Urad and Moong in Kharif and Masoor and Matar in Rabi will be notified at tehsil level from next year i.e. Kharif 2011-12 onwards.
- Notification regarding Kharif and Rabi will be issued in the first week of April and September respectively.
- Bank will ensure submission of insurance premium of loanee farmers within time limit to AIC.
- Modification in the format is being made by AIC for providing details of SC/ST, women and men beneficiaries and will be made available up to February 2011.

SLBC vide their letter no. ZO/SLBC/2010-11/F-18/753 dt. 28.01.2011 requested all State Level Heads of Banks to ensure submission of correct claim form within stipulated time to Agriculture Insurance Company of India Ltd. Special attention should be paid for mentioning correct Patwari Halka number and submission of revised claim be made after rectifying the deficiencies pointed out by the insurance company.

### 2.3 Financial Inclusion in Madhya Pradesh

#### 2.3.1 Opening of savings account:

As per data received 72,88,402 Savings accounts of job card holders have been opened by Banks (including Post Offices) under MNREGA scheme in the State.

#### 2.3.2 Villages covered:

As per Data received from LDMs, it reveals that 239991 villages out of 55,393 villages in the State had achieved 100% Financial Inclusion. All Banks agreed to activate their efforts to ensure that their Nodal officers make all efforts to attain 100% Financial Inclusion. It is also desirable to obtain a certificate from the Sarpanch and Gram Sachiv jointly that the respective villages are 100% Financially Included and put them before DLCC for approval. LDM should send

reports only for those villages which are duly verified by Janpad Panchayat's CEO and approved by DLCC as 100% Financially Included.

Total Districts	Total Villages	Villages under 100% Financial Inclusion
50	55,393	18,031

District-wise details are given in **table No. 12 Page 76-78**

100% financially included villages with more than 2000 population	100% financially included villages with less than 2000 population
1,102	16,929

### 2.3.3 Providing Banking Services in villages having population of 2000 and above:

DIF has compiled the Financial Inclusion Plan of 2,736 villages identified by the DLCC and allotted to various banks in the District. This plan has been posted on the website of the DIF. In accordance with the original plan, Financial Inclusion activities were to be ensured by March 2011. Subsequently, RBI and GOI had extended the target date from March 2011 to March 2012. It has been observed that the banks are now revising its plan in accordance with the revised dates.

In accordance with the RBI directives, Banks were advised to implement Financial Inclusion Plans (FIPs) in all 2736 identified un-banked villages with 2000 or above population with separate targets for year 2010-2011 and year 2011-2012. Break-up is as follows:

Particulars	Total	March 2011	March 2012
Target	2736	886	1850
Achievement	483	483	0

Bank wise progress is given on **table no.12 page no.76-78**.

Government of India has pointed out that the roll-out of Financial Inclusion Plan shall be accelerated in the Left Wing Extremism affected districts (Madhya Pradesh has one such classified district, namely Balaghat). The State Government is committed to provide all necessary support to the Banking Institutions, including enhanced security cover, to achieve this goal. SP, Balaghat has issued directives to all Police Stations/Police Chowki to provide adequate security to Business Correspondent/Mobile Banking/ATMs etc. in the identified villages.

Information Technology Department, Government of Madhya Pradesh has established e-kiosks under National e-Governance Program across the State. State Bank of India has entered into an MOU with IT Department for using these Kiosks as BC/BF for providing banking activities. Other banks may also use these kiosks for Financial Inclusion activities.

During a meeting between the Governor and Senior Officials of RBI with the Chief Secretary and the Senior Officials from the State Government and banks

on 10-02-2011, the State Government expressed their concern over the slow progress in opening the banking outlets in identified 2736 villages having population more than 2000. The State Government officials also stated that the norm of 2000 population may be brought down to 1000 considering the tribal dominated population of Madhya Pradesh where the unbanked villages above 2000 population are only 7% of the total villages.

It was also decided that a team of officers from Reserve Bank of India, Commercial banks and the State Government would visit villages to make an assessment of the work done, prepare a financial inclusion plan and ensure that by end of March 2012 all 2736 villages with population of above 2000 are covered.

It was further decided that while covering the villages above 2000 population, the banks would take necessary steps to cover the adjoining villages which have population less than 2000. The Governor appreciated the efforts made by the State Government towards Financial Inclusion. DG (KCC) advised the banks to take the advantage of the opportunity given by the State Government to ensure financial inclusion of maximum number of villages.

Road Map may be prepared to cover all villages out of those identified villages below 2000 population not covered in the year 2010-11 and its implementation may be started from 01 April 2011.

It has been observed that banks have not offered to open new branches to cover these villages due to non availability of staff, etc. The Governor RBI desired that all the Commercial banks should take a call again and identify centres for opening new branches as well as to cover adjoining villages below 2000 population under FIP, within this Financial Year, especially in tribal areas.

**NABARD has suggested for preparation of Block-wise financial inclusion plan for 2011-12. It is further suggested that** LDMs may be advised to coordinate with DDM-NABARD to prepare the block-wise financial inclusion plans for 2011-12. The consolidation of block plans will form the district level Financial Inclusion Plan and consolidation of District level plan will form the State level plan.

#### **2.3.4 Financial Inclusion Fund (FIF) and Final Inclusion Technology Fund (FITF):**

Modalities of Financial Support from Financial Inclusion Fund (FIF) and Financial Inclusion Technology Fund (FITF) established by the Government of India with NABARD is as under:-

Agency-wise extent of support and the pattern of assistance would be as follows:

<b>Institution</b>	<b>Extent of support to be extended (as a percentage of Project outlay)</b>
Commercial Banks	60%
RRBs	80%
Cooperatives	90%

The revised rates for extent of support are being applicable to the proposals sanctioned on or after 16<sup>th</sup> December 2010. All banks are advised to avail maximum benefit of the scheme.

NABARD support under FITF would cover cost of smart cards & POS devices including their personalization, as approved by the respective bank, incurred after 01<sup>st</sup> December 2010. Support in the excluded regions would be available irrespective of viability analysis, however the business plan projections would continue to be monitored. In other areas, support based on viability gap would continue as hitherto.

**NABARD support to RRBs for BC model using card based ICT Solution from FITF-**

Support to RRBs under FITF would cover cost of smart cards & POS devices (including the cost of personalisation) for ICT solution. The process for availing grant assistance has been simplified and a format for seeking support in this regard has been circulated amongst all banks.

**NABARD support for upscaling of pilot project for Financial Inclusion through Farmers' Club (FC) acting as Business Facilitator (BF) of RRB.**

Support is available under FIF for upscaling the pilot for FC as BF for all villages having 2000 and more population in the command areas of RRBs.

**NABARD support for Financial Inclusion through authorised functionaries of well run Self Help Groups (SHGs) linked to banks acting as BC/BF of RRBs- Support from FIF**

RRBs may utilise the support under the scheme in the villages having 2000 & more population in their command areas.

**NABARD support for Capacity Building of Business Correspondents (BCs)/ Business Facilitators (BFs) from Financial Inclusion Fund (FIF) through FINO Fintech Foundation (FFF)**

NABARD in collaboration with FINO Fintech Foundation (FFF) has decided to support capacity building of BCs/BFs through a certification course. The course will be conducted by FFF at the State / District level. The Support from FIF will be provided to meet the cost of the certificate course of FFF by the candidates. Bank will have to give a certificate indicating that the candidate has successfully completed the course to claim reimbursement under the scheme. The modus operandi of the scheme are given in the Cir No. 250 dated 14 December 2010 issued to RRBs/ DCCBs/ SCARDBS/ SCBs/ Commercial banks.

**2.3.5 Financial support by GoMP for Financial Inclusion-**

Government of Madhya Pradesh has sanctioned a scheme to subsidize the cost of hand-held machine, cost of smart card and cost of biometric ATM. This scheme is applicable for the villages having population more than 2,000 and identified by the DLCC for the purpose of financial inclusion and villages of scheduled area having population less than 2,000 also. This scheme is also

applicable for slum areas identified by the DLCC in 4 towns i.e. Bhopal, Indore, Gwalior and Jabalpur .

Banks are requested to submit their claims on the basis of the progress made by them in the villages allotted to them for the purpose of financial inclusion.

### **2.3.6 Adoption of 100% CBS by RRBs**

Earlier, out of 8 RRBs, 3 RRBs namely Rewa Sidhi KGB, Madhya Bharat KGB and Vidisha Bhopal KGB have reported switching over to CBS platform successfully. Now, Jhabua Dhar RRB and Narmada-Malwa RRB has switched over to CBS platform on 12-03-2011 and 17-03-2011 respectively. Accordingly, out of 8 banks, 5 banks are on CBS platform.

### **2.4. Rural Self Employment Training Institute – (R-SETI)**

R-SETIs have been established in 44 Districts, land has been allotted in 38 Districts and claims for 28 RSETIs have been submitted to NIRD for claiming fund. Of which one claim is return by NIRD. **Claim sanctioned by MORD to the tune of Rs. 17.40 Crores for 21 R-SETIs.** Amount of Rs. 3.40 Crores released by NIRD to 10 R-SETIs.

State Government is requested to allot land in remaining 12 districts. Banks are requested to open the RSETIs in the Districts allotted to them and submit reimbursement claims to NIRD.

MPDPIP has arranged training programme for Directors of R-SETIs in two batches from 8<sup>th</sup> March to 11<sup>th</sup> March 2011.

State Govt. is requested to transfer land in name of R-SETI /Bank and not in any other name like LDM/ Zilla Panchayat.

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. 200.00 per Trainee belonging to BPL Family.

Details of present R-SETIs is given in **Annexure-II Page no.30**

Grant assistance from NABARD is being provided by way of sharing costs of those training programs which are not supported by Government/other agencies, under the following conditions :-

- ❖ Only those programs on REDPs/Skill Development Programs relating to the Non-Farm Sector and Farm Sector, not being supported by other agencies, shall be considered for grant assistance.
- ❖ The amount of NABARD's grant support for the recurring expenses on eligible items/eligible training programs shall be in proportion to the number of sponsors of the R-SETI.

- ❖ In order to avail of financial support, the institution shall prepare the annual training budget and Training calendar, indicating the details of unit wise / centre wise training proposed to be conducted, number of trainees to be covered, and the cost estimates thereof, clearly indicating the expected contribution from NABARD/ Sponsor Bank.
- ❖ The Calendar must be approved by the Governing body/local advisory committee of the respective institutes.
- ❖ In 2010-11, NABARD has sanctioned 51 programs to 6 R-SETIs.

On scrutiny of training calendars, NABARD has observed some deficiencies :

- Some R-SETIs are submitting training calendars for those programs which have been conducted before submitting the training calendar.
- RESTIs are not sending the applications for the approval of training calendar for REDP/SDP in prescribed format with all required documents.
- Training Calendars are not approved by Governing body/Local Advisory Committee.

In this context NABARD MPRO Bhopal had already sent a detailed letter (Ref. No. **jkcSa-e-iz-{ks-dk-Hkksiky@3848@MhiahMh&,u,Q,l@,u&7@2010&11** dated 25 August 2010) with all required programs and copy of circulars to all concerned institutions so that timely approval of training calendars can be ensured.

**Members are requested to deliberate on the issue.**

## **2.5 FINANCIAL LITERACY COUNSELLING CENTRES (FLCCs)/ FINANCIAL LITERACY IN SCHOOLS**

### **2.5.1 FLCC:**

Details of FLCCs is given on **table no 12 Page 76-78** for deliberation and adoption by the House.

Reserve Bank of India has set up a committee under the Chairmanship of Regional Director of RBI comprising of SLBC convener , other banks, NABARD, IBA member, Consumer Forum and other NGOs. The committee will monitor Financial Literacy Counselling Centres (FLCCs) of the state.

NABARD has suggested that the Lead Banks may be advised to submit the proposals in this regard to NABARD Regional Office for support from FIF for capital as well as recurring expenses for one year in respect of 256 financially excluded districts.

Bank Mitra scheme of MP Government for Financial Literacy may be inter-linked with FLCCs.

Members are requested to deliberate.

### 2.5.2 **Financial Literacy in Schools:**

It was decided that the State Government would include financial education in the curriculum of schools at appropriate level from the academic year 2012-2013. RBI Regional Office will support in curriculum development/ study material.

### 2.6 **Agriculture Debt Waiver And Debt Relief Scheme 2008**

SLBC has issued instructions to all Lead District Managers vide their letter no. ZO/SLBC/RELIEF/2010-11/MISC/775 dt. 04.02.11 to discuss disbursement of fresh loans to the beneficiaries of ADWDRS 2008 in terms of provisions contained in it and to report the progress.

### 2.7 **Reverse Mortgage Loan (RML) Scheme**

Punjab & Sind Bank has sanctioned / disbursed 7 cases under the scheme. No information received from other banks.

### 2.8 **Interest Subsidy Scheme for Housing the Urban Poor (ISHUP)**

In accordance with the resolutions of the Sub-Committee, 195 cases have been sanctioned till date. Banks are requested to disburse the remaining sanctioned cases and claim the interest subsidy from NHB/ HUDCO. State agency may speed up submission of eligible proposals and DUDA should play a more active role.

**AGENDA POINT NO. 3:** Decisions / recommendations of various sub- committees constituted by the SLBC

#### 3.1 **Sub-committee on Agriculture and Allied activities**

The meeting could not held

#### 3.2 **Sub-committee on Industries Sector**

The meeting could not held

#### 3.3 **Sub-committee on Service Sector**

The meeting could not held

#### 3.4 **Sub-committee on IT enabled Financial Inclusion**

The meeting will be held on 21.03.2011

#### 3.5 **Sub-committee on action plan for financial literacy**

Meeting is scheduled to be held on 18.03.2011

#### 3.6 **Sub-committee on Sub-committee on improving recovery system**

Meeting is scheduled to be held on 21.03.2011

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



Meeting is scheduled to be held on 22.03.2011

**AGENDA ITEM NO. 4 : REVIEW OF ANNUAL CREDIT PLAN OF MADHYA PRADESH**

Sector wise Breakup of Annual Credit Plan 2010-11 (up to Dec. 2010)

(Amt. in Crores)

Sector	Year 2009-10 (Dec.- 09)			Year 10-11 (Dec.- 10)		
	Target	Ach.	%	Target	Ach.	%
Agriculture	12977	11497	89	21445	14922	70
Crop Loan	9938	9643	97	16384	11295	69
Term Loan	3039	1854	61	5061	3627	72
MSME	2247	1232	55	2836	2017	71
OPS	2891	2090	72	3223	1972	61
TOTAL	18115	14819	82	27504	18911	69

Agency wise Breakup of Annual Credit Plan 2010-11 (up to Dec - 10)

(Amt in Crores)

Agency	AGRI		MSME		OPS		Total Adv. PS		%
	T	A	T	A	T	A	T	A	
Comm. Bank	13578	7998	2552	1969	2889	1626	19019	11593	61
RRBs	2366	1860	137	48	189	160	2692	2068	77
Co-op Bank	5501	5064	147	0	145	186	5793	5250	91
TOTAL	21445	14922	2836	2017	3223	1972	27504	18911	69

T-Target

A-Achievement

Bank wise data is given in **Table No. 11, Page No. 72-75**

The House may review the progress. It is revealed that the achievement should be atleast 75% of the target but achievement is only 69%. Banks are requested to ensure achieving hundred percent target by end of financial year.

**AGENDA ITEM NO.5: PERFORMANCE OF BANKING SECTOR IN MADHYA PRADESH AT A GLANCE**

(Rs. in Crores)

No	Parameters	March 2009	March 2010	Dec. 2010	Variation over March 2010	
					Actual	%
1.	No. of Bank Branches	5159	5347	5460	113	2.11
2.	Total Deposits	108366	130267	139752	9485	7.28
3.	Total Advances	67975	79259	83484	4225	5.33
4.	Investments	6087	5875	6042	167	2.84
5.	Total Adv. +Investments	74062	85134	89525	4391	5.16
6.	Priority Sector Advances	42592	50866	52213	1347	2.65
7.	Agricultural Adv.	26225	30272	30869	597	1.97
8.	MSE Advances	6659	9826	11128	1302	13.25
9.	Tertiary Sector	9708	10768	10216	-552	5.40
10.	Advances to Direct Agr.	23783	26257	27383	1126	4.29
11.	Advances to Weaker Sec	10030	11216	11578	362	3.23

12.	Advances to DRI	22	30	30	-	-
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### 5.1 **Branch Expansion**

The total number of branches operating in the State is 5460 as on 31<sup>st</sup> Dec 2010. There is a net increase of 113 bank branches and 358 ATMs over March-10. Number of ATMs in Madhya Pradesh as on Dec-2010 is 2673.

	Rural	Semi-Urban	Urban	Total	Sp. SME	ATMs
March-08	2434	1379	1136	4949	27	
March-09	2429	1475	1255	5159	29	
March -10	2420	1548	1379	5347	45	2315
Dec.- 10	2437	1607	1416	5460	65	2673

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

During a meeting between the Governor and Senior Officials of RBI with the Chief Secretary and the Senior Officials from the State Government and banks on 10-02-2011, the Governor advised the banks to explore the possibility of opening brick and mortar branches along with appointing BCs. As regards the tribal districts of the State the banks were advised to make extra efforts to cover small villages having population less than 2000 also.

Bank wise position is given in **Table No.1 Page No.42-43.**

### 5.2 **Deposit Growth**

During the period under review, the aggregate deposits of the banks in Madhya Pradesh increased by Rs. 9,485 crores from Rs. 1,30,267 crores as at March 10 to Rs. 1,39,752 up to Dec. 2010, thus recording a growth of 7.28%. Area wise breakup is 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
Dec-10	17643	35248	86861	139752

Bank wise position is given in **Table No.2. &3 Page 44-47**

### 5.3 **Credit Expansion**

The gross credit in the State increased by Rs. 4,225 crores, from Rs. 79,259 crores as at March 2010 to Rs. 83,484 crores as of Dec. 2010, thus exhibiting a growth of 5.33 %. Area wise breakup is 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

Dec-10	17871	15209	50404	83484
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It is revealed from the table that the rural credit is showing improvement but it is less than the March 2009 figure.

Bank wise position is given in **Table No.2 & 3 Page 44-47**

#### **5.4 Credit Deposit Ratio**

%	March 08	March 09	March 10	Dec. 10
<b>CD Ratio</b>	<b>67</b>	<b>63</b>	<b>61</b>	<b>60</b>

The overall CD ratio of Banks for the State of Madhya Pradesh is 60% as on 31.12.2010. District-wise position is given in **Annexure II Page 30**.

During a meeting between the Governor and Senior Officials of RBI with the Chief Secretary and the Senior Officials from the State Government and banks on 10-02-2011, the State Government expressed their concern over the declining CD ratio in the State. The Governor asked the banks to set up an achievable target for the year 2011-12. The banks agreed to achieve an overall target of 65% CD ratio by March 2012. All banks are requested to ensure that the commitment made before the Governor is honoured and complied with within time lines.

On behalf of all Commercial Banks and SLBC, Executive Director, Central Bank of India assured to achieve CD ratio of the State at the level of 65% and 40% for the tribal districts by March 2012. Although it is a challenging task, efforts will be made to achieve it, involving all banks with the active cooperation of State Government and monitoring through SLBC on quarterly basis.

Detail note of 8 districts having CD ratio less than 40% is given on page no. 26 in special agenda point no. 2. During meeting, it was decided that by March 2012 the banks would ensure that CD ratio of all the 8 low CD ratio districts of the State increases to at least 40%.

Bank wise position is given in **Table No2&3 Page 44-47**

#### **5.5 Priority Sector Advances (Outstanding)**

During the period under review, the Priority Sector Advances of Banks in Madhya Pradesh increased by Rs 1347 crores. Sector wise details are as under:

(Amt. in crores)

	Agriculture	MSE	OPS	Total
March -08	22440	5773	8915	37128
March-09	26225	6659	9708	42592
March-10	30272	9826	10768	50866
Dec-10	30869	11128	10216	52213

Bank wise position is given in **Table No. 5 Page 50-51**

### 5.6 **Agriculture Advances**

The Agriculture Advances in the State during the review period has witnessed a increase of Rs 597 crores from Rs. 30272 crores as at March 10 to Rs 30869 crores as at Dec. 2010, thus showing a growth of 1.97 %.

(Amt. in crores)

Dec. 2009	Dec. 2010	Growth over Dec. 2009
28176	30869	2693 (9.56%)

Bank wise position is given in **Table No. 5 Page 50-51**

### 5.7 **Micro, Small & Medium Enterprises (MSME Advances)**

The advances to MSME sector during the period under review has witnessed increase by Rs 1302 crores, from Rs. 9826 crores as at March 10 to Rs 11128 crores as at Dec. 2010, thus showing a growth of 13.25%.

(Amt. in crores)

Dec. 2009	Dec. 2010	Growth over Dec. 2009
8567	11128	2561 (29.90%)

Bank wise position is given in **Table No. .5 Page 50-51Table No.34 Page 130-131**

### 5.8 **Advances to Weaker Sections**

During the period under review the advances to weaker sections increased by Rs 362 crores from Rs. 11216 crores as at March 2010 to Rs 11578 crores as at Dec. 2010, thus showing a growth of 3.23%.

(Amt. in crores)

Dec-2009	Dec 2010	Growth over Dec 2009
10936	11578	642 (5.87%)

Bank wise position is given in **Table No.7 Page 54-55**

### 5.9 **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%. The level of DRI advances in MP is 0.04%.

The growth of DRI advances as at December 2010 over December 09 is as under:

(Amt. in crores)

Dec.-2009	Dec. 2010	Growth over Dec 2009
23	30	7 (30.43%)

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.

Bank wise position is given in **Table No.5 Page 50-51**

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

No	Parameters (RATIO)	Goal %	Mar 09 %	Mar 10 %	Dec 10 %	Variation over Mar 10
A)	C D Ratio	60	63	61	60	- 1
B)	CD Ratio (Rural + SU)	60	75	62	63	1
C)	Credit + Inv. to Depo.		68	65	64	-1
D)	PS Adv to Total Credit	40	63	64	63	-1
E)	Agri. to Total Credit	18	39	38	37	-1
F)	Advances to Weaker Section to Total Adv	10	15	14	14	-
G)	DRI Adv to Total Adv.	1	0.03	0.04	0.04	-

Bank wise position is given in **Table No. 6 Page 52-53**

#### **Highlights**

- The ratio of Priority Sector Advances to total advances, as at Dec. 2010, stands at 63 % as against National Goal of 40%.
- The share of agricultural advances to total advances, as at Dec. 2010, is 37 % 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 63 % as at Dec. 2010.
- There is no variation in DRI advances, which is much below National Goal.

### 5.11 **NPA Position**

(Amt. in Crores)

Scheme	Sub-Std.	Doubtful	Loss	Total NPA	Total Adv.	% of NPA to Total Adv
Agriculture	726	449	121	1296	30869	4
MSE	308	259	118	685	11128	6
OPS	252	202	71	525	10216	5
PMEGP	59	63	24	146	372	39
SGSY (Group)	34	28	9	71	311	23
SGSY (Ind)	15	24	9	48	412	12
KVIC	9	11	2	22	165	13
SJSRY	27	27	8	62	207	30
SRMS	3	4	1	8	49	17
Antyavyasai	8	9	2	19	81	23
Housing	108	88	30	226	8197	3
Education	17	12	12	41	1351	3

Bank wise position is given in **Table No. 8 I to 8 IV Page 56-65**

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 requested to help Banks in recovery in the NPA accounts under each scheme.

### 5.12 Year Wise Position of Written off Accounts

(Amt. in Crores)

Agency	Up to 2006-07		2007-08		2008-09		2009-10		Dec. 10 quarter		Total up to Dec 2010	
	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
CBs	442976	1669	44738	334	43286	364	50293	183	56960	383	637953	2933
RRBs	353972	147	12392	12	25199	31	10101	15	1048	11	402712	216
Co-Op	77062	37	1167	1	-	-	833	2	2979	2	82041	41
Total	874010	1853	57997	347	68485	394	61127	200	60987	396	1122706	3190

Bank wise position is given in **Table No. 9Page 66-.67**

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

(Amt. in crores)

Item	No.	Amt.
Recovery cases pending at the beginning of the quarter	948826	2069
Cases filed during the quarter	11572	45
Total RRC	960398	2114
RRC disposed of during the quarter	4494	13
RRC withdrawn during the quarter	3988	7
RRC pending at the end of the quarter	951916	2095
Of which pending up to 1 year	146507	504
1 to 3 years	191984	499
3 to 5 years	169090	350
5 to 12 years	133569	184
Above 12 years	310766	558

Bank wise data is given in **Table No. .10 &10 I Page 68-71**

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

With a view to 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 has been up-scaled in the

entire State. Web-enabled Software Application for BRISC would streamline the recovery for monitoring of pending RRCs.

DIF vide their letter no. BRISC/IT(3)/ la fo lk/ 2009/ 371 dt. 1<sup>st</sup> Feb. 2011 have issued revised guidelines for implementation of software application to all concerned. All banks are advised to monitor the online progress of RRCs issued and recoveries made.

**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. 2010-11**

**Financial Year 2009-10**

(Amt. in crores)

KVIC Target		KVIB Target		DIC Target		Total target	
P	MM	P	MM	P	MM	P	MM
1155	13.86	1155	13.86	1540	18.48	3850	46.20
Progress	Up to 31.12.2009						
Cases sanctioned	MM	Cases sanctioned	MM	Cases sanctioned	MM	Cases sanctioned	MM
152	7.86	432	11.17	782	16.71	1366	35.74

**Financial Year 2010-11**

(Amt in Crores)

KVIC Target		KVIB Target		DIC Target		Total target	
P	MM	P	MM	P	MM	P	MM
1166	16.32	1166	16.32	1554	21.76	3866	54.40
Progress	Up to 31.12.2010						
Cases sanctioned	MM	Cases sanctioned	MM	Cases sanctioned	MM	Cases sanctioned	MM
252	8.03	517	9.42	917	18.50	1686	35.95

**P- Physical MM- Margin Money**

All banks have advised their branches to dispose off pending cases on merit basis. A meeting of all LDMs and co-ordinators has been organized by KVIC on 23.02.11 wherein detailed deliberations were held on this issue.

**As regard issuance of Caste Certificate to Minority Community for giving benefit of subsidy under PMEGP,** a meeting was held under the Chairmanship of Principal Secretary Finance on 03.03.11 to discuss the above issue. KVIC was advised to refer the matter to the Central Ministry for clarification.

Bank wise and district wise data is given in **Table No. 13, Page. 79-86**

## 6.2 Performance under SGSY:

(Amt. in Crores)

Particulars	2009-10 (Dec. 09)	2010-11 (Dec. 10)
Target (Financial)	328.14	360.95
Sanctioned		
Individual	54.69	53.29
Group	161.20	185.49
Total	215.89	238.78
Disbursed		
Individual	50.24	50.06
Group	148.21	174.94
Total	198.45	225.00
% Sanctioned	65.79	66.15
% Disbursed	60.48	62.33

Bank wise and district wise data is given in **Table No. 14 Page 87-90**

**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
Dec.-10	360.95	238.78	225.00	62.33

## 6.3 Swarna Jayanti Shahari Rozgar Yojana (SJSRY)

(Amt. in Crores)

Particulars		UDEC		UWSP	
		2009-10 (Dec. 09)	2010-11 (Dec. 10)	2009-10 (Dec. 09)	2010-11 (Dec. 10)
Target Physical		29055	5238	487	772
Financial	Subsidy	21.79	15.71	14.61	23.20
	Loan	116.22	44.00	25.04	39.78
	Total	138.01	59.71	39.65	62.98
Ach. Physical		4541	7535	37	62
Financial	Subsidy	3.13	6.22	0.78	1.00
	Loan	8.50	18.69	0.54	1.63
	Total	11.63	24.91	1.32	2.63
% Ach. Physical		15.62	143.85	7.60	8.03
Financial %		8.42	39.56	5.32	4.30



Bank wise progress is given in **Table No. 15, Page 91-94**

- **UDEC**

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
Dec.-10	5238	24.91	24.91	39.56

- **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
Dec.-10	772	2.63	2.63	4.30

#### 6.4 Antyavaasayee Kapildhara and Swarojgar Yojana

The data received from Department is as under:

(Amt. in Crores)

Year 2010-11				
Parameters	Antyavaysayee		Kapildhara	
	Dec. 09	Dec. 10	Dec. 10	
Target No.	10000	11340	3705	
Sponsored No.	14678	16866	2686	
Sanctioned No.	2645	3798	748	
Disbursed	No	2645	3798	372
	Amt	10.24	15.91	3.50
Rejected/Returned No.	1317	2003	-	
Pending No.	10716	11085	-	

Lead District Manager of all the banks are instructed to expedite disbursement. It is reported by some of the LDMS that the disbursement is delayed due to distribution of compensation amount to frost affected farmers. While in some cases farmers are not interested as they are getting more subsidy under tribal sub-plan.

Bank wise progress is given in **Table No. 16 & 16 (I) Page 95-99**

- **Antyavayasayee Swarojgar Yojana**

**Year wise performance**

	Target (No)	Sanctioned	Disbursed	(Amt in Crores) % 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
Dec.-10	11340	15.91	15.91	33.41

**AGENDA ITEM NO.7: PERFORMANCE/ PROGRESS OF BANKING SECTOR UNDER VARIOUS SPECIAL FOCUS PROGRAMMES OF NABARD/STATE GOVERNMENT/GOVERNMENT OF INDIA**

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

(Progress from April 10 to Dec.10)

(Amt. in Crores)

A	S.B. A/cs opened	32633
B	Amount deposited in HSS A/c	20
C	Out of (A) A/c credit linked	3460
D	Amount disbursed	25
E	Balance Outstanding	(No.) 56776
		(Amt.) 307
F	NPA Amount	21
G	% NPA	6.84

Bank wise data is given in **Table No. 18, Page No 100-101**

**SHG-Bank Credit Linkage**

A target of credit linkage of 45,000 SHGs has been fixed for the year 2010-11. As against this, only 11256 SHGs have been credit linked so far. The bankers may play a proactive role in this regard and achieve the target.

**Financing of Joint Liability Groups (JLGs) for small farmers/marginal farmers/tenant farmers/oral lessees and share croppers**

A target of credit linkage of 1500 JLGs has been fixed for Madhya Pradesh, during the year 2010-11. The same has been allocated to the semi-urban/rural branches of Commercial Banks (1 JLG per branch), Regional Rural Banks and Cooperative Banks (2 JLGs per branch). However only 258 JLGs have been linked so far. Incidentally, NABARD provides financial support of ` 2000/-

as grant per group to NGOs/Banks for promotion of JLGs. SLBC may advise the banks to speed up the JLG formation and credit linkage.

## 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. 953 crores by the end of Dec. 2010 in 14,859 loan cases.

Bank wise data is given in **Table No. 20, Page 104-105** for review of house.

	Cases (No)			
	Received	Sanctioned	Disbursed	Returned/Rejected
March-08	24547	22759	21728	1839
March-09	21974	21070	20741	690
March 10	30178	28911	28647	964
Dec.-10	15516	15028	14859	361

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

During the year 2010-11 financial assistance of Rs 6.99 crores has been provided under the scheme to 326 beneficiaries.

Bank wise Data is available in **Table No. 21, Page 106-107** 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
Dec-10	467	447	443	17

### (c) Interest Subsidy Scheme for Housing the Urban Poor (ISHUP)

Ministry of Housing & Urban Poverty Alleviation (Housing Section) is implementing the Interest Subsidy Scheme for Housing the Urban Poor (ISHUP), a Central Sector Scheme meant to ameliorate the living conditions for the EWS/LIG population in the urban areas through affordable loans from primary lending institutions like Banks and Housing Finance Institutions (HFIs) with interest subsidy support of 5% from Govt. of India. The onus of the implementation of the scheme lies primarily with the Banks.

To review the problems and issues a meeting was also convened by the Govt. of India with State level Nodal Agency, SLBC Convener and Bank/ Housing Finance Institutions on 4<sup>th</sup> February 2011.

It has been reported by Urban Administration and Development, M.P., Bhopal that from the year 1984 to 2009 a total number of 340275 patta has been distributed to urban poor against which a target of 34027 is fixed for the year 2009-10. 846 cases have been sent to different banks against which 135 cases have been sanctioned by different banks. However, from the reports obtained from Banks, it appears that very few applications have been forwarded to the Banks. It is requested that Urban Administration & Development Department furnish a list of Bank branches where the applications have been sent by them. Among all the states reviewed by Govt. of India, the performance of MP State is one of the poorest. Bank-wise position of cases sponsored and sanctioned has also been followed up with the different banks by SLBC. It has also been requested to submit claims for claiming interest subsidy from NHB/ Hudco.

**(d) Rural Housing Mission**

Government of MP has launched a scheme named as “Mukhya Mantri Gramin Aawas Mission” with larger objective of creating housing stock for the rural poor with the support from the banking institutions. There is a component of 43% loan by financial institutions, 43% contribution by the state government and 14 % by the beneficiaries. SLBC had already resolved to adopt and implement the scheme. Central Bank of India has taken up leadership in this scheme. Other banks have been asked to follow the same and it is expected that the scheme will be implemented in all districts of the state by March 2011.

The salient features of the scheme are as follows:

Age group	30-45 years
Income criteria	Rs. 1 lac
Size of Plot	Approx. 900 sq.ft. land free of cost on patta (for construction of house) by Govt. of MP
Total Project Cost	Rs. 70,000
Margin Money	Rs. 10,000 (which may be in the form of cash/ labour)
Subsidy	Rs. 30,000
Bank Loan	Rs. 30,000
Repayment Period	15 years
Rate of interest	9% for first year, reset in December 2012

**(e) Reverse Mortgage Loan (RML) Scheme**

This scheme was notified by Government of India on 13th December, 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 are 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.

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

(Amt. in Crores)

Community	Disbursement 10-11 (April 10 to Dec. 10)		Outstanding Balance Dec.-2010	
	No.	Amt.	No.	Amt.
Muslim	8696	116	202384	2191
Sikh	1658	46	32086	617
Christian	843	17	16538	279
Zoroastrian	3	-	787	10
Buddhist	264	3	9444	63
Jain	3174	61	72657	1959
Total	14638	243	3333896	5119

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

Bank wise position is given in **Table No. 22 & 23, Page 108-111** 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 Dec.-2010 is as follows: (Amt. in Crores)

Communities	Dec.-2010	
	No.	Amt.
Muslim	52663	772
Sikh	15555	170
Christian	1164	22
Zoroastrian	-	-
Buddhist	306	3
Jain	-	-
A. TOTAL	69688	967
B. Total Priority Sector	925323	6332
C. Total Advances	1483526	10474
% to A to B	7.53	15.26
% to A to C (Total Advances)	4.69	9.22

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

The progress up to 31.12.2010 is as under: (Amt. in Crores)

Item	Schedule Castes		Schedule Tribes	
	No. of A/cs	Amt.	No. of A/cs	Amt.
App. Recd.	16986	171	13144	92
App. San.	16084	165	12747	85
App. Disb.	15667	149	13217	81
Ap. Rejected	251	2	151	1
App. Pend.	651	5	246	6

Total Bal. O/S	612847	2246	387673	1451
NPA Amt.	75504	418	40179	216
% NPA	12.32	18.61	10.36	14.88

Bank-wise data is given in **Table No. 24 & 25, Page 112-115**

### 7.6 Swarojgar Credit Card (SCC)

The progress up to 31.12.2010 under Swarojgar Credit card scheme is given below:

(Amt. in crores)

Particulars	Comm. Bks	RRBs	Co-op Banks	Total
Annual Target (No.)	4475	8621	1960	15056
No. of SCCs Issued	427	3917	579	4923
Amount Disbursed	2	13	1	16
% Achievement	9.54	45.43	29.54	32.69

Bank wise progress is given in **Table No. 26 Page No. 116-117**

### 7.7 Artisan Credit Cards

As against the target of 3725 cards for 2010-11, the Banks have issued only 402 cards upto Dec. 2010. Total cards issued under the scheme since inception is 7061.

Bank wise position is given in **Table No 27, Page 118-119**. Most of the banks have reported Zero progress in the scheme. This situation needs to be rectified by adopting appropriate strategies and organizing campaigns for issuance of these cards.

### 7.8 General Credit Card (GCC) Scheme

As per information given by the Banks, a total of 5023 cards have been issued during the FY 2010-11 up to Dec. 2010 against the self set target of 6507. Total cards issued under the scheme since inceptions are 33496.

Bank-wise position is given in **Table No 27, Page 118-119**.

### 7.9 Education Loans

(amt. in lakhs)

Year	Total Loan Sanction		Out of which girl students	
	No. of A/c	Amount	No. of A/c	Amount
2006-07	9431	22476	2436	5240
2007-08	11377	24867	2075	4256
2008-09	16003	42000	3465	8224
2009-10	13985	35665	4166	9301
2010-11 (upto Dec.-10)	9402	28981	2425	6700
	Total Loan Disbursed		Out of which girl students	
	No. of A/c	Amount	No. of A/c	Amount
2006-07	10433	14316	2370	3038
2007-08	11092	14302	1979	2405
2008-09	15667	21578	3339	4899

2009-10	14637	23797	4233	6466
2010-11 (upto Dec.-10)	9481	16570	2494	4518

	Total Loan Outstanding		Out of which girl students	
	No. of A/c	Amount	No. of A/c	Amount
2006-07	35138	58178	6234	8086
2007-08	50169	67030	8818	12582
2008-09	61530	95325	13687	19791
2009-10	69979	117708	19009	29369
2010-11 (upto Dec.-10)	73278	135074	19751	35069

Bank wise position is given in **Table No 28, Page. 120-121.**

In a meeting chaired by H'ble Finance Minister to the Government of Madhya Pradesh, it was agreed that target for FY 2010-11 would be 150% of the achievement during FY 2009-10. Accordingly, SLBC had communicated the bank-wise target of 22,000 cases to all member banks. As against the target, the achievement is only 43%. All member banks are advised to achieve the target.

Government of India had also started interest subsidy scheme on education loan during the period of education and moratorium. Government of Madhya Pradesh has designated an authority for issuance of Income Certificate. It has been observed that the benefit of the scheme is not passed on to the beneficiaries. All member banks are requested to advise all branches to ensure pass-on of the benefit of the scheme to eligible beneficiaries.

#### **7.10 Advances to Women beneficiaries**

Advances to women beneficiaries stood at Rs 6104 crores which is 7.31% of the total advances and well above the target of 5%.

Bank wise data is given in **Table No 29, Page 122-123.**

#### **7.11 Progress under National Horticulture Mission**

(Amt in Crores)

Particulars	Unit	2010-11 (Up to Dec. 2010)
Cases Received	No	123
Cases Sanctioned	No	112
Cases Disbursed	No	104
	Amt	2
Cases Rejected	No	10
Cases Pending	No	1
Balance Outstanding	No	5286
	Amt	107

Bank wise and district wise data is given in **Table No. 30, 124 -125.**

• **NHB Progress report:**

The progress up to 31.12.2010 under NHB scheme is given below:

Particulars	Number
LOI placed before Board	189
LOI approved by Board	186

No. of cases where subsidy released through NHB Bhopal: (Amt. in lakhs)

	No.	Amt.
Below Rs. 20 lacs	122	99.73
Above Rs. 20 lacs	10	58.58
TOTAL	132	158.31

NHB Bhopal has informed that some banks are not completing the formalities of projects as per guidelines. In the meeting of National Horticulture Board held on 17.02.2011, it was decided that In charge (AD), NHB, Bhopal will issue one more reminder giving one month time to the respective bank to whom LOI were issued to submit the subsidy claim. If the projects have been sanctioned/ released/ completed according to the NHB guidelines. This issue may also be taken before next SLBC meeting for perusal and information failing which case may be closed.

As per the existing procedure of the new scheme 100% pre LOI inspection to be conducted.

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**PART II : THEME BASED AGENDA ITEM**

Directorate of Institutional Finance has prepared the State Credit Plan (SCP) for the year 2011-12 for Government Sponsored Schemes. All member banks are requested to



ensure achievement of targets prescribed for the schemes in the SCP. A copy of the SCP is also available on the website of DIF.

### **PART III – AGENDA ITEMS PROPOSED BY:**

#### **A. Government of M.P.**

##### **1. Loans to Forest Dwellers**

The DIF vide letter 413 dtd. 04.03.2010 has conveyed that Chief Secretary, Govt. Of M.P. desired that Loan up to Rs. 1 lakh to Forest Dwellers be given without guarantee and they should also be provided KCCs. Member banks are requested to deliberate, as land of Tribals cannot be sold to non-tribals.

##### **Issuance of KCC to members of Joint Forest Management Committee**

Central Bank of India agreed with Additional Chief Conservator of Forests, Joint Forest Management and Forest Development Authority, MP to issue Kisan Credit Cards to all eligible members of Joint Forest Management Committee of "Van Grams" located in service area of concerned branches of Central Bank of India.

There are 925 "Van Grams" situated in 28 districts of Madhya Pradesh which are to be benefited with above facility.

Central Bank of India has to start with from District Hoshangabad, Betul, Chhindwara, Mandla and Dindori.

##### **2. Loans to De-notified Nomadic Tribes (DNTs)**

The National Commission for De-notified Nomadic and Semi- Nomadic Tribes (NCDNSNT) has inter alia recommended that bank loans should be made available to De-notified Nomadic Tribes (D.N.T.s) to enable them to undertake suitable economic activities and appropriate percentage be fixed for the group within the overall target of PSL and the sub-target for weaker section. Further, the process of disbursement of loans to DNTs may be reviewed and monitored by the District Level Consultative Committees and State Level Bankers Committee so as to ensure that the DNTs receive an equitable portion of the bank credit.

The Reserve Bank of India has written to IBA to identify and examine the operational problems/ issues that the banks may face and the support required from State Governments for identification/ verification of beneficiaries as also other modalities in implementing the recommendation made by the committee.

Now, Indian Banks' Association requested all the SLBCs to examine the matter and place for discussions at the SLBC meetings so as to arrive at an action plan in this respect. Hence action may be deliberated.

Directorate of Institutional Finance, Bhopal vide their letter no. Pravivi/Kalyan/Ghumakkad/Rasayo/10-11/KADIKA/512 dtd. 10.02.11 has sent target to all concerned. Details of scheme given on page no. 31-39

### 3. Bank linkage SHG's formed under Tejaswini Programme.

Under this scheme a target of bank loan of Rs. 32.22 crore and subsidy of Rs. 5.18 crore to 12300 SHGs was allocated in six districts ie. Balaghat, Mandla, Dindori, Tikamgarh, Chhatarpur and Panna for the year 2010-11. Per group target was Rs. 77368/-. As per reports received from MP Mahila Vitta evam Vikas Nigam, Bank loan of Rs. 1.42 crore has been given to 1209 SHGs with an average loaning of Rs. 30,000/- with revolving fund of Rs. 8000/- per group. Groups are also facing difficulties in opening of Saving Accounts with banks.

Nigam has requested banks to finance the groups as per guidelines and open saving accounts of the groups without difficulties.

### 4. Relief measures in areas affected by natural calamities.

Cold wave conditions during recent winter season adversely affected Rabi crops to the tune of approximately Rs. 3600 crores in 46 out of 50 districts in the state. All banks have been advised to initiate effective steps to mitigate suffering populace as per standard RBI guidelines. A letter by DIF on 01.02.11 by Convener SLBC on 02.02.2011 has been issued to all state level heads and Lead District Managers of the state.

## B. Reserve Bank of India

### **SPECIAL AGENDA:**

### **POINTS EMERGED OUT OF RBI GOVERNOR'S MEETING WITH CHIEF SECRETARY – M.P. GOVERNMENT AND BANK EXECUTIVES**

#### 1. Low CD Ratio in Tribal Districts of the State

CD Ratio of 8 districts in the State of Madhya Pradesh (Alirajpur, Anuppur, Mandla, Rewa, Sidhi, Singrauli, Shahdol, Umaria) is below the minimum prescribed level of 40%. Incidentally, these districts are predominantly tribal districts. It has been observed that Priority Sector lending in these Districts is much below the national norm of 40%. There is a need to pay special attention to these districts to enhance CD Ratios.

S.N.	Name of District	Lead Bank	(Percentage)			
			07-08	08-09	09-10	Dec 10
1	Umaria	State Bank of India	31	29	26	26

2	Singoli	Union Bank of India		20	19	20
3	Sidhi	Union Bank of India	35	22	33	32
4	Rewa	Union Bank of India	36	29	30	30
5	Alirajpur	Bank of Baroda		22	31	34
6	Mandla	Central Bank of India	46	40	35	35
7	Anuuppur	Central Bank of India	32	33	36	30
8	Shahdol	Central Bank of India	33	27	29	29

## 2. Rationalization of procedure for lodging of FIR in respect of fake Indian Currency notes

The state government has issued instructions to designate one police station as Nodal Police Station in each district. There is a direction from Union Home Ministry that all such FIRs shall be reported to Customs Authority/ DRI. DG Police has written to the special secretary (IS) Union Home Ministry to nominate nodal officer from customs authority/ DRI so that all SPs can be informed to facilitate reporting of such cases. In this connection the circular issued by the government in November 2010 needs clarification.

Now IG Police (co-ordination) have issued a circular to all Superintendent of Police of Madhya Pradesh vide their letter no. 620/10 dt. 09.12.10 copy of which is annexed.

## C- NABARD

### 1. Centrally Sponsored Dairy Entrepreneurship Development Scheme (DEDS) of Department of Animal Husbandry, Dairying & Fisheries (DAHD&F)

The captioned scheme was launched w.e.f 01 September 2010 with back ended credit linked capital subsidy as the mode of assistance. There are reportedly complaints from entrepreneurs that the bank branches are stating that they are yet to receive guidelines in the matter, from their controlling offices. The controlling offices of all the banks in the State are requested to communicate the requisite guidelines to their branches to enhance the pace of implementation of the Scheme and forward eligible claims to NABARD for sanction and release of subsidy.

The Convener SLBC is also requested to discuss the progress under above scheme and other centrally sponsored schemes for Animal Husbandry sector as a regular agenda item of SLBC meetings.

### 2. RIDF

NABARD has been providing financial assistance to GoMP for executing rural infrastructure projects. During the current year (2010-11) NABARD has so far sanctioned 264 projects involving financial assistance of ` 1115 crore.

Cumulatively, 2379 projects have been sanctioned so far, encompassing sectors like- Road, Bridge, Power, Irrigation, Health, Education etc. The details of completed Road, Bridge ,Irrigation, Health , School and Power projects with RIDF assistance are as under :

Sr. No	Activity	Projects completed (No.)	Number of Villages benefited (No.)	Potential in M,Km , Ha ,MW and Numbers	Marketing Centres connected (No.)
1	Bridge	193	4771	18937.64 m	598
2	Medium Irrigation Project	22	0	115970 ha	0
3	Minor Irrigation Scheme	525	0	177997 ha	0
4	Major Irrigation Project	19	0	170536 ha	0
5	Power	35	0	158.84 MW	0
6	Road	453	5769	7087.54 Km	939
7	School	213	0	42616 No	0
8	Health	13	0	45 No.	0
	<b>Total</b>	<b>1473</b>	<b>10540</b>	<b>----</b>	<b>1537</b>

Due to increase in infrastructure in various fields, additional credit requirements for activities like – integrated godowns (25-50Tcapacity). drying yards, post-harvest machinery, seed processing units, grading units, cold storages, electronic weighbridges, integrated pack houses, refrigerated vans, cotton ginning mills, milk chilling units, horticulture crops, crop loans ,energy efficient pump sets , micro irrigation and SMEs may be taken care of suitably.

List of block/district wise completed RIDF projects is enclosed. It may be circulated to the DCCs for incorporation in credit plans.

### 3. Formation of Farmers' Clubs

During the current year 2010-11, as many as 1397 Farmers Clubs were formed, of which only 278 were formed by banks directly. Banks may initiate steps to speedup formation of Farmers clubs.

#### D. Banks

##### Swapping of village allotted under FIP

The matter will be discussed in the sub-committee meeting on Financial Inclusion to be held on 21.03.2011.

#### D) OTHER ISSUES WITH THE PERMISSION OF CHAIR

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DETAILS OF RSETIs

ANNEXURE-I

Sr. No.	District	Lead Bank	R-SETIs Established	Land allotted	Claim to NIRD	Trainees Number
1	Anooppur	C.B.I.	Yes	Yes	Yes	Nil
2	Shahdol	C.B.I.	Yes	Yes	Yes	59
3	Balaghat	C.B.I.	Yes	No	Yes	49
4	Dindori	C.B.I.	Yes	Yes	Yes	30
5	Mandla	C.B.I.	Yes	No	No	Nil
6	Mandsaur	C.B.I.	Yes	Yes	Yes	19
7	Raisen	C.B.I.	Yes	Yes	No	Nil
8	Narsinghpur	C.B.I.	Yes	Yes	Yes	2247
9	Gwalior	C.B.I.	Yes	Yes	Yes	118
10	Sagar	C.B.I.	Yes	Yes	Yes	300
11	Jabalpur	C.B.I.	Yes	Yes	Yes	423
12	Ratlam	C.B.I.	Yes	Yes	Yes	215
13	Hoshangabad	C.B.I.	Yes	Yes	Yes	480
14	Chhindwara	C.B.I.	Yes	Yes	Yes	342
15	Bhind	C.B.I.	Yes	Yes	No	Nil
16	Morena	C.B.I.	Yes	Yes	Yes	320
17	Seoni	C.B.I.	Yes	Yes	Yes	Nil
18	Betul	C.B.I.	Yes	Yes	Yes	23
19	Harda	S.B.I.	Yes	No	No	15
20	Panna	S.B.I.	Yes	Yes	Yes	224
21	Umariya	S.B.I.	Yes	Yes	Yes	45
22	Tikamgarh	S.B.I.	Yes	Yes	Yes	252
23	Chhatarpur	S.B.I.	Yes	Yes	Yes	609
24	Damoh	S.B.I.	Yes	Yes	No	291
25	Katni	S.B.I.	Yes	Yes	Yes	23
26	Guna	SBI	Yes	Yes	Yes	662
27	Shivpuri	SBI	Yes	Yes	Yes	508
28	Sheopurkala	SBI	Yes	Yes	Yes	Nil
29	Ashoknager	SBI	Yes	Yes	No	241
30	Neemuch	SBI	Yes	Yes	Yes	121
31	Vidisha	SBI	Yes	Yes	Yes	205
32	Rewa	U.B.I.	Yes	Yes	returned	412
33	Sidhi	U.B.I.	Yes	Yes	No	30
34	Singroli	U.B.I.	No	No	No	Nil
35	Datia	PNB	Yes	No	No	1604
36	Jhabua	BOB	No	No	No	Nil
37	Alirajpur	BOB	No	No	No	Nil
38	Dewas	BOI	Yes	Yes	No	149
39	Shajapur	BOI	Yes	Yes	No	655
40	Ujjain	BOI	Yes	Yes	Yes	182
41	Dhar	BOI	Yes	Yes	No	37
42	Rajgarh	BOI	Yes	Yes	Yes	175
43	Sehore	BOI	Yes	Yes	No	80
44	Barwani	BOI	No	Yes	No	Nil

45	Khandwa	BOI	Yes	No	No	442
46	Khargone	BOI	No	No	No	Nil
47	Burhanpur	BOI	No	No	No	Nil
48	Bhopal	Canara/Syndicate	Yes	No	No	5002
49	Satna	Allahabad Bank	Yes	Yes	No	80
50	Indore	Vijaya Bank	Yes	No	No	Nil