

## 147th SLBC Meeting Agenda -Index

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**STATE LEVEL BANKERS' COMMITTEE  
MADHYA PRADESH  
147<sup>th</sup> MEETING  
6<sup>th</sup> June 2012**

**AGENDA**

**PART I: REGULAR AGENDA ITEM:**

**Agenda Item No. 1: Confirmation of the Minutes of the 146<sup>th</sup> meeting of State Level Bankers' Committee held on 21<sup>st</sup> March 2012**

The Minutes of 146<sup>th</sup> Meeting of SLBC held on 21<sup>st</sup> March, 2012 was circulated vide Convener Bank's letter No. ZO/SLBC/MP/11-12/ dated 10, April, 2012 to all member of the SLBC and has been uploaded on website of SLBC([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)). An amendment was received from DIF regarding common Education Loan Application format which was devised by DIF, SLBC and selected banks, which has been circulated to all member banks and concerned on 12.05.2012.

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

Convener SLBC asked all concerned to provide progress on decisions taken in 146<sup>th</sup> SLBC meeting vide letter ZO:SLBC:2012-13:72 Dt.01.05.2012. As per decision taken in 145<sup>th</sup> SLBC meeting, Action Taken Report pertaining to the Agenda has been incorporated under respective heads of Agenda items and only leftover are placed hereunder to deliberate:

<b>S.No</b>	<b>Action Point</b>	<b>Action to be taken by</b>	<b>Action Taken</b>
1.	Convener SLBC would monitor Lead Banks and lead banks would ensure that DLCCs are vitalized in their Lead Districts in terms of Thorat Committee recommendations.	SLBC and Banks having Lead Bank responsibility	All LDMs have been instructed suitably, in the matter, by their respective controlling offices. Half Yearly Workshop to discuss the matter was held on 29.05.2012
2.	For Digitalization of MIS a Sub Committee of SLBC is to be formed to draw out a plan for implementing the same.	All Banks with Lead Bank responsibility.	Central Bank of India has selected a vendor who had implemented a web based package in UP, Rajasthan (SLBC-BOB)and Jharkhand (SLBC-Allahabad Bank). Purchase order has been issued. The workaround will be finalized after the presentation by the vendor to a group comprising of

			Lead Banks, DIF, RBI etc. for this purpose. SLBC would draw a plan after finalization of vendor
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### Agenda Item No 3: Financial Inclusion Plan in Madhya Pradesh

The objective of Financial Inclusion or Inclusive Financing is the delivery of financial services at affordable cost to sections of disadvantaged and low income segments of society to unlock its growth potential. In addition, it strives towards a more inclusive growth by making financing available to the poor in particular.

#### 3.1 Branch Expansion according to Para 5.3 of Strategy and guidelines on Financial Inclusion- Sep-12 and Branch Expansion Plan 2011-12 submitted by Banks:

According to Para 5.3 of Strategy and guidelines on Financial Inclusion, In the under-banked districts as listed by the RBI, the Banks shall within their service area shall open a regular brick and mortar branch in larger habitations with population of 5000 and above by September 2012.

In other districts, the banks should open as many brick and mortar branches, in their service areas, in habitations having population of 10,000 and above by September 2012

- 86 such centers have been identified and allotted to banks in **41 under- banked** districts in Madhya Pradesh
- 5 centers have been identified and allotted to banks in **9 districts**, other than under-banked districts in Madhya Pradesh.

Banks have been requested to open branches accordingly. List of such centers is enclosed. **Annex-A**

**Action Point:** Under Financial Inclusion Plan 91 Un banked centers allotted to Banks, opening of Brick and Mortar branches should be expedited for it so as these villages should be included in Branch Expansion Plan 2012-13 on priority basis and the month wise Branch opening roadmap is to be submitted to SLBC before 15<sup>th</sup> April12. So that left over centers can be discussed by SLBC in 147<sup>th</sup> meeting, Brick and Mortar branches must be opened before Sept. 2012.

Many of the RRBs which have shifted their branches to new places leaving the previous centres un-banked. These centres should be added in the list of un-banked villages of concerned districts under 2000 and above population, 1000-2000 population or shadow villages category and to be served by either opening of a Brick and Mortar branch, FBC, KIOSK or Mobile bank etc.

**Action Taken:** Out of 99 un-banked centers, only 4 Branches have been opened by different member banks during the year 2011-12. All banks are

requested to submit and monitor roadmap for opening of branches in these villages.

**Branch Expansion Plan 2011-12 submitted by Banks:**

Year wise and area wise positions of Branches are as under

	Rural	Semi-Urban	Urban	Total	Specialized SME	ATMs
Mar-2009	2429	1475	1255	5159	29	--
Mar-2010	2420	1548	1379	5347	45	2315
Mar-2011	2453	1666	1448	5567	65	2850
Mar-2012	2445	1766	1522	5733	67	3248

Banks have submitted plan of 357 centers under Branch Expansion Plan for Yr. 2011-12 and 260 branches (91 closed by MPSARDB, 3 closed by State Bank of India, so net increase 166) have been opened during 01.04.2011 to 31.03.2012.

Banks who have opened less than 50% Branches under Branch Expansion Plan are Bank of India, IDBI Bank, Karur Vysya, SNKGB, Sharda RRB, State Bank of India, Madhya Bharat RRB, State Bank of Travancore, United Bank of India and Axis Bank.

Banks are requested to pace up for remaining centers under Branch Expansion Plan. Progress under Branch expansion plan against targets submitted by Banks is annexed at **Annex-C**.

For FY 2012-13 Banks has not submitted plan yet. Banks are requested to submit the same. Kindly ensure that in Branch Expansion plan 25% of the branches should be in rural areas, preferably in Shadow areas, as per decision taken in SLBC meeting.

**3.2 Providing Banking Services in Unbanked Villages with population 2000 and above:**

Under Financial Inclusion Plan banks have covered all 2736 unbanked villages having population 2000 and above, allotted to them as on 31.03.2012 by putting BCA and merchants for A/c opening & transaction through various modes viz. Branches (Regular as well as Brick and Mortar), Business Correspondent and by way of Mobile Van, Kiosk etc.

In Madhya Pradesh all the allotted villages have been covered as under:

- 105 villages by branches (Regular as well as Brick and Mortar)
- 2439 by BCs/BCAs
- 192 villages have been covered by way of Mobile Van, Kiosk etc.
- 12,39,617 Financial Inclusion accounts have been opened up to 31.03.2012

Bank wise position as on 31.03.2012 is enclosed at **Annexure -D**

**Action Point:** Now there is a need to improve the quality of implementation in terms of Number of transactions to make the BC model viable and effective. It is proposed that Lead Banks should put in place a monitoring mechanism by in concerned District

(Action by: **SLBC and Lead Banks**)

### **3.3 Setting up of Ultra Small Branches (USBs):**

Strategy and guidelines on Financial Inclusion issued by GOI has been circulated by SLBC to all member Banks and it was discussed in several meetings.

In continuation to the guidelines issued earlier, the Ministry of Finance, Govt. of India vide letter no. 21/13/2009-FI (Pt) dated 24.12.2011 and Master Circular on Strategy and Guidelines on Financial Inclusion dated 04.04.2012 communicated to all Banks, after taking into consideration the issue of costs to banks in opening of rural branches, advised for opening of ultra small branches. Requirements and features of USBs in brief are as under:

- The USB will function from the premises of Panchayat Office having area of 100-200 square feet, Govt. of MP has already issued instructions to District level functionaries to provide premises at Panchayat offices for this purpose.
- Base Branch officials would visit the USB at pre-notified day and time every week, along with a laptop which should have Virtual Private Network (VPN) connectivity to the CBS.
- BCA will handle cash transaction and Branch official would attend the remaining tasks such as scrutinizing applications for new account opening, loans, recovery follow-up and business development. He can give information to the account holders about the account balance or a print out of the bank statement, etc. The officer shall also undertake various verification, field inspections, etc., for allowing undertaking of banking functions by the person concerned.

Detailed guidelines are annexed at **Annex- B**

Banks have been requested to prepare roadmap for opening Ultra Small Branches (USBs) and open USBs on priority basis. Some banks have informed that premises have been obtained and procurement of laptops with VPN connectivity at their Head Office level is under process.

**Action Point:** Banks should open Ultra Small Branches to cater 14767 shadow area villages identified by the Rural Development Department, Govt. of Madhya Pradesh. In such a manner, the banking services are made available in a cluster of every 5 Km. so that every Household should have access to financial dispensation within 5 Km. For this mapping was done, since Co-operative banks were not included in the mapping exercise done earlier, Rural Development Department, Govt. of MP has advised to hold

special DLCC meeting between 5<sup>th</sup> to 15<sup>th</sup> of June,2012 and submit the revised mapping. RDD, Govt. of MP will provide premises by Dec, 2012. Till such time, Banks should make their own arrangements. It is desired that by 15<sup>th</sup> of August 2012 all USBs should be opened by the respective Banks. It is the responsibility of Lead Banks to ensure that USBs are opened at all required locations by a bank having service area responsibility to serve that particular village. In this regard monthly progress is to be submitted to SLBC.

**(Action by: Lead Banks, SLBC, RDD, GoMP)**

### **3.4 Providing Banking Services in Unbanked Villages having population between 1000 to 2000 by September 2012.**

In Madhya Pradesh 10115 villages having population between 1000 to 2000 have been identified, approved in DLCC meetings and allotted to different banks for coverage under FIP.

Banks have started working providing banking services in these unbanked villages. On setting up of USBs as per agenda No. 3.3 above all such villages should be covered by 15<sup>th</sup> August, 2012.

Recently, a communication received from MOF, GOI, New Delhi, dated 8.05.2012 has stated that as the Census Data 2011 is not yet finalized, and as per the office of the Registrar General of India, the information regarding list of villages which have crossed population of 2000 in Census 2011 could be provided only after some time, therefore it has been decided that all the villages of **1600 to 2000 population (as per 2001 Census)** be covered under “**Swabhimaan**”, the financial inclusion campaign, as these are likely to have crossed the population of 2000 by 2011 census.

MOF, GOI has asked to identify all the villages with population of 1600-2000 (2001 Census) and allocate these villages among banks for providing banking facilities under “Swabhimaan” by March, 2013.

List of such villages is being prepared by SLBC and information to concerned banks is given accordingly. Banks are requested to cover up the allotted villages well within stipulated time.

**(Action by: All Banks)**

### **3.5 Widening of coverage and payment system-opening of SB accounts- Publicity campaign under FIP:**

It is informed by IBA that “**Ground level sensitization activities under the financial inclusion action plan 2010-12 which aims to take banking services to 73,000 un-banked villages by March 2012, is being co-ordinated by the District Level Consultative Committees**”. The association had prepared the necessary publicity material and distributed through the State Level Bankers Committee (SLBC) in respective States.



It was felt that the publicity material prepared for 'Swabhimaan' campaign could be used for the campaign for opening of Savings Bank Accounts as well.

Accordingly, SLBC has sent the Publicity material in the form of DVD to all LDMS and advised districts to popularize the campaign with regard to opening of more number of SB accounts.

State Heads of Banks having Lead Bank responsibility should instruct their LDMs to popularize 'Swabhimaan' by way of effective campaigning.

**(Action by: All Banks)**

### **3.6 Green Initiative e-payment under Govt. sponsored scheme:**

MOF, GOI, advised to enhance use of e-payments. It has also been advised to ensure that no payments are made or received through cheques except from such institutions either they do not have Core Banking Solution (CBS) or not having access to ECS payment facility (this include certain cooperative Banks, Local Area Banks and State Cooperative Banks).

List of 32 schemes provided by MOF, GOI is being circulated to SLBC member banks and have been asked to enhance e-payment under the notified schemes. Matter is to be administered by State Govt. by carrying out the following:

- All payments to be made to beneficiaries are made by EBT to the respective accounts to beneficiaries. The banks have been asked to open maximum number of 'No frill' accounts.
- The lead Bank of the area has been advised to ensure that no beneficiary should face any difficulty in opening bank account.

Now post offices have been permitted to keep their accounts with three banks i.e. SBI, CBI and BOI to avoid delay in realization of Cheques. Till banks set up USBs and open the A/cs of Panchayat & beneficiaries, the payment through Post offices will co-exists.

**Action Point:** Banks should ensure that the most of payment to beneficiaries be made electronically i.e. EBT and not through cheques under 32 Schemes of Govt. State Level Head of member banks, Lead banks in their respective districts will take up the issue of e-payment at DLCC level, State Govt. is to follow up with district administration of respective districts for ensuring 100% e-payment target.

Banks should ensure that all the EBT payment for all schemes is done through Smart Cards. Smart Card should be linked with Govt. Schemes for e-payment i.e. one smart card for all Schemes & District Administration would support in providing list of beneficiaries to banks for providing smart card.

**Action Taken: Agency banks** are making about 84% payment through EBT through treasuries

Under MNREGA some of the Banks are making the payment through Smart Card.

Necessary instructions may be issued by the member Banks to their respective branches, for electronic payment under 32 Schemes of Govt.

**(Action by: All Banks, District Authorities)**

### **3.7 Financial Literacy and credit counseling centers:**

Out of 50 Districts in Madhya Pradesh, FLCCs have been opened in 44 districts by 31.03.2012.

State Bank of India (5) and Allahabad Bank (1) are advised to take steps for establishing FLCC in their remaining district.

A meeting of the Sub-Committee on FLCC was held on 16.05.2012 at SBI, LHO and following have been concluded:

- Contributory model to run FLCC was proposed in 6<sup>th</sup> sub- committee meeting of FLCC held on 22.02.2012, wherein each branch of commercial Banks, RRBs, Private Banks and APEX Bank will contribute Rs. 1000/- per month towards fund for running FLCCs after obtaining approval for such expenses on sharing basis for which the banks would take approval from their controlling offices. But no communication has been received in this regard so far, the same is placed before the SLBC house to deliberate and take appropriate decision.
- Counselors for FLCCs are being appointed by the Lead Bank.

### **3.8 Rural Self-employment Training Institutes(R-SETIs):**

In all the 50 districts of Madhya Pradesh R-SETIs have been opened and fund from NIRD have been released to all R-SETIs. Status is enclosed at **Annex-G**

Various types of training viz. Dairy Management, Agriculture, Beauty Parlor, Book Binding, Candle Making etc. are being conducted through 37 R-SETIs. Total no of Batches trained under R-SETIs are 451, no of beneficiaries are 15201 and 834 have been employed so far.

Rests of R-SETIs are requested to start up the process of imparting training programme and appoint Directors.

#### **Action Point:**

- To increase Settlement Ratio
- To start training at remaining 13 R-SETIs

**(Action Point: All Banks, District Authorities)**

## Agenda Item No 4: Resolution/Recommendation of various Sub-Committees

In accordance with the decision taken in 146<sup>th</sup> meeting, a meeting comprising of SLBC Convenor, DIF and RBI was held on 26.04.2012 for constituting various Sub-committees of State Level Bankers Committee.

Although RBI representatives have participated in the said meeting yet they were not agreeable to be part of any Sub Committee. Therefore, RBI may be requested to be part of Sub Committees wherever their involvement is necessary.

Membership, terms of reference and periodicity of various sub-committees was decided in the said meeting and the same is placed before **the SLBC for adoption.**

Minutes of meeting are enclosed at **Annexure-E**

## Agenda Item No 5: Annual credit plan for state

### 5.1 Sector / Agency wise review under ACP 2011-12

Comparative Achievement of Annual Credit Plan of last three years is as below:

(Amt. in crores)

Sector	2009-10			2010-11			2011-12		
	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
<b>Agri. Total</b>	12977	15508	119	21445	19702	92	25779	24493	95
<b>Crop Loan</b>	9938	11221	113	16384	14308	87	19853	19556	99
<b>Term Loan</b>	3039	4287	141	5061	5394	107	5925	4936	83
<b>MSME</b>	2247	1854	83	2836	3054	108	3480	5023	144
<b>Others</b>	2891	2668	92	3223	2755	85	3517	3904	111
<b>TOTAL</b>	18115	20030	111	27504	25511	93	32777	33419	102
	<b>111%</b>			<b>93%</b>			<b>102%</b>		

### Agency Wise review under ACP 2011-12

	AGRI			MSME			OPS			Total Adv. PS		
	Target	Achievement	%	Target	Achievement	%	Target	Achievement	%	Target	Achievement	%
<b>Commercial Bank</b>	15505	13793	89	3136	4830	154	3170	3633	115	21810	22255	102
<b>RRBs</b>	3155	3101	98	179	193	108	199	265	134	3533	3559	101
<b>Co-operative Bank</b>	7119	7599	107	165	0	0	148	5	4	7433	7604	102
<b>TOTAL</b>	25779	24492	<b>95</b>	3481	5023	<b>144</b>	3517	3904	<b>111</b>	32777	33419	<b>102</b>

### 5.2 Sector / Agency wise ACP 2012-13

ACP for State is being prepared on the basis of District Credit Plan prepared at District level in accordance with PLP.

Based on the district-wise PLPs prepared by NABARD, an estimated credit flow of Rs.42027.73 crore has been envisaged under priority sector in the

State during 2012-13. Annual credit plan has been prepared by the lead banks for each district on the basis of PLPs. The broad sector-wise estimates are as under:

(Rs in Crore)

S.No.	Sector	Financial Projections
1	Short Term Credit for Production and Marketing and Food Security	22,249.07
2	Agriculture Term Credit for Food Security	10,534.67
3	<b>Total Credit - Agriculture and Allied Activities</b>	<b>32,783.74</b>
4	Non Farm Sector	3262.20
5	Micro Credit	288.62
6	Other Priority Sector	5,693.17
	<b>Total Priority Sector (3+4+5+6)</b>	<b>42,027.73</b>

PLP projections have been increased to 20.07% in Total Priority Sector and 20.27% in Agri and allied Activities on YOY basis.

(Rs in Crore)

PLP Projection	2011-12	2012-13	YOY Growth
Total Priority Sector	33590.12	42027.73	8437 (20.07%)
Agriculture & Allied Activities	26138.02	32783.74	6645 (20.27%)

In addition to providing Production Credit to farmers, banks are advised to increase term loan in agriculture to farmers. This will ensure capital formation in the rural areas of the State. All the banks may draw a specific strategy quarter-wise to reach the targets under priority sector lending for the year 2012-13.

## Agenda Item No 6: Performance of bank sector in MP at a Glance

### 6.1 Deposit Growth

Year wise breakup is as under:

(Amt. Rs. in crores)

	Rural	% Growth	Semi-Urban	% Growth	Urban	% Growth	Total	% Growth (YOY)
March-09	13646		29326		65394		108366	
March-10	22195	62	30105	3	77967	19	130267	20
March-11	21818	(-)1	39584	31	90702	16	152104	17
March-12	21745	(-)0.3	44496	12	114630	26	180871	19

Aggregate Deposit growth is 19 % on YOY basis.

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

### 6.2 Credit Growth:

(Amt. Rs. in crores)

	Rural	% Growth	Semi-Urban	% Growth	Urban	% Growth	Total	% Growth (YOY)
March-09	18240		13786		35949		67975	
March-10	17267	(-5)	15033	9	76959	114	79259	17
March-11	20133	17	16712	11	54654	(-)28	91499	15
March-12	24776	23	18946	13	69570	27	113291	24

Credit in rural branches has shown a growth of 23% and cumulatively increased 24% on YOY basis.

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

### 6.3 Credit Deposit Ratio:

	March-10	March-11	March-12
Commercial Banks	61	61	60
RRBs	50	52	53
CO-OP Banks	64	56	109
Total	61	60	63

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

Though Banks have committed for 65% CD Ratio to Hon'ble Deputy Governor, RBI. The overall CD ratio of Banks for the State of Madhya Pradesh is 63% as on 31.03.2012 i.e. increase of 3% over March-11.

Banks having CD Ration below than 60% are as under:

**Commercial Banks:** Allahabad Bank-49%, Andhra Bank-38%, Bank of Baroda-56%, Bank of Maharashtra-49%, Canara Bank-54%, Central Bank of India-47%, IDBI-49%, Indian Bank -28, IOB-53%, OBC-35%, Punjab And Sindh-39%, PNB-59%, Syndicate-39, UCO-51, Union Bank of India-27%, Vijaya Bank-41%, State Bank of India-58%,

**Private Banks:** Lakshmi Vilas -38%, Federal Bank-53%, J& K-11%, Axis Bank-21%

**RRBs:** JDRRB-45%, MBRRB-58%, MKRRB-35%, RSGB-18%, SNKGB-55%, SGB-29%, VBRRB-56%

**Incremental Credit Deposit Ratio:**

	2010-11	2011-12
Incremental CD Ratio %	56.05	75.75

**Action Point:** Banks are to ensure that the fund placed with RIDF should be minimized and the lending is increased as stipulated under National Goal norms.

**Districts having CD Ratio less than 40% are as under:**

S.N.	Name of District	Lead Bank	09-10	10-11	11-12
1	Umariya	State Bank of India	26	24	23
2	Tikamgarh	State Bank of India		53	35
3	Sidhi	Union Bank of India	34	34	32
4	Rewa	Union Bank of India	30	29	31
5	Mandla	Central Bank of India	31	35	35
6	Anuppur	Central Bank of India	38	36	22
7	Shahdol	Central Bank of India	29	29	29
8	Alirajpur	Bank of Borada	31	29	29

District-wise position of CD Ratio is given in **Table 12**.

CD Ratio of Singrauli District has grown from 19% as on Mar-11 to 60% as on Mar-12. Hence, LDM Singrauli is requested to present the strategies and techniques adopted to boost up the CD Ratio. This would be helpful for other Lead District Managers to overcome the problem of low CD Ratio.

**6.4 Priority Sector Advance (Outstanding)**

Sector wise details are as under:

	(Amt. in crores)				
	Agriculture	MSME	OPS	Total	% Growth (YOY)
March-09	26225	6659	9708	42592	
March-10	30272	9826	10768	50866	19.42
March-11	34390	11316	11332	57038	12.13
March-12	42923	13450	11799	68172	19.52

Bank wise position is given in **Table No. 5**.

**6.5 Agriculture Advances**

(Amt. in crores)

March-11	March-12	Growth over March-11(YOY)
34390	42923	8533 (24.81 %)

Bank wise position is given in **Table No. 5**.

**Action Point:** Banks will ensure optimum credit in Agriculture & Allied Sector that will support their efforts to improve CD Ratio.

**Action Taken:** Branches are already instructed by concerned Banks, regarding thrust on Agriculture lending. Special credit camps are being organized by various banks.

#### **6.6 Micro & Small Enterprises (MSE) Advance:**

(Amt. in crores)

March-11	March-12	Growth over March-11
11316	13450	2134 (18.86 %)

Bank wise position is given in **Table No. 5**.

SLBC have received a communication from Development Commissioner, MSME, GOI, with regards to coverage 2441 clusters in the country in the registered MSME sector as per Fourth all India census of MSMEs (2006-07) through specialized SME Bank Branches. SLBC has received a comprehensive list of 2443 clusters in the country, out of which 228 clusters are in Madhya Pradesh and the same were circulated to the member banks and uploaded on SLBC website also.

It is suggested therein:

- Bank Branches could play an effective role in augmenting the flow of credit to the identified MSME clusters by focused attention.
- Lead Bank in the districts where the MSME clusters are located may also focus on their Credit requirements and enhance credit flow to MSMEs, particularly in the clusters where banking facilities are inadequate. Opening of specialized SME branches may be helpful.

Member Banks are requested to lookout out the possibilities in the identified MSME clusters.

**Action Point:** All Banks are requested to instruct their branches to maximize the financing under MSME-cluster approach which should be covered under CGTMSE.

**Action Taken:** Suitable Instructions have been given by all banks, and industry Department would provide list of MSME clusters along with details of Activities.

#### **6.7 Advances to Weaker Section:**

(Amt. in crores)

March-11	March-12	Growth over March-11
12002	13857	1855(15.45%)

Bank wise position is given in **Table No. 7**.

## 6.8 DRI Advance:

	Mar-10	March-11	March-12	(Amt. in crores) YOY Growth
DRI Advances	30	14	15	1(6.67%)

Bank wise position is given in **Table No. 7**.

Issues for poor performance under DRI advances are:

- An income criterion to coverage under the scheme is on very lower side i.e. 18000 per annum in rural and 24000 per annum in semi urban.
- People are more interested in Govt. sponsored Subsidy Scheme inspite of DRI.

**Action Point:** Banks to plan and initiate suitable steps for achieving the target for DRI and to submit the progress under it to Convener Bank for review in the next meeting.

**Action Taken:** Branches are advised by their State level head to identify the beneficiaries and provide them credit support as per guidelines.

## 6.9 Achievement in respect of salient Parameters vis-à-vis National Goals

No	Parameters(RATIO)	Goal %	Mar. 09	Mar. 10	Mar. 11	Mar. 12
A)	C D Ratio	60	63	61	60	63
B)	C D Ratio (Rural + S/U)	60	75	62	60	66
C)	Credit + Inv. To Deposits		68	65	64	66
D)	PS Adv to Total Credit	40	63	64	62	60
E)	Agri. To Total Credit	18	39	38	38	38
F)	Advances to Weaker Section to Total Adv	10	15	14	13	12
G)	DRI Advances to Total Adv.	1	0.03	0.04	0.015	0.001

Bank wise position is given in **Table No. 5 & 6**.

On quantum basis Priority sector advances has increased but the percentage to total advances has gone down. For increase in priority sector advances:

- MSME cluster approach is to be adopted.
- Advances under Agriculture and Allied activities needs to be boost up such as Dairy, Poultry, and Horticulture etc.



## 6.10 Education Loan

### a) IBA Model Scheme:

	Disbursement Mar-12		Outstanding Balance Mar-12	
	No.	Amt.	No.	Amt.
March-09	15667	215.78	61530	953.25
March-10	14637	237.97	69979	1177.08
March 11	13894	181.36	74763	1351.85
March-12	17666	230.36	80699	1591.04

Bank wise data is given in **Table No. 28**.

### b) MP Govt. Education Loan Guarantee Scheme:

- Applicable to Students whose family income from all sources is not more than Rs. 5.00 Lakhs.
- Applicable for Medical/Technical and other Higher Education.

A sub-committee meeting on services was held on dated 28.05.2012 wherein progress was reviewed under Education Loan during the FY 2011-12.

Looking in to the poor performance under Education loan during FY 2011-12, Targets have been reduced from 60,000 cases to 30,000 cases for FY 2012-13.

Bank wise targets have been allotted to Member Banks by SLBC vide letter dated 29.05.2012. Banks are requested to achieve the targets.

### c) Govt. of India Interest Subsidy scheme:

Salient Features:

- Target Clientele is the Students from economically weaker section with a parental income limit of Rs. 4.5 Lacks per annum.
- Admitted to approved technical/Professional courses in India after class 12<sup>th</sup>.
- Scheme is applicable in respect of education loan disbursement on or after 01.04.2009.
- Extent of assistance full interest accrued during moratorium period.

Canara Bank is the Nodal Bank for implementation under the scheme.

## 6.11 Housing Loan

**a) General Housing Scheme:**

Number of Cases				
	Received	Sanctioned	Disbursed	Return/Rejected
March-09	21974	21070	20741	690
March 10	30178	28911	28647	964
March-11	24827	24423	24206	270
March-12	47792	44800	44934	2058

Bank wise data is given in **Table No. 20**.

**b) CM Rural Housing Mission:**

Progress under CM Rural Housing Mission is as under:

S. no	Bank	No of loan cases submitted to bank	No of loan cases sanctioned by bank	No of Cases Disbursed by banks
1	2	3	4	5
1	Central Bank of India	35231	15016	7995
2	Bank of India	23470	11062	5161
3	State Bank of India	15027	3570	3160
4	Union Bank of India	7872	2939	1414
5	Bank of Baroda	3339	1306	134
6	Satpura Narmada Kshetriya Gramin Bank	15964	5156	2738
7	Narmada Malwa Gramin Bank	630	124	0
8	Madhya Bharat Gramin Bank	0	0	0
<b>Total</b>		<b>101533</b>	<b>39173</b>	<b>20602</b>

**Action Point:** Banks are requested to come on Board for CM Rural Housing Mission who has not yet signed MOU with MP Govt. Those already signed MOU should speed up disposal of cases. The CMD of Central Bank of India would communicate to CMDs of left over bank to who have not yet signed MOU.

**c) ISHUP:**

Progress under ISHUP scheme as on 31.03.2012:

Target	Cases Forwarded to Banks	Cases Sanctioned by Banks
9940	3203	217

- Populace is not aware of the scheme, as such awareness campaigning is to be done at mass level by bankers as well as Administration.

**Agenda Item No 7: Performance of Various Special Focus programme**

**7.1 Kisan Credit Card (KCC):**

Progress under KCCs up to Mar-12 is as under:

Banks	Target 2011-12 (No)	Achievement (No)	% Ach
COM. BANK	295117	663292	224
RRB	112894	75653	68
DCCB	600000	473065	78
TOTAL	1008011	1212010	120

In commercial banks State Bank of India and Bank of India have achieved 315% and 215% respectively.

Bank wise data is given in **Table No. 19**.

**7.2 Self Help Group (SHG):**

As advised by GOI, NABARD had set a target of saving linkage of 1 lakh SHGs, credit linkage of 50,000 SHGs and credit linkage of 5000 Joint Liability Group (JLG) during the year 2012-13. SLBC may allocate targets in this regard to all the banks so as to ensure the achievements of targets. Banks may also avail various incentives from NABARD in this respect.

**7.3 Financial Assistance to Minority Communities:**

(Amt. in crores)

Community	Disbursement 11-12		Outstanding Balance Mar-12	
	No.	Amt.	No.	Amt.
Muslim	17716	282	203511	2345
Sikh	3078	132	38704	777
Christian	1155	31	15468	328

Parsis	12	0.17	282	5
Buddhist	210	2	9262	76
Jain	6032	90	73436	1878
Total	28203	537	340661	5409

Bank wise position is given in **Table No. 22 & 23**

#### 7.4 Data on Minority Communities in identified Districts I.e. Bhopal:

(Amt. in crores)

Communities	Dec-12	
	No.	Amt.
Muslim	55337	853
Sikh	16822	192
Christian	1232	42
Zoroastrian	--	--
Buddhist	304	03
A. TOTAL	73695	1090
B. Total Priority Sector	966208	7149
C. Total Advances	15997	13951
% age of A to B	7.53	15.25
% age of A to C (Total Advances)	4.67	7.82

#### 7.5 Financial Assistance to scheduled Cast / Scheduled Tribe:

(Amt. in Crores)

Item	Schedule Castes		Schedule Tribes	
	No. of A/cs	Amt.	No. of A/cs	Amt.
Application Received	22953	199	13808	94
Application Sanctioned	22118	192	13268	89
Application Disbursed	21372	182	13382	88
Application Rejected	665	5	284	2
Application Pending	170	2	256	3
Total Bal. O/S	604423	2430	394991	1519
NPA Amt.	90624	528	50165	242
% age NPA	14.9	21.7	12.7	15.9

Bank-wise data is given in **Table No. 24 & 25**

#### 7.6 Swarojgar Credit Card (SCC):

(Amt. in crores)

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	4475	8621	1960	15056
No. of SCCs Issued	375	3360	642	4377
Amount Disbursed	118	3600	149	3867
% Achievement	8.3	41.75	7.60	<b>25.68</b>

Bank wise progress is given in **Table No. 26.**

**7.7 Artisan Credit Card Scheme (ACC):**

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	1050	2360	00	3410
No. of SCCs Issued	359	313	00	672
Amount Disbursed	95	562	00	657
% Achievement	34.19	13.26	00	<b>19.70</b>

Bank wise position is given in **Table No 27.**

**7.8 General Credit Card Scheme (GCC):**

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	1338	4610	00	5948
No. of SCCs Issued	5223	3763	00	8986
Amount Disbursed	1198	737	00	1935
% Achievement	390.0	81.6	00	<b>151.0</b>

Bank wise position is given in **Table No 27.**

**7.9 Advance to Women beneficiaries:**

Advances to women beneficiaries stood at Rs 12213 crores which is 10.70% of the total advances has surpassed the target of 5%.

Bank wise data is given in **Table No 29.**

**7.10 Progress under National Horticulture Mission & NHB Scheme:**

(Amt in Crores)

Particulars	Unit	2011-12
Cases Received	No	148
Cases Sanctioned	No	126
Cases Disbursed	No	103
	Amt	05
Cases Rejected	No	12
Cases Pending	No	10
Balance Outstanding	No	6970
	Amt	98

Bank wise and district wise data is given in **Table No. 30.**

- **National Horticulture Board (NHB) Progress report:**

The progress up to 31.03.2012 under NHB scheme is given below:

(Amt in Crores)

No. of LOI Appl. Received by Board	LOI approved by the State LOI Committee	Case to be sanctioned/Under Query	No of Appl. Deferred/ Rejected
144	116	25	3

Release status during 2011-12

Particulars	No of Cases	Amt. in Lakhs
Subsidy released from Bhopal center	75	64.44
Subsidy released from NHB HO, Gurgaon Center	02	19.26
Total	77	83.70

#### 7.11 Weavers Card:

**Financial Package for Handloom Weaver, activation:** GOI has introduced waiver package for Handloom weavers and societies. In the package credit limit of 134 primary handloom societies is to be waived and new limit is to be sanctioned so that they can have employment.

Banks including RRBs and Co-operatives are requested to sanction fresh credit limit to the societies which are falling under the package.

Ministry of Textiles, Govt. of India has fixed a target of 1000 weavers' cards for Madhya Pradesh State for FY 2012-13.

#### 7.12 Foot Path Vendor:

In 146<sup>th</sup> meeting of SLBC Common loan Application was approved in SLBC. Detailed guidelines regarding the scheme is circulated among member Banks.

**Action Point:** Banks are requested to emphasize on the innovative scheme of Providing Credit to Urban Foot Path (Street) Vendor. Lead District Manager would include its target in District Credit Plan.

**Action Taken:** LDMs has started working on the same.

### Agenda Item No 8: Progress under Govt. Sponsored Scheme

## 8.1 Prime Minister's Employment Generation Programme (PMEGP)

Progress up to Mar-12 is as under:

(Amt in Crores)

	KVIC		KVIB		DIC		Total	
	P	MM	P	MM	P	MM	P	MM
<b>Target</b>	1109	1685	1109	1552	1477	2158	3695	5396
<b>Forwarded</b>	682	5614	1897	3800	2455	3794	5034	10208
<b>Sanctioned</b>	298	1432	923	1973	1459	2915	2680	6321
<b>Disbursement</b>	386	1684	634	1549	912	2157	1932	5390
<b>Pending</b>	312	962	658	1217	684	259	1654	2439

P- Physical MM- Margin Money

Bank wise and district wise data is given in **Table No.13**.

- MPKVIB appreciates the efforts of the SLBC & DLCC in achieving the targets. The board expects the same level of cooperation and timely sanction, disbursement along with submission of the margin in FY 2012-13 also.
- There are few cases still pending in Nodal Banks for release of Margin Money and KVIB have requested for additional Margin Money from KVIC on priority basis.
- For FY 2012-13 Physical target will be 1220 and Financial target has been allotted for Rs. 17.07 Cr

**Action Point:** All Banks are requested to instruct their nodal branches to speed up the task of releasing subsidy (margin) under PMEGP (KVIB) in Cases submitted to branches. All cases should be settled before 31.03.2012. KVIB, KVIC and Industries Dept. would ensure NIL pending.

**Action Taken:** Banks have instructed their branches.

## 8.2 Performance under SGSY:

Progress under SGSY up to Mar-12 is as under:

(Amt in Crores)

Particulars	2010-11	2011-12
Target (Financial)	360.95	397.05
Sanctioned		
Individual	91.11	89.84
Group	280.13	288.11
Total	371.24	377.95

Disbursed			
Individual	84.86	81.54	
Group	265.31	270.77	
Total	350.17	352.31	
Sanctioned %	102.89	95.18	
Disbursed %	97.01	88.73	

Bank wise and district wise data is given in **Table No. 14**

Year- wise data is as under:

(Amt in Crores)				
	Target	Sanctioned	Disbursed	% Achievement
March-09	325.67	360.00	317.00	111.00
March-10	328.14	325.66	318.39	97.03
March-11	360.95	371.23	350.16	97.01
March-12	397.05	377.95	352.31	88.73

Bank wise credit disbursement/mobilization is as follows

- 100% : Syndicate Bank, Kshetriya Gramin Vikas Bank, Canara Bank, Allahabad Bank, Union Bank of India, Central Bank of India, Bank of India.
- Between 85-90% : Punjab National Bank, Indian Bank, Dena Bank
- Between 50-84 % : Punjab & Sindh Bank, State Bank of India, United Commercial Bank, Oriental Bank of Commerce, Bank of Rajasthan (ICICI) Bank of Baroda, SBBJ
- Between 10-49% : Central Co-operative Bank, Other Bank
- 0 % : Land Development Bank

- Banks should ensure sanctioning of Cash Credit Limit on priority basis.
- Subsidy of previous years is lying pending for which settlement of such should be expedited.

### 8.3 Swarna Jayanti Shahri Rozgar Yojana (SJSRY):

Particulars		USEP		UWSP	
		2010-11	2011-12	2010-11	2011-12
Target	Physical	5238	6100	772	800
Financial	Subsidy	15.71	16.00	23.20	24.00
	Loan	44.00	42.70	39.78	41.14
	Total	59.71	58.70	62.98	65.14
Achievement	Physical	16115	11724	164	275
Financial	Subsidy	13.26	15.32	2.34	4.12



	Loan Total	38.51 51.77	43.64 58.96	3.73 6.10	7.97 12.09
% Achievement Physical		307.66	192.20	21.24	34.38
Financial %		84.36	95.77	10.21	17.16

Bank wise progress is given in **Table No. 15**

- **Urban Self Employment Programme (USEP)**

Year wise data on achievement is as under:

(Amt in Crores)				
	Target (No)	Sanctioned	Disbursed	% Achievement
March-09	26413	63.05	63.05	64.35
March-10	5206	48.30	48.30	93.98
March-11	5238	51.77	51.77	84.36
March-12	6100	56.11	56.11	95.77

- **Urban Women Self Help Programme/Development of Women and Children in Urban Area (UWSP/DWCUA)**

Year wise data on achievement is as under:

(Amt in Crores)				
	Target (No)	Sanctioned	Disbursed	% Achievement.
March-09	627	3.91	3.79	25.27
March-10	487	7.95	7.34	43.33
March-11	772	6.10	6.10	10.21
March-12	800	12.08	12.08	17.16

#### 8.4 Antyavayawsayee Swarozgar and Kapildhara Yojna

Progress under the scheme is as under:

Year	2011-12				
	Antyavaysayee		Kapildhara		
		Mar-11	Mar-12	Mar-11	Mar-12
Target		11340	10125	3705	1500
Sponsored		21969	20694	2815	1749
Sanctioned No.		9573	9173	1836	1214
Disbursement	No	9573	9173	1028	742
	Amt	42.59	43.20	8.54	5.45

Rejected/Returned	4010	3834	--	--
Pending	8386	7687	--	--

Bank wise progress is given in **Table No. 16 & 16 (I)**

## Agenda Item No 9: Overdue / NPA Position

### 9.1 NPA position

Scheme	Sub-Std.	Doubtful	Loss	Total NPA	Total Adv.	% of NPA to Total Adv
Agriculture	1069	1068	180	2314	42922	5
MSME	333	282	156	772	13450	6
OPS	227	139	56	422	11799	4
PMRY	23	59	23	105	200	52
SGSY (Group)	37	26	19	82	293	28
SGSY (Ind)	53	35	14	102	343	30
KVIC	21	13	5	38	182	21
SJSRY	29	31	15	75	167	45
SRMS	2	3	2	7	18	39
Antyavyasai	7	9	2	18	68	26
Education Loan	48	20	13	81	8977	3
Housing Loan	140	95	46	281	1591	5

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

### 9.2 Web enabled BRISC software application for automation of Revenue Recovery Certificates (Madhya Pradesh Lokhdhan (Shodhya Rashiyan Ki Vasuli) Adhinyam, 1987(BRISC)):

(Amt. in crores)

Item	2010-11		2011-12	
	A/c	Amount	A/c	Amount
RRCs filed by branches	24203	250.8	182275	1672.9
RRCs forwarded by Distt. level Nodal branch to Collectorate	21701	233.5	163129	1480.8
RRCs Accepted by District Administration	21007	226.9	149875	1320.9
RRCs Rejected /returned by District Administration	857	2.2	2296	20.8
RRCs issued/allotted by District Administration to Revenue Officer	10212	107.2	92024	949.1
Recovery against issued RRC	195	1.5	7663	68.6
RRCs Disposed of by District Administration	13	0.2	289	1.8
RRC s pending for Recovery	10199	105.72	91735	880.6

Bank wise data is given in **Table No. 10 (II)**

Sub-committee meeting on BRISC was held on 23.05.2012 wherein position of RRCs was reviewed and following have been observed:

- In 22 Districts recovery under RRC is “ZERO”
- Quarterly Tele Conference is to be done regularly on monthly interval with all LDMs/DMs/SDMs/Tehsildar for review.

**Action Point:** All banks to instruct their branch managers to ensure updating of data on recovery made in the software.

### **Agenda Item No 10: Implementation of Official Language Policy:**

मध्यप्रदेश में 47 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 समीक्षा हेतु स्थिति दी गई है।

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

Uttar Pradesh Model- Kisan Credit Card- 100% Coverage

1. Uttar Pradesh Model
  - Loan Application for Kisan Credit Card would be collected by District Administration in coordination with LDMs and Bank Branches.
  - Camp approach is adopted
  - Patwari, CEO Janpad would provide necessary documents for processing application on the spot
  - Application is sent to Bank Branch for sanction and disbursement suitably.
2. Andhra Model
  - Issuing Licensed Cultivator's Eligibility Card (LCEC) to facilitate the tenant farmers, oral lessees and share cropper.
3. Revised KCC Scheme received from DOFS, MOF, GOI dated. 30.05.2012.
  - The validity period may be kept at 5 years
  - For crop loan, no separate margin money need to be insisted
  - For term loan, margin money is to be decided as per RBI guidelines issued time to time
  - No processing fee up to limit of Rs. 3 lakh

Detailed guidelines of Ministry is enclosed at **Annex-F**

## **PART III : OTHER AGENDA ITEM**

### **1. Reserve Bank of India**

#### **A. Forged/Fake Indian Currency Note (FICN)**

FICN (Fake Indian Currency Note) is a term used by officials and media to refer fake Indian currency notes circulated in the Indian economy. The fake notes of latest Gandhi series are so perfect that it is difficult to identify whether it is fake or not.

Though fake currency is being printed with precision, CID sleuths say that fake currency can be detected with some effort. Currency printed by local racketeers can be detected easily as they use photographic method, hand engraved blocks, lithographic process and computer colour scanning. In counterfeit notes the watermark is made by using opaque ink, painting with white solution, stamping with a dye engraved with the picture of Mahatma Gandhi. Then they apply oil, grease or wax to give the picture a translucent feel.

In genuine notes the security thread is incorporated into the paper at the time of manufacture. But in fake notes, the security thread is imitated by drawing a line with a pencil or by printing a line with grey ink or by using aluminium thread while pasting two thin sheets of paper. Forgers find it difficult to reproduce the same shape of individual numbers again and again with accuracy. The alignment of figures is also difficult to maintain. Spreading of ink, smaller or bigger number, inadequate gaps, and different alignments in numbers should be regarded with suspicion. In counterfeit notes, the printed lines will be broken and there may also be ink smudges.

In recent times it has been reported that FICN match 10 out of 14 security parameters adopted by Indian Government.

A list of Nodal Police Stations in M.P and Nodal Officers from banks for handling FICN in districts is attached.

#### **Regarding efficient management and operations of currency chests:**

It has been recommended that Fully secured cash-van with crew and logistics like CCTV, Fake Note Detecting Machine, Note Counting Machines, etc. need to be deployed for implementing RBI's Clean Note Policy and proper distribution of the currency notes in the difficult regions, through the network of the banks.

### **2. NABARD**

#### **A. Implementation of Revised Kisan Credit Card Scheme:**

Based on the recommendations of the working group set up by DOFS, MOF, GoI, the existing KCC scheme has been suitably revised to make it a Smart card cum Debit card with many additional features and

farmer friendly. The detailed guidelines have been issued to all the banks by NABARD in this regard in the month of March 2012. The salient features of the scheme are as under:

- Assessment of crop loan component based on the scale of finance for the crop plus insurance premium x extent of area cultivated + 10% of the limit towards post-harvest / household/consumption requirements + 20% of limit towards maintenance expenses of farm assets.
- Flexi KCC with simple assessment prescribed for marginal farmers.
- Validity of KCC for 5 years.
- For crop loans, no separate margin need to be insisted upon as the margin is in-built in scale of finance.
- No withdrawal in the account to remain outstanding for more than 12 months, no need to bring the debit balance in the account to zero/Credit Balance at any point of time.
- Interest subvention/incentive for prompt repayment to be available as per the Government of India and / or State Government norms.
- No processing fee up to a limit of Rs.3.00 lakh.
- One time documentation at the time of first avilment and thereafter simple declaration (about crops raised / proposed) by farmer.
- KCC cum SB account instead of farmers having two separate accounts. The credit balance in KCC cum SB accounts to be allowed to fetch interest at saving bank rate.
- Disbursement through various delivery channels, including ICT driven channels like ATM/POS/Mobile handsets.

All the banks may devise suitable strategy to implement the scheme in a time bound manner and furnish the progress in this regard to NABARD/SLBC.

#### **B. Handloom Package:**

NABARD is implementing the handloom package of GOI to assist weaver sector in the State. Detailed instructions in this regard have already been issued to all the banks. Banks are advised to identify eligible individual weavers, SHGs, JLGs of weavers as per the scheme and submit the claims to NABARD immediately.

#### **C. Training to BCs, BFs & BCAs:**

Ministry of Finance, GOI has advised NABARD to impart training to BCs, BFs & BCAs. NABARD in collaboration with Indian Institute of Banking & Finance (IIBF) has devised various modules for training the BCs, BFs & BCAs. NABARD has already identified the State level trainers who are being trained at IIBF, Mumbai. These master trainers will impart the training to the district level trainers and district level trainers will in turn impart the training to the BCs, BFs & BCAs at the district level. All the banks are advised to furnish the district-wise details of BCs, BFs & BCAs engaged by them so that they can be trained. Banks may advise their respective LDMs to co-ordinate with DDMs in this regard.

#### **D. Support to Commercial banks under Financial Inclusion Fund (FIF):**

All the commercial banks will now be eligible for financial support under FIF and the assistance would cover capacity building and projects aimed at increasing financial education and literacy. The financial support will be limited to 60% of the total outlay / expenditure and prior sanction in this regard needs to be obtained from NABARD.

#### **E. Rural Infrastructure Development Fund (RIDF):**

NABARD has sanctioned Rs.94.90 crore to State Government / MP Warehousing and Logistic Corporation for construction of warehousing infrastructure in 11 districts as under:

<b>S.No.</b>	<b>Name of district</b>	<b>Warehouse sanctioned</b>
1	Hoshangabad	6
2	Harda	3
3	Sehore	3
4	Vidisha	2
5	Raisen	3
6	Seoni	1
7	Shivpuri	1
8	Dhar	1
9	Jhabua	1
10	Dindori	1
11	Bhopal	1

The above warehouses will be completed during current financial year creating an additional capacity of 4,70,800 MT. Banks are advised to finance the farmers for their produce against warehousing receipt issued by the warehouses.

#### **F. Service Area Monitoring and Information System (SAMIS)**

Service Area Monitoring and Information System (SAMIS) introduced by RBI provides block-wise, bank-wise, branch-wise and sector-wise credit disbursement and targets vis-a-vis achievements under the annual credit plan. Banks were advised to submit the Lead Bank Returns (LBRs) at the prescribed intervals to the lead bank which will generate various returns for monitoring at various forums such as DCC & DLRC meetings. The information generated through LBRs will facilitate the proper monitoring and decision making to implement the district credit plan at bank, lead bank, controlling office of commercial banks and NABARD level. All the banks are advised to ensure the submission of LBRs by the branches to LDM without fail. SLBC may issue necessary instructions in this regard to all the banks.

### **3. Govt. of India**

#### **A. State Financial Services Plan (District Financial Services Plan):**

In connection with Strategy and guidelines on Financial Inclusion, MOF, GOI has advised following:

□ The District Lead Bank Officer, Officer In charge of NABARD and Nodal Officers of Public Sector Insurance Companies, both Life and Non-Life, would prepare a comprehensive District Financial Services Plan covering banking, rural development, insurance, etc. These officers would also meet once in every month to review the progress and resolve inter agency issues.

□ At the State Level, SLBC Convener, NABARD in-charge for the State and State In-charge of Public Sector Insurance Companies, both Life and Non-Life, would prepare similar State Financial Services Plan. At the State level also, these officers would meet once every month to review the progress and resolve inter-agency issues.

□ The objective of the exercise is to ensure Financial Inclusion by ensuring bank account for every household, Kisan Credit Card to every farmer's family, General Credit Card to other households and extensive coverage under Micro-insurance and Micro-pension scheme besides looking at the critical gap in infrastructure in terms of rural warehousing etc.

□ The District Lead Officer and the State SLBC Convener would be responsible for the above mentioned committees at the District and the State Level respectively.

□ The BCA will also be acting as an extension staff for Micro Insurance, Animal Insurance, Crop Insurance and Micro Pension. The banks will ensure coordination with the agencies, viz., LIC and other Insurance agencies dealing with these products.

SLBC has convened a meeting comprising of Insurance Companies, both life and non-life, DIF and NABARD and the steps have being taken to prepare District/State Financial Services Plan.

#### **B. Left Wing Extremism (LWE):**

GOI has advised Balaghat as left wing extremism affected district and Rewa as backward district in the State. Women SHGs in these districts need to be formed and the districts should be saturated by women SHGs in the next 3 years. The SHGs in these 2 districts will be promoted and nurtured by the NGOs identified by DCCs. Two nodal branches in each block in these districts have been identified. These branches are required to enter into MOUs with the NGOs. NABARD

will provide the financial support to the identified NGOs for promotion and linkage of SHGs. The Lead District Managers concerned, in coordination with the DDMs of NABARD, will be responsible for successful implementation of the scheme. GOI is directly monitoring the above scheme. Lead banks of these two districts i.e. Central Bank of India and Union Bank of India are advised to implement and monitor the scheme in their respective lead districts.

In Balaghat district special DLCC meeting has been convened, in meeting:

- 4 NGOs have been identified
- MOU between 4 NGOs and 20 Bank Branch is also done
- Information regarding training of NGOs and concerned Branch officials has been sent to NABARD.

#### **C. Common Request for Proposal (RFP) for Business Correspondent:**

DOFS, MOF, GOI has advised to float common RFP for Business Correspondent for Madhya Pradesh and 4 districts of Chhattisgarh on cluster basis.

SLBC has floated and uploaded RFP on Banks website and given advertisement in Newspapers. Time schedule of activities is given in RFP document uploaded on website (<https://www.centralbankofindia.co.in/Site/Tenders.aspx>). Pre bid meeting is scheduled on 01.06.2012.

#### **D. Geological Information System (GIS) under Financial Inclusion**

MOF, GOI has launched software for capturing Geological Information System (GIS). It can be effectively used to assist the decision makers for planning for expansion of e-infrastructure of the Banks and Insurance Companies by highlighting the pockets of the hinterland which are yet to have access to these facilities.

SLBC has advised member Banks to update the information on GIS portal and members have started uploading the same.

### **4. Govt. of Madhya Pradesh**

#### **A. MNREGS:**

For speeding up of the "Service Area Approach" for quick payment to beneficiaries. To cater the requirement of "Shadow Area" following points to be deliberated:

- (i) Action Plan for solution of problems for deployment of BCs, Mobile Bank, Biometric ATM, Kiosk in Shadow Area.
- (ii) Action Plan for opening New Branches in Shadow Area



(iii) Action plan for opening GPs Accounts in SAB

**B. Kutir and Gram Udhog Deptt.:**

**(i) Quarterly allocation of targets under State Govt. sponsored scheme:**

Under State Govt. sponsored scheme Budget is being allotted on quarterly basis. For proper utilization of budget well in time it is essential that the targets should be also given on quarterly basis to banks. Following schemes are being operated by Deptt.

- a) PMEGP
- b) Pariwar Moolak Unit Sthapna Programme
- c) ShreeYade Matikala Yojna
- d) Kutir Udhog Vikas Yojna

**C. Department of Industries:**

- (i) To increase financial assistance to MSME
- (ii) Under employment generation schemes Sanction/disbursement is to be done in accordance with targets.
- (iii) To trace out the feasibility of Sick Units a committee should be formed consisting of in-charge of concerned DIC, representative from Industrial Unit, representative from Lead Bank, Officer from organization from which financial assistance is being provided, time line of three month to be set to resolve such cases.
- (iv) For loan amt. less than 10.00 lac before sanctioning, RBI guidelines to be adhered strictly.
- (v) To increase credit flow, focused credit to MSME sector.
- (vi) Different Banks have their certain parameters for loan processing, a check list is to be prepared for MSME sector credit flow.

**D. Mahila Vitta Ekam Vikas Nigam:**

- (i) Bank Linkage of Tejaswini Self Help Group: Under Tejaswini programme in 6 District of Madhya Pradesh State (Balaghat, Mandla, Dindori, Tikamgarh, Chhatarpur, Panna) about 12403 SHGs has been formed.
- (ii) Presently Financial assistance is being provided to them from Banks. District wise Targets for FY 2011-12 was prepared for 4647 SHGs for Financing Rs 34.70 Cr by the Banks and Rs 7.75 Cr would be Govt. Subsidy. According to plan each SHG would be provided Financial Assistance on an average Rs 91338.
- (iii) But only 2294 SHG could be provided loan facility of Rs 9.23 Cr. This is due to release of lesser amt. of revolving fund and loan to the SHG which is very less.
- (iv) For FY year 2012-13 target of 5345 SHGs for financing 35.49 Cr has been set.
- (v) It is stipulated to cover 1139 SHG and 544 SHG formed under Tejaswini scheme under SGSY scheme and directly by the Bank respectively.

### **E. M.P.K.V.I.B**

In almost every SLBC meetings, Bankers were requested to sanction and disburse the cases under the scheme on quarterly basis so that quarterly release by GoMP might be utilized in the same quarter.

MPKVIB have requested Bankers to issue instructions to their district branches to sanction & disburse the cases on quarterly basis so that the allotments can be utilized in the same quarter and beneficiaries may get sufficient time to establish their units.

For year 2012-13 quarterly targets are:

(Amt. Rs. in crores)

Apr-12 to June-12		July-12 to Sep-12		Oct-12 to Dec-12		Dec-12 to Mar-12		Total	
U.No	Amt.	U.No	Amt.	U.No	Amt.	U.No	Amt.	U.No	Amt.
0	0.00	1200	2.98	1200	2.98	0	0.00	2400	5.97

### **PART IV : OTHER ISSUES WITH THE PERMISSION OF CHAIR**

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