

**MADHYA PRADESH**

**152<sup>nd</sup>** Meeting of the state Level Bankers' Committee (SLBC) of State of Madhya Pradesh

**25-09-2013**

**AGENDA**

**STATE LEVEL BANKERS' COMMITTEE, STATE OF MADHYA PRADESH**

**CONVENOR: CENTRAL BANK OF INDIA**

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## 1. Adoption of the minutes of the 151st SLBC meeting of Madhya Pradesh

### ➤ Minutes of the 151st SLBC

Date of 151st SLBC Meeting : 5<sup>th</sup> July' 2013

The Minutes of 151st Meeting of SLBC held on 5th July 2013 was circulated vide email dated 20<sup>th</sup> July 2013 and have been uploaded on website of SLBC ([www.slbcmadhyapradesh.com](http://www.slbcmadhyapradesh.com)) and DIF's website ([www.dif.mp.gov.in](http://www.dif.mp.gov.in)).

Observations received from the M.P.R.R.D.A. have been incorporated in the minutes. We propose to confirm and adopt the minutes

### Amendment to Minutes of 151<sup>st</sup> meeting 05/07/2013

Earlier Incorporated	May be read as:
<p>Incorporated under head Agenda of Annexure to Minutes “ <b>Housing Loan Scheme</b>”:            CM Rural Housing progress in terms of sanctioned loan cases was satisfactory; however the disbursement was very less. Additional target of around 2.00 Lac cases in the FY 2013-14 makes a huge target for banks, 70% of which needs to be completed by September 2013            Revision of Unit Cost in CM Rural Housing requires a meeting .</p>	<p>May be read as:            Construction cost of dwelling unit in Chief Minister Rural Housing Mission has been revised to Rs.1,20,000/- (50,000.00+50,000.00+20000.00) by the Govt of Madhya Pradesh.            Previously it was Rs.70000/- (30,000.00+30,000.00+10,000.00) per unit. Issue of unit cost revision in the Mission, had been discussed and it was resolved that all banks associated with the Mission would pass on instructions in respect of cost revision to all Branches, requesting them to sanction and disburse loan cases of the Mission as per the revised cost.</p>

## Action Taken Report

### ➤ Action Taken Report

Convenor SLBC requested all concerned to provide progress on decisions taken in 151<sup>st</sup> SLBC meeting.

Action Taken Report pertaining to the Agenda has been incorporated under respective heads of Agenda items

The Summary of Action Taken Report is as:

Sr. No.	Agenda Item	
1	Minutes of 151 <sup>st</sup> Meeting of SLBC held on 5 <sup>th</sup> July, 2013	Amendments from MPRRDA incorporated in the uploaded minutes as “Amendment to Minutes. Adopted by the House.
2	ACP 2013-14 , Districtwise and bankwise has been circulated to all LDM’s and Banks.	Achievement has been given in the RBI’s new format in the Agenda.
	The skewed distribution of Agriculture Advances has created Regional disparities in the State. Revision in scale of finance for crops in different districts, and extension of preferential credit support by NABARD in backward regions of the State.	<ol style="list-style-type: none"> <li>1. All Banks with lead responsibility in the State have been requested by Convenor Bank to convene District Level Technical Committee Meetings to review the Scale of Finance for crops.</li> <li>2. Chairman and Managing Director of Convenor Bank has written to Chairman of NABARD to review refinance policy and if possible preferential treatment of higher refinance for backward regions may be allocated.</li> </ol>
	Sub-Committee meetings for the first quarter.	Out of 10 Sub-Committees, meeting has taken place in 9 Sub-Committees. Gist of proceedings is given on Pg.36-39.
	All Banks were given targets of Education Loan at the beginning of the year by DIF. The first quarter being the thrust season on this sector, banks are required to make the most of the opportunity.	Banks were communicated to do their most during the thrust season, and also to use the monitoring portal <b>HELAMS</b> for tracking of applications. Camps were held at all 50 districts in the State during the period 24/07/2013 to 29/07/2013. As many as 3413 applications were received by banks .
	Mukhya Mantri Yuva Swarozgar Yojna	The subsidy claim system has been finalized and circulated to all banks with a request for implementation of the scheme.
	CM’s Rural Housing	Targets for 2013-14 have been given to all participating banks. Unit Cost enhancement has been conveyed. A simplified application form for the scheme has been circulated to all banks.
	Financial Inclusion	Banks are following Shadow Area Approach in the State, Progress is given in Table No.12.

### ACP Performance Review

#### a. Sector - wise Annual Credit Plan 2013-14

(Amtt. In Crores)

Sr. No.	Sector	ACP FY 12-13 (TARGETS)	ACP FY 13-14 FY2013-14 (TARGETS )	Growth over last year (%)
1	<b>Total Credit-Agriculture and Allied Activities</b>	<b>32091</b>	41666	30
3	MSE	6027	7707	28
4	Other Priority Sector	4218	6297	<b>49</b>
5	<b>Total Priority Sector</b>	<b>42338</b>	<b>55670</b>	31

#### Observations:

1. Targets were communicated to all Banks, with request to report the progress in the Format prescribed by RBI. The ACP 2013-14 has been uploaded on web-site, slbcmadhyapradesh.com.
2. A comprehensive Annual Credit Plan at the beginning of the financial year gives the qualitative direction to ground level executing agencies.
3. All LDM's have been advised to convene District Level Technical Committee(DLTC) meetings in coordination with the Convenor, District Central Cooperative Banks of the respective districts, District administration / NABARD for revision of Scale of Finance of different crops, thereby effecting uniformity in financing. Similarly a State Level Unit Cost Committee meeting for fixing of revised unit costs for investment activities in Agriculture and Allied Sector was convened by NABARD ON 20/08/2013. The increase in scale of finance and revision in unit cost will also facilitate enhanced credit deployment under Direct Finance.
4. Bankers should make dedicated efforts in increasing the share of MSE lending this FY 13-14.

**ACP Performance Review**

**ACP ACHIEVEMENT FY 2013-14 IN MODIFIED FORMAT OF RBI**

(Amt. in Crore.)

S. NO	SECTOR	SUB-SECTOR	TARGETS UNDER ACP 2013-14				
			NO. TARGETS	NO. ACHIEV	AMTT. TARGET	AMT. ACHIEVEMENT JUNE 2013	% ACHIEVEMENT
1	PRIORITY	AGRI & ALLIED – DIRECT	3333873	1282923	40150	<b>13778</b>	34
2		AGRI & ALLIED – INDIRECT	212177	39730	1516	645	43
3		<b>TOTAL AGRICULTURE &amp; ALLIED</b>	<b>3546050</b>	<b>1322653</b>	<b>41666</b>	<b>14423</b>	<b>35</b>
4		MSE	<b>282899</b>	<b>52972</b>	<b>7708</b>	<b>1649</b>	<b>21</b>
5		EDUCATION	35085	4675	919	76	8
6		HOUSING	93157	25349	2232	695	35
7		OTHERS	184912	11561	3145	125	26
8		<b>TOTAL</b>	<b>313154</b>	<b>41585</b>	<b>6296</b>	<b>896</b>	<b>14</b>
9		<b>TOTAL PRIORITY SECTOR = 3 + 8</b>	<b>4042103</b>	<b>1386416</b>	<b>55670</b>	<b>16968</b>	<b>30</b>
10	NON-PRIORITY	HEAVY INDUSTRIES	7	12	235	140	60
11		MEDIUM INDUSTRIES	62	24	260	12	2
12		EDUCATION	185	272	69	2	3
13		HOUSING	199	1698	85	133	156
14		OTHERS	103020	3257	3100	626	20
15		<b>TOTAL NON PRIORITY SECTOR</b>	<b>103473</b>	<b>5263</b>	<b>3749</b>	<b>913</b>	<b>24</b>
<b>GRAND TOTAL = (9) + (15)</b>			<b>4245575</b>	<b>1391679</b>	<b>59419</b>	<b>17881</b>	<b>30</b>

### ACP Performance review

b. Comparative achievement of ACP over last three Financial Years.

**Table B** (Amt. in Rs. crore)

Sector	2011-12(June-11)			2012-13 (June-12)			2013-14 (June -2013)		
	Target FY10-11	Ach.	% Ach.	Target FY11-12	Ach.	% Ach.	Target FY13-14	Ach.	% Ach.
<b>Agri. Total</b>	<b>15602</b>	<b>5878</b>	39	<b>25779</b>	<b>6820</b>	26	<b>41666</b>	14423	35
<i>Crop Loan/Direct</i>	<b>12437</b>	<b>4520</b>	36	<b>19853</b>	5946	30	<b>40150</b>	13778	34
<i>Agri. Term Loan/indirect</i>	<b>3165</b>	<b>1358</b>	43	<b>5926</b>	874	15	<b>1516</b>	645	43
<b>MSE</b>	<b>2836</b>	<b>583</b>	20	<b>3480</b>	<b>923</b>	27	<b>7708</b>	1649	21
<b>Others</b>	<b>3223</b>	<b>716</b>	22	<b>3517</b>	<b>739</b>	21	<b>6296</b>	896	14
<b>TOTAL</b>	<b>21661</b>	<b>7177</b>	<b>33</b>	<b>32777</b>	<b>8482</b>	<b>26</b>	<b>55670</b>	<b>16968</b>	<b>30</b>

c. ACP June 2013-14- Agency wise

**Table C** Amt. in Rs. (crore)

BANK	AGRICULTURE(Amtt.)			MSE(Amtt.)			OPS(Amtt.)			TOTAL ADV. PS		
	TARGET	ACHI	%	TARGET	ACHI	%	TARGET	ACHI	%	TARGET	ACHI	%
Comm	25487	6867	25	6950	1592	23	5693	812	14	38130	9271	24
RRBs	5360	1900	35	396	57	14	346	84	24	6103	2041	33
Co-op	10819	5656	52	362	0	0	258	0	0	11437	5656	49
<b>TOTAL</b>	<b>41666</b>	<b>14423</b>	<b>33</b>	<b>7708</b>	<b>1649</b>	<b>21</b>	<b>6297</b>	<b>896</b>	<b>14</b>	<b>55670</b>	<b>16968</b>	<b>30</b>

Comm ~ Commercial

Co-op ~ Co-operative

Achi ~ Achievement

Bank wise position is given in Table No.11& 11(A)

**Total MSE disbursements: Rs. 1649/cr with achievement of 21%**

**Total Priority Sector disbursement inclusive of MSE Rs.16968Cr with achievement of 30%**

#### Observations

1. Agriculture Term credit growth needs to improve
2. Growth of MSE also needs to improve
3. DCCB and RRBs should also lend vigorously in MSE sector



### ACP Performance Review

Reasons for Low Off-Take in Investment Credit under Agriculture.

- **Lack of margin capital** with farmers
- **Rationalisation of interest rate between direct and in-direct lending** necessary , as interest rates are high on investment credit
- **Lack of awareness, proper guidance and technical support** to the farmers resulting in the use of traditional farm equipments and crop growing patterns. Banks should instruct respective FLCC In-charges for giving information about innovative farming and use of farm-equipment.
- Disbursement under horticulture and plantation crops as on date is low. Govt. of M.P. has initiated a “Horticulture Corridor” near BHOPAL, anticipating a boost in Horticulture, and organic farming.
- Term lending promoting activities like Custom Hiring needs to be adequately marketed and field level officials to be sensitized for generation of proposal and bank participation.

#### **Suggestions -**

- The total credit potential assessed by NABARD for the year 2014-15 is Rs 74568.17 crore. However, taking into consideration the revision in Unit costs, Scale of Finance, creation of new infrastructure during last year, development of infrastructure in current year, new policies of State and Central Govt for agriculture and rural development etc, NABARD is updating PLP potentials. NABARD has prepared the Base Potential Linked Credit Plans (Base PLPs) in line with XII FYP for all districts in the State, wherein the potentials for Priority Sector activities have been estimated for the period from 2012-13 to 2016 . The document will be prepared by the end of October 2013. NABARD convened a meeting of State Level Unit Cost Committee Meeting in August 2013 for revision of unit costs for various investment activities in agriculture and allied sectors. The revised unit costs have been communicated to all Banks.
- Bankers to focus on Self Employment Scheme of the Govt. of M.P./GOI, which will give boost to the MSE sector even in rural areas.
- Banks to rethink strategies for renewed emphasis and growth in MSE sector as the achievement in this segment has not shown progress in the previous financial year.

#### **KCC Performance Review:**

Progress under KCCs up to June 2013 is as under:

Banks	Target 2013-14 (No)	Achievement (No)	% Ach
Comm.	317142	248435	78
RRB	118538	13955	12
DCCB	300000	37602	12
TOTAL	735680	299992	41

B

Bank wise position is given in Table No.19

Total Number of Farmers in the State (Approximately)	90,17,146
Total Number of Kissan Credit Cards Issued by banks	71,22,690
Coverage	79 %

### Conversion of KCCs into RuPay Kisan Card ( KCC).

All Banks have been instructed by their head offices for Up-scaling of KCC to RuPay Cards / Smart Cards. RRB's may scale up their technology by opting for ATMs. At present Illiteracy of farmers, and high rate of overdue accounts are proving to be hurdles in issuance of Rupay Cards/ Smart Cards. This problem is predominant in RRB's and Cooperative Banks.

#### RRBs

- All the Regional Rural Banks have start issuing the RuPay Kisan Card and are required to complete the process by 30 September 2013.
- The progress under the issuance of RuPay Kisan Card as at the end of August, 2013 by the RRBs are given here as under.

Name of Bank	Total number of KCCs	RuPay Card Issued	Balance
Narmada Jhabua Gramin	149000	44322	104678
Central Madhya Pradesh	124000	3423	120577
Madhyanchal Gramin Bank,	150000	3000	147000

- RRBs are required to finalize their plan for the installation of ATMs and POS machines with the sponsor Bank and submit the claims for the same to NABARD at an early date for assistance under FITF. Sponsor Banks are requested to provide necessary support for ensuring timely completion of the process by RRBs.

#### Cooperative Banks

- After switchover to Core Banking Platform, Cooperative Banks may work out the plan for the installation of ATMs/ Micro ATMs/ POS machines to be installed/ placed in the branches/ PACS.
- As per GoI guidelines, the Cooperative Banks have to complete the process of issuing RuPay Kisan Card by the quarter ended September, 2013.
- NABARD is providing training on payment system to the cooperative banks. First such programme for 04 DCCB's was organized at BIRD, Lucknow during July 2013 and another one for 12 DCCBs was organized at Mangalore during August, 2013.
- Two DCCB's namely Khandwa and Vidisha have been identified to implement the scheme by the end of September, 2013 on a Pilot basis.(NABARD)
- MPSCB (Apex Bank) may provide guidance to DCCBs for launching of RuPay Kisan Card by DCCBs and ensure the implementation by stipulated date.

### Suggestions

1. Government to explore possibility of **Cultivator's Licence** for facilitating Credit Linkages to farmers falling under the category of Oral Lessee, Small Farmers, Marginal Farmers, Share Croppers & Forest dwellers. This will help in extending bank linkages to this segment, hitherto not quite explored.
2. Government to initiate **online charge creation of land** records in similar line with the one adopted by Government of Karnataka of **Bhoomi Programme**. RBI has suggested that banks consider giving loans to such farmers by accepting "**Loan eligibility Certificate**" issued by the Revenue Department.
3. Banks should cover all farmers including those who have not availed KCC through banking linkages under the crop insurance. Insurance Coverage of crops is mandatory, but even after repeated reminders from Convenor bank, Banks are not following the requirements, resulting in litigations.
4. Interest subvention in Agriculture term loan may propel growth in this segment.
5. List of uncovered farmers to be provided by District administration to LDMs.

### Credit –Deposit Ratio of Banks

#### a. Deposit Growth

Year wise breakup (Previous three years) is as under:

**Table D**

**(Rs. in crore)**

	Rural	% Growth	Semi-Urban	% Growth	Urban	% Growth	Total	% Growth (YOY)
June 2011	22204	38	41503	20	92935	11	156642	17
June 2012	23820	7	46390	12	115670	24	185880	15
June 2013	35905	51	50699	9	141307	22	227911	23

Aggregate Deposit growth is 23% on YOY basis.

#### b. Credit Growth

**Table E**

**( Rs. in crore)**

	Rural	% Growth	Semi-Urban	% Growth	Urban	% Growth	Total	% Growth (YOY)
June 2011	21189	19	19431	28	54390	13	95010	17
June 2012	22702	7	18204	(8)	76528	41	117434	24
June 2013	26712	18	24016	32	91187	19	141915	21

Credit in semi urban branches has shown a growth of 32% on YOY basis.

Credit grew by 21% on YoY basis.

**c. Credit Deposit (CD) Growth / Ratio:  
National Average : State Average**

**Table F**

Banks	June 2011	June 2012	June 2013	% Achievement
Comm	59	63	61	62
RRBs	53	52	56	
Co-op	89	79	89	
Total	61	63	62	

Comm. ~ Commercial

RRBs. ~ Regional Rural Banks

Co-op ~ Co-operative

**d. District wise CD RATIO performance < 40% achievement:**

**Table H****Figures in %**

S.N.	Name of District	Lead Bank	March 2012	March 2013	ACP 2012-13 ACHIEVEMENT	June 2013
1	Umaria	State Bank of India	23	23	51%	23
2	Tikamgarh	State Bank of India	35	35	72%	35
3	Rewa	Union Bank of India	31	35	93%	34
4	Singrauli	Union Bank of India	-	23	130%	18
5	Mandla	Central Bank of India	35	38	95%	37
6	Anuppur	Central Bank of India	22	26	101%	26
7	Shahdol	Central Bank of India	29	32	98%	31
8	Alirajpur	Bank of Baroda	29	38	67%	38

Bank wise position is given in Table No. 2

**Observations:** In compliance with the suggestions made in the Sub-Committee on CD ratio and also the rigorous monitoring by District Administration and Lead District Manager of the respective Districts, CD ratio of these 8 districts have shown incremental growth, implying adequate lending by the banks. Sidhi district earlier under scanner for low CD Ratio, has surpassed 40% criteria. Newly launched Swarozgaar schemes of the Govt. of Madhya Pradesh may wield a catalytic effect on the CD Ratio of the Districts. Achievement of ACP 2012-13 also depicts that the credit absorption capacity the Districts is being served by banks.

## Education Loan

### Education Loans: Review

Target (FY 13-14):31058.

**Table P**

(Amt. in Lacs)

Fresh Sanctions up to JUNE 2013		Outstanding Balance June'2013	
No.	Amt.	No.	Amt.
<b>4947</b>	<b>14657</b>	<b>84883</b>	<b>182146</b>

Fresh sanctions of Education loan during the Quarter was **4947** as against the **2432** in June 2012, an incremental growth of 103% has been registered in YoY.

Bank wise position is given in Table No. 28

### Education loan sanction trend analysis

Year	JUNE 09	JUNE 10	JUNE 11	JUNE 12	JUNE - 13
No. of sanctions	1476	2498	1559	2432	4947
% Growth	3.44	69	(-60)	56	103

### Observations:

1. DIF has launched a web-based Higher Education Loan Application Monitoring system(HELAMS), where the status of loan application submitted by a student can be monitored on-line.
2. Education Loan targets for the year 2013-14 have been given by DIF to all banks vide letter no. DIF 890 dt. 18/03/2013. The Physical Target for M.P. is 31058.
3. Credit Camps were held in 50 districts of M.P. for Education Loan between 24/07/2013 to 29/07/2013. Banks have sanctioned **3413** No. of applications in the camps. **4947** applications were sanctioned during the quarter under this sector. Since the thrust under this sector was upto September,2013, Education Loan Camps in all district were conducted by DIF, Banks and District Administration. Banks are requested to ensure achievement of targets.

### Education Loan

**concern:**

- 1. Participation of education loan by Private Banks needs to be improved.  
 Status of Complaints Received (FY 12-13)**

No. of complaints received at DIF and forwarded to banks for resolutions	No. of complaints resolved by banks to logical end	Rejected Cases	Pending Complaints
<b>464</b>	<b>124</b>	<b>5</b>	<b>349</b>

**BANK-WISE DETAILS OF APPLICATIONS RECEIVED AND DISPOSED IN HELAMS**

SR.	NAME OF BANK	APPLICATIONS	
		RECEIVED	DISPOSED
1	ALLAHABAD BANK	13	0
2	ANDHRA BANK	2	0
3	BANK OF BARODA	1	0
4	ORIENTAL BANK OF COMMERCE	9	1
5	BANK OF INDIA	36	3
6	BANK OF MAHARASHTRA	12	0
7	CANARA BANK	8	2
8	CORPORATION BANK	2	0
9	CENTRAL BANK OF INDIA	53	33
10	CENTRAL MADHYA PRADESH GRAMIN BANK	14	14
11	DENA BANK	3	0
12	HDFC BANK	1	0
13	SYNDICATE BANK	1	0
14	MADHYANCHAL GRAMIN BANK	8	0
15	NARMADA JHABUA GRAMIN BANK	2	0
16	PUNJAB NATIONAL BANK	33	0
17	STATE BANK OF INDIA	222	55
18	UNION BANK OF INDIA	24	11
19	UCO BANK	1	0
20	AXIS BANK	1	0
21	ICICI BANK	1	0
22	INDIAN OVERSEAS BANK	9	0
23	ORIENTAL BANK OF COMMERCE	8	5
	<b>TOTAL</b>	<b>464</b>	<b>124</b>

## Education Loan

### Madhya Pradesh Government Education Loan Guarantee Scheme:

#### Eligibility Criteria:

- a. Annual Income of Parents : Not more than Rs.5.00 Lacs per annum
- b. Parents to give undertaking that they are not in position to offer collateral
- c. Technical Education, Medical Education and Higher Studies
- d. Per year guarantee offered by Government is maximum 200 students
- e. Maximum Amount of Guarantee for studies in India and abroad is based upon amount of loan sanctioned by a bank
- f. Details of the circular / guidelines available in website [http://www.dif.mp.gov.in/Higher\\_Edu.htm](http://www.dif.mp.gov.in/Higher_Edu.htm)

**Table P1**

Name of bank	No. of Guarantee sanctioned	Amt of Guarantee Sanctioned (Rs.)	No. of Guarantee sanctioned	Amt of Guarantee Sanctioned (Rs.)	No. of Guarantee sanctioned	Amt of Guarantee Sanctioned (Rs.)
	FY 2010-11		FY 2011-12		FY 12-13	
State Bank of India	1	445,000	8	8,420,000	8	7,359,000
Central Bank of India	2	1,740,000	8	10,506,650	6	8,045,000
Central Madhya Pradesh Gramin Bank	0	0	1	1,491,650	0	0
Punjab National Bank	0	0	1	625,000	0	0
Dena Bank	0	0	1	875,000	0	0
Uco Bank	0	0	1	1,000,000	0	0
Narmada Jhabua Gramin Bank	0	0	0	0	1	750,000
Bank of India	0	0	2	2,000,000	3	4,200,000
<b>Total</b>	<b>3</b>	<b>2,185,000</b>	<b>22</b>	<b>24,918,300</b>	<b>18</b>	<b>20,354,000</b>



## Education Loan

### Suggestions:

1. Banks and Technical Education Department/ Medical Education Department/ Higher Education Department should have to play a pro-active role by canvassing the scheme among students taking admission in various colleges and scrutiny committee meetings be held at required intervals.
2. Further efforts should be made to propagate the scheme .
3. Compliance by Banks on the HELAMS portal required .At present Bank branches are not using the application.
4. There are complaints about no intimation from banks regarding subsidy credit. Banks are required to update customers about registration of Mobile Number in Customer accounts so that automatic updates are generated to students/parents.

### Higher Education Loan Subsidy Scheme of Govt. of Madhya Pradesh

1. Finance Dept. Govt. of M.P. vide their MEMO DT 03/09/2012 had issued a scheme for Higher Education Loan Subsidy Scheme for the year 2012-13. Banks were informed to claim the subsidy within three months of close of the financial year. Later the time limit was extended by the DIF upto 31/08/2013
2. From the limited number of Claims received by Nodal Bank from different banks, it is evident that the scheme was not mobilized. However, the amount of subsidy claim was received from the Directorate of Institutional Finance and remitted to the accounts of students directly through NEFT.

### Observation:

1. Continuation of the subsidy by Govt. of M.P.in the present financial year may be confirmed through Notification.
2. Private Banks have been given targets under this sector, and are required to participate enthusiastically.
3. Participation of RRBs and DCCB in the scheme due to their reach in rural areas

**Chief Ministers Rural Housing Mission (Pending cases FY 2012-13 for disbursement).**

Sanction of cases under the scheme during the year 2012-13 was 100%, but disbursement process has been slow. Against 152199 cases sanctioned by banks during 2012-13, 47477No. of cases are pending for disbursement. Bankwise details are given below. Banks are required to sensitize their field functionaries for disbursements.

sr	Name of Bank	Branches	Target 2012-13	Forwarded To Banks	No.Sanctioned By Banks	Disbursed By Banks(No)	Sanc. %	Disb. %
1	2	3	4	5	6	7	8	9
<b>Nationalised Banks</b>								
1	State Bank of India	693	38115	34616	24741	16420	64.91	43.08
2	Central Bank of India	346	19030	30250	29289	21624	153.91	113.63
3	Bank of India	265	14575	22317	21351	14918	146.49	102.35
4	Union Bank of India	152	8360	14087	13208	7539	157.99	90.18
5	Bank of Baroda	106	5830	7408	6854	4621	117.56	79.26
6	Syndicate Bank	31	1705	1150	1102	549	64.63	32.20
7	Bank of Maharashtra	93	2790	4927	3769	2691	135.09	96.45
8	Punjab National Bank	150	1500	4009	3335	1917	222.33	127.80
9	O.B.C.	15	150	519	221	119	147.33	79.33
10	Allahabad Bank			500	496	404		
<b>Kshetriya Gramin Bank</b>								
1	Central M.P. Gramin Bank	385	21175	24195	19744	14452	93.24	68.25
2	Madhyanchal G.B.	355	19525	22524	15414	10028	78.94	51.36
3	Narmada Jhabua G.B.	308	16940	17755	12105	8870	71.46	52.36
<b>Jilla Sahkari Bank</b>								
1	Jilla Sahkari Kendriya Bank Mydt	18	270	721	570	570	211.11	211.11
<b>TOTAL</b>		<b>2917</b>	<b>149965</b>	<b>184978</b>	<b>152199</b>	<b>104722</b>	<b>101.49</b>	<b>69.83</b>

**Bankwise progress under Chief Ministers Rural Housing Mission is given below as on date for the year 2013-14.**

S.No.	Bank	No. of Rural and Semi-Urban Branches	Target FY-2013-14	No of loan cases submitted to bank branches	No. of cases sanctioned by bank	No of Cases Disbursed by banks	% of Achievement	
							Sanctioned	Disbursed
1	Central Bank of India	346	21525	22991	5490	2336	25	11
2	Bank of India	265	17224	14792	5499	1331	32	8
3	State Bank of India	693	45544	33798	6260	1491	14	3
4	Union Bank of India	152	11642	10779	2083	911	18	8
5	Bank of Baroda	106	5791	4321	894	312	15	5
6	<b>CMPGB</b>	385	28747	24533	4685	1907	16	7
7	<b>Narmada Jhabua RRB</b>	308	20103	11676	4235	939	21	5
8	<b>Madhyanchal Gramin Bank</b>	355	24092	5579	691	172	3	1
9	Syndicate Bank	31	1452	1037	230	52	16	5
10	Bank of Maharashtra	93	5760	4754	1187	192	20	4
11	Punjab National Bank	150	3869	9616	1725	298	45	8
12	Allahabad Bank		8267	3418	636	39	8	.50
13	Oriental Bank of Commerce	15	2638	896	261	0	10	0
	<b>Jilla Sahakari Bank</b>							
14	Bhopal Vidisha DCCB	18	1080	3885	1871	71	48	2
15	Sehore DCCB	19	1140					
16	Indore Premier Coop Bank Ltd.	28	1680					
<b>Total -</b>		<b>2917</b>	<b>200554</b>	<b>152075</b>	<b>35747</b>	<b>10051</b>	<b>18</b>	<b>5</b>

Communication about Unit Cost enhancement has been circulated to all banks.

**Suggestions:**

1. Targets for the financial year 2013-14 have been given to 16 banks, including RRB's and three cooperative banks. Banks may initiate holding of camps immediately. Disbursement under the scheme requires attention of the participating banks.
2. State Govt. may issue list of organisations imparting training programme to rural artisans, so that the estimate can be obtained by a Govt. trained contractor.
3. Web-enabled system may be made available at district level for tracking of approval of application by district administration.
4. Electronic Data format is being developed by the Department for web portal of MPRRDA.

## Financial Inclusion

### i. Branch Expansion plan of Banks for FY 13-14

BRANCH EXPANSION PLAN OF BANKS FOR FY 13-14											
S.NO.	NAME OF THE LEAD BANK	BRANCHES PENDING TO BE OPENED FROM PLAN 2012-13	PLAN FOR 2013-14	TOTAL PLAN FOR 2013-14	R	SU	U/M	TOTAL NUMBER OF BRANCHES OPENED			
								R	SU	U/M	TOTAL
1	ALLAHABAD BANK	1	15	16	10	4	2			1	1
2	BANK OF BARODA	6	20	26	7	14	5			2	2
3	BANK OF INDIA	7	18	25	6	10	9	0	0	0	0
4	CENTRAL BANK OF INDIA	3	31	34	19	7	8	8	2	1	11
5	PUNJAB NATIONAL BANK	15	22	37	10	23	4	0	0	1	1
6	STATE BANK OF INDIA	22	65	87	22	53	12			4	4
7	UNION BANK OF INDIA	7	15	22	17	4	1	0	0	0	0
8	SYNDICATE BANK	1	5	6	2	2	2	0	0	1	1
9	UCO BANK	2	18	20	6	10	4	0	0	0	0
10	BANK OF MAHARASHTRA	4	7	11	11	0	0	0	0	0	0
11	ICICI BANK	0	18	18	18	0	0	15	0	0	15
12	INDUSIND BANK	0	4	4	4	0	0	0	0	0	0
13	CMGBANK (RRB)	10	36	46	19	9	18	10	1	0	11
14	MADHYANCHAL GB	7	42	49	35	14	0	0	0	0	0
15	NARMADA JHABUA GRAMIN BANK	9	37	46	41	2	3	0	0	0	0
16	CANARA BANK	0	101	101	101	0	0	4	0	0	4
17	DENA BANK	1	4	5	3	2	0		2	0	2
18	ORIENTAL BANK OF COMMERCE	4	5	9	0	0	9	0	0	0	0
19	VIJAYA BANK	0	15	15	5	5	5	0	0	0	0
20	INDIAN OVERSEAS BANK	14	1	15			15	0	0	0	0
21	AXIS BANK	10	0	10	0	5	5	0	0	0	0
<b>TOTAL</b>		<b>123</b>	<b>479</b>	<b>602</b>	<b>336</b>	<b>164</b>	<b>102</b>	<b>37</b>	<b>5</b>	<b>10</b>	<b>52</b>

In the 28th meeting of the Empowered Committee for RRBs in Madhya Pradesh on 15/04/2013, it was decided that RRBs would ensure that all branches were opened by 30 June 2013 as per their Branch Expansion Plan. As on date 11 branches have been opened against the targeted 117. RRB's may follow the roadmap under FI for the financial year, i.e. target of 104 up to March 2014. Out of the total 25% of branches should be in Rural Areas.

**Branch Expansion Plan (RBI)**

The regulatory requirement for opening of at least 25 percent of total branches in unbanked rural centres (Tier 5 and Tier 6) has not been fulfilled by many banks. All banks to explore the possibility of opening of branches in unbanked rural areas of the State in view of the increased focus on implementation of Direct Benefit Transfer Scheme and also for close supervision of BC operations so as to provide sustenance and robustness to the BC model.

**c) Branch Authorisation Policy(RBI)**

Front loading of branches in unbanked rural areas – To facilitate speedier branch expansion in unbanked rural centres for ensuring seamless rollout of the Direct Benefit Transfer (DBT)/ EBT Scheme of the Government of India, banks are advised that they may consider front loading (prioritising) the opening of branches in unbanked rural centres over a 3 year cycle co-terminus with their FIP (2013-16).

**Financial Inclusion**

The status of BC deployed by Lead Banks in FI is as under:

S. No.	NAME OF THE LEAD BANK	NO. OF VILLAGES TO BE COVERED BY THE BANK		OUT OF (I) & (II) - NO. OF VILLAGES BELONGING TO SHADOW AREA	NO. OF BCs	OUT OF (IV) NO. OF BCs WITH POPULATION As on date	
		POPU >2000	POPU <2000			<2000	>2000
		(I)	(II)	(III)	(IV)	(V)	(VI)
1	ALLAHABAD BANK	110	1517	924	129	26	103
2	BANK OF BARODA	32	728	172	50	15	35
3	BANK OF INDIA	206	3430	487	926	722	204
4	CENTRAL BANK OF INDIA	299	5904	2121	733	437	296
5	PUNJAB NATIONAL BANK	86	2085	460	87	1	86
6	STATE BANK OF INDIA	616	9863	3258	1744	1744	Being covered by other Modes
7	UNION BANK OF INDIA	131	2183	696	195	70	125
TOTAL -		1480	25710	8062	3864	3015	849

Table No. 12 may be referred for more details

- a. Popularization of e-payments in the form of e-FMS of Government of Madhya Pradesh

In line with directives of Ministry of Finance, to popularize e-payments for bringing down the transactions through cheques, Government of Madhya Pradesh has initiated e-FMS for payment for affecting MNREGA wage payments to labourers.

All banks have joined hands with Government in this mission and have started affecting payments through e-FMS.

However certain issues have been raised by Commissioner, MNREGA, Government of Madhya Pradesh as:

1. Deduction of NEFT/RTGS charges
2. Post Offices at present have limitations in participation in their MNREGA soft program.

**b. Establishment of Skill Development Centres(S D C) by Department of Technical Education and Skill Development , Govt. of Madhya Pradesh.**

Department of Technical Education and Skill Development , Govt. of Madhya Pradesh has taken the initiative for establishment of Skill Development Centres(SDC's) in 113 Blocks of Madhya Pradesh for empowering youth by Swarozgar enabled **Short Term Modular Employable Skill Schemes**.

The details have been circulated to all banks, to pass on this vital employment generating initiative by the Govt. of M.P.. Since the trained persons from these Centres will be Skill Developed by skilled instructors, adequate numbers of quality cases under swarozgar schemes will be at disposal of banks for credit linkage.

**c. R-Seti / FLCC**

**Financial Literacy and credit counseling centers/ Rural Self-employment Training Institutes(R-SETIs)**

Banks are requested to go through the revised guidelines of RBI in circular no. RPCD.FLC.no. 12452/12.01.018/2011-12 dated 06.06.2012 (Annexure III) and deliberate to act upon it..

It is observed that vibrancy in R-Seti is required in order to nurture the talents in the rural masses and synergize these talents into productive way may in the form of establishments of units with the support of the Government of Madhya Pradesh.

**FLCC**

All FLCC's are active and are conducting indoor and outdoor programmes. In centres where FLCC In-Charge has not been appointed, LDM of the District is taking care for conducting literacy camps.

- ◆ Encouraging financial inclusion drive through RRB's and keeping in view that RRB's are required to play an active role in establishment of Financial Literacy Centres, on account of their deep penetration level, NABARD has introduced a scheme to support RRB's for establishment of Financial Literacy Centres. RRBs should open one FLC per district and DCCBs one in each block. Financial assistance to the tune of **Rs.5.00 lakh per FLC** is available from NABARD for the establishment of FLCs for Capital and Operational Expenditure within the total outlay for one year only. The assistance is



restricted to 80% and 90% of the proposed expenditure for RRBs and Cooperative Banks respectively. Banks to submit the proposals to NABARD early.

- ◆ Financial assistance to the tune of Rs.10.00 lakh or whichever is lower, is available for **Mobile Vans** from NABARD for demonstration of banking technology. RRBs and DCCBs may submit the proposals to NABARD early. This assistance may be utilized for the purchase of Mobile Van and demonstration of ATM, GPRS Router, UPS, POS, etc. on the mobile vans.
- ◆ All the banks i.e. Commercial Banks, RRBs and Cooperative Banks are eligible to avail grant assistance for organizing FLPs in the rural areas. Financial assistance will be restricted up to 60%, 80% and 90% or Rs.10000/-, whichever is lower, in respect of CBs, RRBs and Cooperative Banks respectively.
- ◆ Location of the programmes may preferably be organized in the Shadow villages identified by the SLBC/ State Government/ backward areas of the state.
- ◆ All the banks are requested to prepare the plans and submit the proposal to NABARD for the consideration .

**Suggestions:**

1. Branches should actively participate in the outdoor campaign and Financial Literacy.
2. FLC In charge and LDMs to conduct outdoor activities on Financial Literacy .
3. FLC to take support of NABARD for material and reimbursement of expenses incurred in FLC program albeit as per NABARD norms.

Special outdoor literacy camps at ST notified districts

Direct Benefit Transfer of Subsidy was affected in three districts of Madhya Pradesh as part of the Government of India effort of initiating DCT in the initial 43 districts implemented from 1<sup>st</sup> of January 2013. Khandwa, Harda and Hoshangabad were identified in Madhya Pradesh

Under 1<sup>st</sup> phase of DBT(LPG) from 01/07/2013 Harda and East Nimar were identified by GOI. Two more districts have been identified as pilot districts by the Ministry of Financial Services, GOI. They are and Burhanpur, and Hoshangabad where DBT(LPG) Phase II has been implemented from 01.09.2013

STATUS OF PILOT DISTRICTS (DIRECT BENEFIT TRANSFER)										
S. No.	DISTRICT	No. of BLOCKS					AS on 26/07/2013 1 <sup>st</sup> phase of DBT(L)			
			No. of Panchayats	No. of Villages	No. of Schemes	No. of Benf. Benefitted	Transactions (Amt. in Lacs)	TOTAL LPG BENEFICIARIES	TOTAL TRANSACTION NO.	BENEFIT PAID IN RS.(In lacs)
1 <sup>st</sup> PHASE(01/01/2013)										
1	EAST NIMAR	7	454	802	12		1.49			
2	HARDA	3	211	568	10		14.43			
3	HOSHANGABAD	7	428	953	11		13.04			
DBT (L) 1 <sup>ST</sup> PHASE(01/07/2013)										
1	EAST NIMAR	7	454	802	12	3865		72585	32211	134.72
2	HARDA	3	211	568	10	1407		47028	15449	64.65
DBT (L) 2 <sup>ND</sup> PHASE(01/09/2013)										
3	HOSHANGABAD	7	428	953	11	1148		132642		
4	BURHANPUR	2	167	263	12			78992		

### Observations

- ◆ The Digitized village-wise, Panchayat-wise and ward-wise beneficiary list has been uploaded on "SAMAGRA" portal of the Govt. of M.P. LDM's have been provided with password for accessing the portal and downloading the list.
- ◆ Though banks are seeding UID to customers account, as on date UID of identified beneficiaries is incomplete.

### Observations by RBI

Govt. of India has decided to introduce Direct Cash Transfer into the Bank account of the beneficiary under various welfare schemes being implemented such as MGNREGA, Fertilizer Subsidy, Scholarship, LPG subsidy, etc w.e.f 1.1.2013 in 3 pilot districts of the State which has now been increased to 6 districts.

- Banks and their sponsored RRBs may take following action on priority:  
Take steps to complete account opening and seeding Aadhar number in all DBT districts.
- Closely monitor the progress in seeding of Aadhar number in bank account of beneficiaries.

**DBT**

Put in place a system to provide acknowledgement to the beneficiary of seeding request and also send confirmation of seeding of Aadhaar number.

Form **DBT** Implementation Co-ordination Committee, along with State Government department concerned, at district level and review the seeding of Aadhaar number in bank accounts.

Camp-based approach should be adopted at village level for opening of accounts and UID enrolment.

The State Planning Commission has been appointed as Nodal Agency at State Level for UID

Ensure that district and village wise names and other details of business correspondents (BCs) engaged / other arrangements made by the bank is displayed on the SLBC website.

Set up a Complaint Grievance Redressal mechanism in each bank and nominate a Complaint Redressal Officer in each district, to redress the grievances related to 'seeding of Aadhaar number in bank accounts'.

Opening of ATM's at all Brick and Mortar branches is in the priority of the scheme for facilitating customers to use debit cards.

## **Performance of Banks under different sectors in Madhya Pradesh**

**a. Priority Sector Advance (Outstanding) [Target : 40% of Adjusted Net Bank Credit (ANBC)]**

Bank Credit in India(As prescribed in No.VI of Form A(Special Return as on March 31 <sup>st</sup> ) under Section 42(2) OF RBI Act,1934	I
Bill Rediscounted with RBI and other approved Financial Institutions	II
<b>Net Bank Credit (NBC)</b>	<b>III(I-II)</b>
Investment in Non –SLR categories under HTM category + other investment eligible to be treated as priority sector	IV
<b>Adjusted Net Bank Credit (ANBC)</b>	<b>III+IV</b>

**Sector wise details - Credit Deployment**

**Table- I**

**(Amt. in crore)**

Month-Year	Agriculture	MSE	OPS	Total	% Growth (YOY)
June-2011	36275	11639	11471	59385	18
June- 2012	36386	13275	11959	61621	4
June-2013	43879	18374	14883	77136	25

**Priority Sector achievement: 57.28% of Total Credit**

**b. Agriculture Advances [Target : 18% of Adjusted Net Bank Credit (ANBC)]**

**Table J**

**(Amt. in crore)**

June 2012	June 2013	YoY Growth
36386	43879	20%

**Agriculture achievement: 31% of total credit**

**Table No. 5 for reference.**

**Action Points:**

1. In addition to providing production credit to farmers, banks are requested to increase term loan in Agriculture. This will ensure Capital Formation in the rural areas of the State.
2. Special Credit camps to be organized to ensure achievement of targets through various Agriculture linked program

**c. Micro & Small Enterprises (MSE) Advance:**

**Table K (outstanding)**

**(Amt. in crore)**

June2012	June2013	Growth YoY
13275	18374	38

**Performance of banking sector in Madhya Pradesh**

**Suggestions:**

1. According to GOI, bank branches should focus and play effective role in augmenting the Flow of credit to the identified MSE cluster number 228 in the State of Madhya Pradesh.
2. Lead Bank in the districts where the MSE clusters are located may also focus on their Credit requirements and enhance credit flow to MSEs, particularly in the clusters where banking facilities are inadequate.
3. Banks should open more specialized SME branches, which may help the dedicated flow of credit to this sector.
4. Banks should leverage CGTMSE scheme and avail the maximum opportunity of finance under CGTMSE .
5. Regular meetings are required to be conducted with clientele of Micro and Small Enterprises at branch level to resolve their issues. Special efforts required for mobilizing new beneficiaries, particularly under Food and Agro-based sector (Covered under MSE as prescribed guidelines).
6. Popularizing KVIC's Margin Money scheme at village level necessary for success of this sector. Entrepreneur Skill Development programmes at potential pockets are also necessary for positive results.
7. Govt. of Madhya Pradesh has launched new schemes for self-employment, which are classified under MSE Sector. Financing by banks for these new schemes also facilitates their exposure under MSE.

Granular data: MSE Performance Indicator

**Performance vis-à-vis National Goal****Table L****(Amt in Rs. Crore)**

National Goal	O/s jUNE2012	% to total MSE	O/s jUNES2013	% to total MSE	National Goal % to total MSE	Achievement %
Micro Manufacturing where investment is up to Rs.10lacs	817.72	6	1550.37	9	40	29
Micro Service Enterprise where investment in equipment is upto Rs4 lacs	2332.96	17	3622.36	20		
Micro Manufacturing where investment is above Rs.10 lacs but upto Rs.25lacs	1185.60	8	1293.67	7	20	17
Micro Service Enterprises where investment in equipments is above Rs4lacs but upto Rs.10 lacs	1746.40	13	1869.90	10		

Bank wise position is given in Table No. 34(i)-(iii)&amp; Comp. Policy package in Table No. 31

Total MSE outstanding June 2012: Rs.13450 Crores

Total MSE outstanding June 2013: Rs.17688 Crores

**Performance of banking sector in Madhya Pradesh**

**d. Advances to Weaker Section: [Target: 10 per cent of Adjusted Net Bank Credit (ANBC)]**

**Table M (Amt. in Crores)**

June 2012	June 2013	Growth over June 2012 (%)
13526	17832	32

**Advance against weaker section achievement: 13% of total credit**

Bank wise position is given in Table No.5

**DRI Advance:**

[Target: 1 per cent of total advances outstanding as at the end of the previous year]

**Table N (Amt. in Crores)**

	June 2012	June 2013	Growth over June 2012 (%)
<b>DRI Advances</b>	15	27	80

**DRI advance achievement: 0.02% of total credit**

Bank wise position is given in Table No. 7

**Suggestions:**

1. R-SETIs needs to impart training to beneficiaries under weaker section for DRI loan and to forward the loan application to respective bank Branches.
2. Banks to plan and initiate suitable steps for achieving the target for DRI and submit progress report to Convener Bank for the review.

**e. Housing Loan**

**General Housing Scheme:**

**Table O (Amt. in Rs. Crore)**

Outstanding Balance June2012		Outstanding Balance June, 2013	
No.	Amt.	No.	Amt.
219207	9433	287742	11122

Bank wise position is given in Table No. 20& Table No. 21 (For Golden Jubilee Rural Housing Finance Scheme)

- Recovery of bank dues under Direct Housing Loans has become a concern for banks.
- At present the NPA % under this sector is 2%.

## Performance of banking sector in Madhya Pradesh

### Performance of Various Special Focused program

#### f. Swarojgar Credit Card (SCC) : JUNE 2013

**Table P(Amtt. In crs.)**

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	7500	5600	1900	15000
SCCs Issued (No.)	722	788	642	2152
Amount Disbursed (in Rs. Crores)	4	2	1	7
% Achievement	10	14	34	14

Comm. ~ Commercial

RRB ~ Regional Rural Bank

Co-op ~ Co-operative Bank

Bank wise position is given in Table No. 26

#### g. Artisan Credit Card Scheme (ACC): 30<sup>th</sup> JUNE 2013

**Table Q**

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	1050	2360	0	3410
ACCs Issued (No.)	671	68	0	739
Amount Disbursed (in Rs. Crores)	3	0.23	0	2.97
% Achievement	64	3	0	<b>22</b>

mm. ~ Commercial

RRB ~ Regional Rural Bank

Co-op ~ Co-operative Bank

Bank wise position is given in Table No. 27

#### h. General Credit Card Scheme (GCC):-30<sup>th</sup> JUNE 2013

**Table R (Amtt. In crores)**

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	6666	4610	0	11276
GCCs Issued (No.)	4921	2022	0	6943
Amount Disbursed (in Rs. Crores)	10	2	0	13
% Achievement	74	44	0	62

Bank wise position is given in Table No. 27

## Performance of bank sector in Madhya Pradesh

### Progress on NRLM

#### i. NATIONAL RURAL LIVELIHOOD MISSION

As on 30/06/2013

(Amount in CRORES)

	No.	Amount
Annual financial /physical target	49065	545.00
Applications received upto quarter ended-- June 2013	4495	372.38
Applications rejected upto quarter ended -- June 2013	910	9.54
Applications / loans sanctioned upto quarter ended -- June 2013	3585	29,.70
Applications /loans disbursed upto quarter ended -- June 2013	1020	10.70

#### SHG's (NABARD PATTERN)

The spread of SHG movement in the State is uneven. Targets for promotion of Savings linkage and credit linkage for the year 2013-14 has been fixed as 1 lakh SHGs and 50000 respectively and the target for JLG financing is fixed at 25000 for the current year. As per latest data available, the achievements against this target are as under (as on 06 Aug 2013):

Sr.No	Purpose	Target for the year	Achievement
1	SHG savings linkage	100000	24885
2	SHGs-Credit linked	50000	16774
3	JLGs formation and linkage	25000	624

#### **Suggestions:**

- (i) All the Banks are requested to closely monitor the progress made under SHG savings linkage, credit linkage and JLG programme so that the State targets can be achieved.
- **(ii) Capacity Building Programme for Bank officials :** NABARD has proposed to conduct training programme at MYRADA, Gulbarga during October / November 2013 on SHG – Bank linkage programme for all stakeholders in the state including senior bank officials. Similarly an exclusive programme for Senior Management & Regional/Zonal Controlling heads of the banks from the State is planned with support from BIRD, Lucknow. NABARD will also conduct Zonal Meets / Programmes in various centres of the state for benefit of NGOs/Banks. The participation of the bankers in these programmes would go a long way in upscaling SHG Bank linkage programme in the State.



### Issues Affecting SHG

- Inadequate outreach in many regions,
- Delays in opening of SHG accounts and disbursement of loans,
- Impounding of savings by banks as collateral,
- Non-approval of repeat loans even when the first loans were repaid promptly, therefore sanction of C/C limits to SHG,s as per GOI guidelines to be adopted by banks.
- Multiple membership and borrowings by SHG members within and outside SHGs and
- Limited banker interface and monitoring

**RBI VIDE ITS CIRCULAR RBI/2012-13/45 dt. 28/03/2013, has simplified the KYC norms for opening of accounts of SHG's. Accordingly KYC compliance by office bearers of a SHG would suffice for opening a Saving Bank account with a bank. No further compliance at the time of credit linkage is required. RBI master circular dated 1 st July 2013 on SHG- Bank linkage programme may be followed in SHG linkage programme.**

### Action Points

KYC compliance norms have been relaxed by RBI for SHG's for opening of Saving Bank account. Banks may therefore ensure desired progress by credit linkage of groups.

Banks have executed MOU with NGOs rated by NABARD to facilitate forward and backward linkages of SHGs . nabard has revised rating norms for credit linkage of SHG,s and communicated to all banks vide circular No. 122 DT 27.05.2013. These norma may be followed to improve the qualitative aspect of lending to SHG,s.

### SELF HELP GROUPS: PARADIGM OF SUCCESS

1. Complete involvement of Gram Panchayat like in UP and Bihar
2. The quality of SHGs and their members' capacity for group entrepreneurship needs to be built
3. Monthly meetings at DLCC level should monitor SHGs
4. Training and more so the quality of training leading to entrepreneurship development is key to the success of SHGs and FLC should proactively participate in this process
5. Motivation training for income-generating activities and technological training for capacity building should be organized by competent agencies with greater seriousness
6. Capacity Building exercise should be ongoing. The services of professional agency should be taken to identify local activities, availability of raw material and aptitude as well as the skill of the people
7. Through the SHGs women should become productive members of the economy and society
8. Rotation of office-bearers of SHGs at regular intervals should be made mandatory

**Performance of banking sector in Madhya Pradesh**

9. Participation of rapport-building programme to be offered in which bank functionaries, NGO functionaries, SHGs' office-bearers and other grass roots level stakeholders should participate.
10. The NGOs should be imparted skills in organizing motivational camps and training programmes so that they may motivate the villagers and create faith in them in the potential of SHGs, with greater transparency to avoid current mal -practices at DRDA level, particularly for SGSY- supported programmes
11. NGOs should not be deployed only for the formation of SHGs they must stay and work with the SHGs till they mature
12. The NGOs should actively help the SHGs in both backward and forward linkage and provide them market support in particular.
13. JLG's of tenant farmers, small farmers and Share Croppers can be formed and financial assistance can be granted to such groups.

### Performance of banking sector in Madhya Pradesh

#### j.Financial Assistance to Minority Communities:

Table S

(Amt. in crore)

Community	Disbursement		Outstanding Balance June 2013	
	No.	Amt.	No.	Amt.
Muslim	10496	165	199558	2527
Sikh	2637	83	45295	1208
Christian	1020	27	16134	198
Parsis	4	neg	864	9
Buddhist	657	8	6548	90
Jain	3109	41	54836	753
Total	17923	325	323235	4785

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

#### k.Financial Assistance to Scheduled Caste: quarter June 2013

Table T

(Amt. in Crores)

Item	Schedule Castes	
	No. of A/cs	Amt.
Application Received	12779	173
Application Sanctioned	12442	170
Application Disbursed	12259	170
Application Rejected	194	2
Application Pending	143	1
Total Bal. O/S on 30.06.2013	707958	3930
NPA Amt. on 30.06.2013	158085	616
%age NPA	22	16

Bank wise position is given in Table No. 24

### Performance of bank sector in Madhya Pradesh

#### I. Financial Assistance to Scheduled Tribe: quarter June 2013

**Table U**

(Amt. in Crores)

Item	Schedule Tribes	
	No. of A/cs	Amt.
Application Received	7413	89
Application Sanctioned	7217	87
Application Disbursed	7001	84
Application Rejected	136	2
Application Pending	60	1
Total Bal. O/S on 30.06.2013	413372	2052
NPA Amt. on 30.06.2013	48806	242
% age NPA	12	12

Bank wise position is given in Table No.25

#### m. Advance to Women beneficiaries

Advances to women beneficiaries stood at Rs.10787/-Crores which is 7.6% of the total advances, has surpassed the target of 5%.

Bank wise position is given in Table No.29

#### Progress under Different Government Sponsored Scheme

##### n. Prime Minister's Employment Generation Program (PMEGP)

Progress during FY 2013-14 (30.06.2013) as under:

**Table AA**

(Amt. in Crore)

	KVIC		KVIB		DTIC		Total	
	P	MM	P	MM	P	MM	P	MM
<b>Target</b>	1282	29.50	1282	29.50	1710	39.33	4274	98.33
<b>Forwarded to banks</b>	101	4.90	97	2.25	176	4.10	374	11.25
<b>Sanctioned</b>	-	-	-	-	-	-	-	-
<b>Disbursement</b>	-	-	-	-	-	-	-	-
<b>Rejected</b>	-	-	-	-	-	-	-	-
<b>Pending with bank</b>	101	4.90	97	2.25	176	4.10	374	11.25

P ~ Physical

MM ~ Margin Money

Bank wise position is given in Table No.

### Performance of bank sector in Madhya Pradesh

**Action Points:**

All Banks were advised to treat the pending loan applications of 2012-13 as fresh applications and disburse the same. Progress under the scheme has commenced after the first quarter.

**o.Swarna Jayanti Shahri Rozgar Yojana (SJSRY):**

Achievement:quarter JUNE 2013

**Table AB**  
**(Amt. in Lacs)**

Particulars		USEP	UWSP
Target Physical		9000	880
Financial	Subsidy	2250.00	2640.00
	Loan	6300.00	4525.72
	Total	8550	7165.72
Achievement Physical		1626	67
Financial	Subsidy	227.61	10.49
	Loan	531.27	17.99
	Total	791.93	28.48
% Achievement Physical		11.51	7.61
Financial %		10	0.40

Bank wise position is given in Table No.17

**p.Tejaswini**

1. Bank Linkage of Tejaswini Self Help Group: Under Tejaswini programme in 6 District of Madhya Pradesh State (Balaghat, Mandla, Dindori, Tikamgarh, Chhatarpur, Panna) about 10696 SHGs has been formed.

This is for the information of member Banks.

### Performance of bank sector in Madhya Pradesh

#### q. Progress under 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.

Ministry of Textiles, Govt. of India had fixed a target of 1000 weavers' cards for Madhya Pradesh State for FY 2013-14

Name of State	Name of the Bank	No. of applications received in Weavers' Credit Card Camps	No. of Applications received by banks for financing	No. of WCC issued by the Bank	Amount of CCL issued by the Bank	Active WCC	Amount Disbursed	Amount of Margin Money Sanctioned by the Bank	Amt. of interest subsidy received from NABARD
M.P.	SBI	262	436	40	4.00	31	3.72	0	0
	CBI	119	136	26	6.50	29	3.35	0	0
	BoI	114	131	22	5.77	13	3.25	0	0
	OBC	4	8	0	0	0	0	0	0
	Bank of Maharashtra	2	12	0	0	0	0	0	0
	Uco Bank	6	16	0	0	0	0	0	0
	Indian Bank	5	5	0	0	0	0	0	0
	HDFC	6	1	0	0	0	0	0	0
	DCCB	15	52	3	1.50	0	0	0	0
	Punjab & Sindh	16	22	0	0	0	0	0	0
	PNB	16	26	0	0	0	0	0	0
	Union Bank	0	23	8	2.00	0	0	0	0
	Allahabad Bank	2	7	0	0	0	0	0	0
	RRB	121	185	5	1.25	8	1.48	0	0
	Dena Bank	0	5	0	11.77	0	0	0	0
	Total	688	1065	104	19.52	81	11.80	0	0

#### Action Points

- The scheme is valid for cases financed during the period of 2009-2011. In order to provide assistance to such units, the scheme should be extended to cases financed from 2006 onwards.

Target FY 13-14 : 1000

Application Received : 688

Credit Card Issued : 104

Amount disbursed : Rs.19.52 Lacs

## Performance of bank sector in Madhya Pradesh

### r.National Horticulture Mission & NHB Scheme

**Progress: quarter JUNE 2013**

**Table AC**

PARTICULARS	UNIT	FY 2013-14
Cases Received	No	89
Cases Approved	No	79
Cases Sanctioned	No	79
Cases Disbursed	No	76
	Amt. (in Rs. Crores)	13.85
Cases Rejected	No	1
Cases Pending	No	9
Balance Outstanding	No	9753
	Amt. (in Rs. Crores)	149.85

### National Horticulture Board (NHB) Progress report:

The progress for quarter JUNE 2013 under NHB scheme is given below:

**Table AD**

(Amt. in Crores)

NO. OF LOI APPL. RECEIVED BY BOARD	LOI APPROVED BY THE STATE LOI COMMITTEE	CASE TO BE SANCTIONED/UNDER PROCESS	NO OF APPL. DEFERRED/ REJECTED
84	73	11	0

Release status: quarter JUNE 2013

**Table AE**

PARTICULARS	NO OF CASES	AMT. IN CRORES
Subsidy released from Bhopal center	35	0.50
Subsidy released from NHB HO, Gurgaon Center	02	0.08
<b>Total -</b>	<b>37</b>	<b>0.58</b>

Planning Commission of India has stated that Bankers need to be sensitized in the State Level Banker's Committee Meeting for providing credit facilities to Horticulture Farming, especially in Bundelkhand and Rain fed areas. Bank-wise statistics are given under National Horticulture Mission in Table No.30.

Govt. Madhya Pradesh has decided to develop Horticulture Corridor between Bhopal – Indore cities for boosting Horticulture sector.

## NPA Management

### NPA Position as on 30.06.2013

#### i. NPA position Sector wise

**Table AF** (Amt. in Crore)

SCHEME	SUB-STD.	DOUBTFUL	LOSS	TOTAL NPA	TOTAL ADV.	% OF NPA TO TOTAL ADV
Agriculture	4947.84	1707.16	85.70	6740.70	43879.12	15
MSE	443.43	499.16	159.24	1101.83	18374.53	6
OPS	873.15	113.18	31.84	1018.17	14882.98	7
Education Loan	34.92	17.84	8.53	61.29	1820.69	3
Housing Loan	106.83	85.53	27.47	219.83	11121.91	2

Bank wise position is given in Table No. 8, 8(ii), and 8(iii)

#### ii. NPA position under Govt. Sponsored schemes

**Table AG** (Amt. in Crore)

SCHEME	SUB-STD.	DOUBTFUL	LOSS	TOTAL NPA	TOTAL ADV.	% OF NPA TO TOTAL ADV
PMRY	27.72	83.51	38.87	150.01	295.98	51
PMEGP	10.59	7.57	4.93	23.09	396.87	6
SGSY (Group)	24.62	30.09	21.21	75.92	417.64	18
SGSY (Individual)	42.75	57.83	19.86	120.44	408.80	29
KVIC	6.75	10.29	3.59	20.63	201.45	10
SJSRY	23.24	43.36	16.34	82.94	216.54	38
SRMS	1.39	2.78	1.92	6.09	19.39	31
Antyavyasai	7.87	6.94	2.82	17.63	67.95	26

Bank wise position is given in Table No.8 (i), 8(ii), and 8(iv)



## NPA Management

### iii. Bank Recovery incentive Scheme(BRISC).

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

Table AH

(Amt. in crore)

Item	2010-11		2011-12		2012-13		JUNE-13	
	A/c	Amount	A/c	Amount	A/c	Amt.	A/C	AMT
RRCs filed by Bank branches	24203	250.8	182275	1672.9	138256	15100	14689	831
RRCs forwarded by Dist. level Nodal branch to Collectorate	21701	233.5	163129	1480.8	109637	12247	9429	109
RRCs Accepted by District Administration	21007	226.9	149875	1320.9	85395	9638	5540	69
RRCs Rejected /returned by District Administration	857	2.2	2296	20.8	1569	144	58	.65
RRCs issued/allotted by District Administration to Revenue Officer	10212	107.2	92024	949.1	72502	8081	5450	69
Recovery against issued RRC	195	1.5	7663	68.6	10083	85	713	5
RRCs Disposed of by District Administration	13	0.2	289	1.8	957	21	60	.36
RRCs pending for Recovery	10199	105.72	91735	880.6	71545	723	5390	64

Bank wise position is given in Table No.10&10(i)

It has come to light that the recovery amount under RRC is not being entered in the BRISC system. From the Audit Report of the Revenue Department ,Govt. of Madhya Pradesh, the Processing Fee of 3% from the recovered amount and 2.5% expenditure Charges

is to be deposited through challan in Government Treasury by Banks since 2009-2010. The bank wise amount due since 2009-10 has been conveyed to all Banks by DIF. All Lead Bank/Lead Bank Managers have been apprised of the situation with instructions to hold special DLCC Meetings under the Chairmanship of District Collector and reconcile the recovery amount year wise , by Convenor Bank letter ZO/SLBC/2013-14/128 Dt.07/06/2013.

## Regular Agenda

### a) Detection and impounding of counterfeit notes:

- 1) Banks to organize more number of training programmes on FICN to sensitise their ground level staff.
  - 2) For cases of detection of counterfeit notes upto 4 pieces, in a single transaction, a consolidated report should be sent by the Nodal Bank Officer to the police authorities or the Nodal Police Station, along with the suspect counterfeit notes, at the end of the month.
  - 3) For cases of detection of counterfeit notes of 5 or more pieces, in a single transaction, the counterfeit notes should be forwarded by the Nodal Bank Officer to the local police authorities or the Nodal Police Station for investigation by filing FIR.
- However, the same is not being strictly adhered to by the bank branches who usually do not report detection of FICN in bulk/ retail tenders.**

### b) Resolution/Recommendation of various Sub-Committees

Summary of Sub-Committee meetings conducted during the quarter is as under:  
 Discussion Action Points of the Sub- Committees is placed before **the SLBC for adoption.**

#### 1. Sub – Committee of Scheduled Tribe

Meeting Date:03/09/2013

Chairman: Commissioner, Tribal Welfare, Govt. of Madhya Pradesh

##### **Action Points**

- 1.A counseling session was proposed for trainees in the Skill Development Centres by Bank personell for facilitating proper loan documentation etc.
- 2.Credit camps in the SDC,s proposed in presence of potential employers.
- 3.Joint visit of stake holders on a few location was suggested for mapping the potential and subsequent evaluation.
- 4.Proposed modifications in the Tantya Bheel scheme may be sent to the Department through DIF.
- 5.Way forward for creation of Risk Fund for ST financing may be reviewed in the next Meeting with more information and data.

#### 2. Sub-Committee on Agriculture and Allied Activities:

Meeting Date: xxxxxxxxxxxx

Chairman: Agriculture Production Commissioner

##### **Action Points**

#### 3. Sub-Committee on Industries

Meeting Date: 23/09/2013

Chairman: Additional Chief Secretary, Deptt. Of Commerce and Industries and Employment, Govt. of Madhya Pradesh

##### **Action Points**

**Meeting was held on scheduled date and minutes of the meeting will be circulated to all members by convenor bank of this sub-committee.s**

**4. Sub-Committee on Improving Recovery System**

Meeting Date: 06/09/2013

Chairman: Commissioner, Institutional Finance

**Action Points:**

1. A forum to be constituted at each Tehsil Level under Chairmanship of Tehsildar/SDM. Other members to be included: Representative of sponsoring agencies of all sponsored schemes of Government.
2. Target to be allotted to Tehsildar for possession and auction of assets under RRC filed cases
3. Quarterly targets to be allotted to sponsoring agencies for recovery under Govt. sponsored schemes.
4. Holding of regular Lok Adalats.

**5. Sub-Committee on Financial Inclusion/FLCC**

Meeting date: 19/08/2013

Chairman: Additional Chief Secretary & Principal Secretary, Panchayat & Rural Development

**Action Points:**

1. The samagra Data Base of the Govt. of Madhya Pradesh will be completed by 30/09/2013, with details of persons not having a Bank Account. Banks can get the data for opening accounts.
2. Accounts of Panchayats to be opened at CSP,s of RRB,s through Bank Correspondents.
3. Teams of Govt. Deptt. will be moving to monitor and scale the progress of CSP(USB),s. Banks should be in readiness.

**6. Sub-Committee to improve CD ratio:**

Meeting Date: 12/09/2013

Chairman: Commissioner, Institutional Finance, Government of Madhya Pradesh

**Action Points**

1. Holding of Credit Camps at district level in low CD Ratio districts.
2. LDM,s of low CD Ratio districts to send weekly reports to controlling offices.
3. Banks should focus on new schemes of Govt. for expanding portfolio.

**7. Sub-Committee on Education Loan:**

Meeting date: 10/09/2013

Chairman: OSD cum Commissioner, Institutional Finance

**Action Points**

1. Education Loan Guarantee scheme, Higher Education Loan Subsidy Scheme of State Government, IBA Model Education Loan Scheme to be popularized by Govt.s/Banks

2. NIC to conduct workshop at district level for use of HELAMS software for tracking of loan applications.
3. Education Loan camps to be held on 17<sup>th</sup> & 18<sup>th</sup> of September, 2013.

#### 8. Sub Committee on Self Help Group / Joint Liability Group

Meeting date: 13/09/2013

Chairman: CGM, NABARD

##### Action Points:

1. Banks to provide CBS generated data on savings and credit linkage of SHG,s to NABARD/ SLBC regularly.
2. NABARD to conduct sensitization programme for SHG in all districts. Banks advised to sensitize women SHG,s regarding interest subvention on CC limits under NRLM.
3. Formulation of simplified KYC complaint common application form for finance to SHGs.
4. SLBC to upload significant information on SHGs on the web-site.

#### 9. Sub Committee on MSME/RSETI

Meeting date: 12/08/2013

Chairman: Principal Secretary, Dept. of Kutir and Gramodyog, Govt. of Madhya Pradesh.

##### Action Point:

1. Matter for mortgage of leasehold property of DTIC/AKVN was discussed with conclusion for Study of similar problems in other States.
2. A Committee of major banks was proposed for required modifications in the Mukhya Mantri Swarozgaar Yojna.
3. Pending land allotment issues of R-SETI,s to be expedited.

#### 10. Sub Committee on Housing Sector

Meeting date: 12/09/2013

Chairman: Additional Chief Secretary Panchayat & Rural Development, Govt. of Madhya Pradesh.

##### Action Points:

1. Banks to issue revised ceiling on project cost and loan amount under CMRHM(Chief Ministers Rural Housing Mission), to their branches.
2. Banks to disburse in all sanctioned pending cases by 30/09/2013.
3. All Banks to claim EMI subsidy under CMRHM at the earliest so that accounts may not be classified under NPA.
4. Proposal to be sent to RBI for linking the repayment of loans of CMRHM to cropping season, as loans are mostly given to farming community.

##### c.Implementation of Official Language Policy:

मध्यप्रदेश में 47 बैंकों में से केवल 43 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।

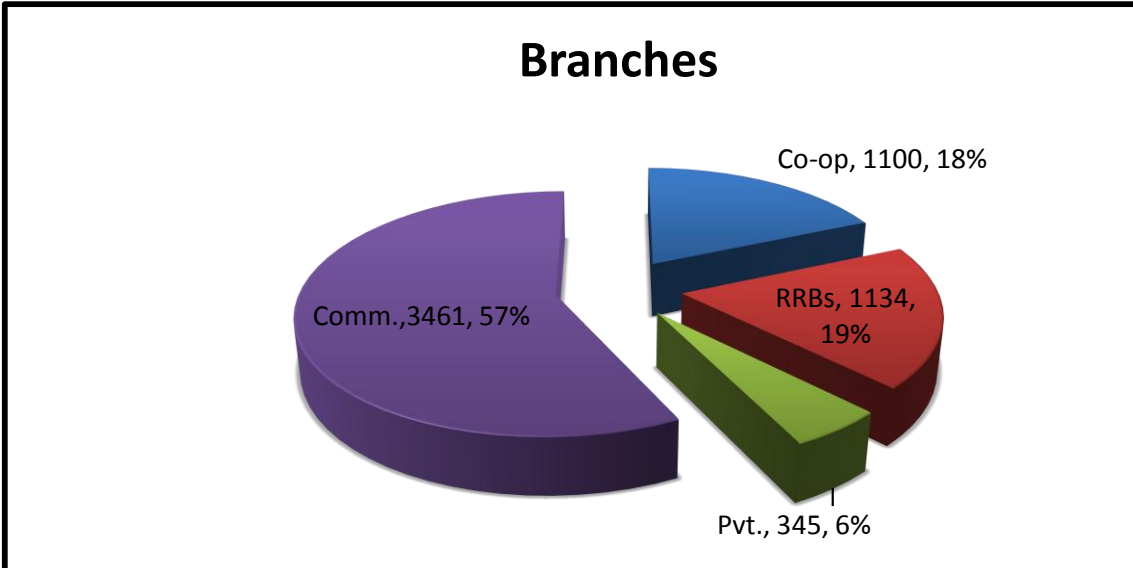
Data of the following banks has not been received and hence their Previously Submitted data has been taken:

S. No.	NAME OF THE BANK
1.	CORPORATION BANK
2.	INDIAN BANK
3.	PUNJAB & SINDH BANK
4.	STATE BANK OF HYDERABAD
5.	STATE BANK OF MYSORE
6.	STATE BANK OF BIKANER & JAIPUR
7.	INDUS IND BANK LTD.
8.	LAKSHMI VILAS BANK LTD.
9.	THE FEDERAL BANK LTD.
10.	THE KARUR VYSYA BANK LTD.
11.	THE SOUTH INDIAN BANK LTD.

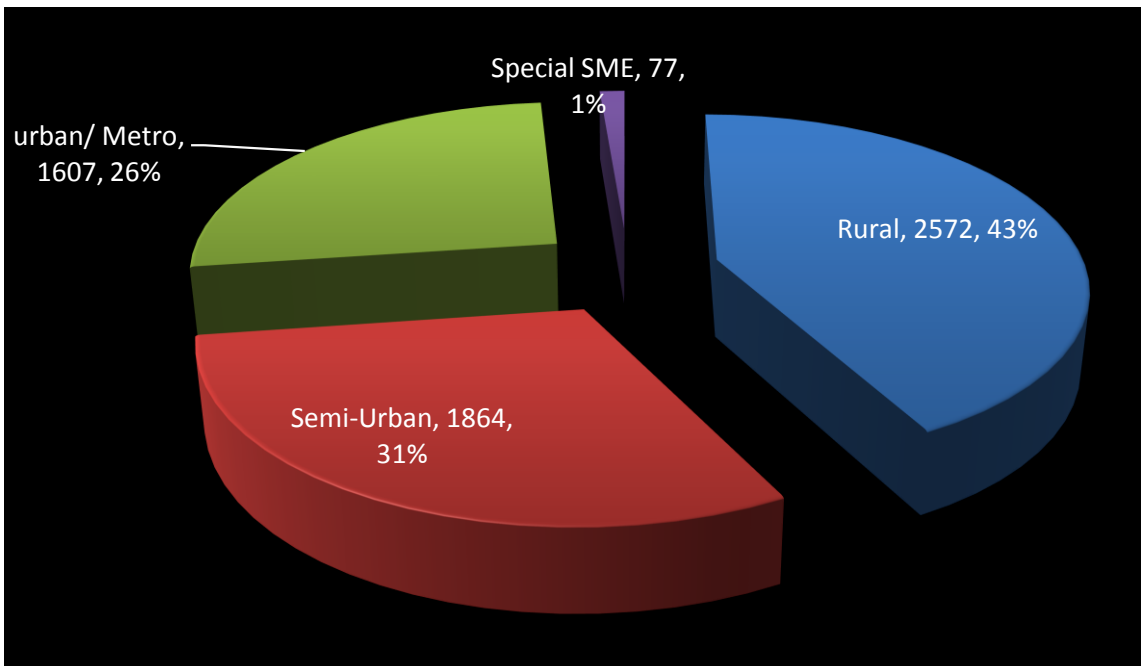
**OTHER ISSUES WITH THE PERMISSION OF CHAIR**

**Summary of Madhya Pradesh at a Glance**

**Total No. of Branches - 6040**



**Total No. of Branches: 6040(77 SME Branches are subset of 6040branches)**



**ATMs: Detail**

BANKS SEGMENT	No. of ATMs
Comm. Bank	3646
Private Banks	525
RRBs	3
Co-op Banks	1
<b>Total of ATMs</b>	<b>4175</b>