

MINUTES OF 130TH MEETING OF
STATE LEVEL BANKER'S COMMITTEE, MADHYA PRADESH
HELD ON 28.12.2007 AT CENTRAL BANK OF INDIA
ZONAL OFFICE, BHOPAL

The 130th meeting of SLBC was held on 28.12.2007 in the Conference Hall of Central Bank of India, Zonal Office, Bhopal to review the performance of Banks for the quarter ended September 2007. Mr. K. Subbaraman Executive Director, Central Bank of India presided over the meeting. Shri Raghavji, Hon'ble Finance Minister M.P. was the Chief Guest. The occasion was conducted in two sessions, consisting of Bank Recovery Incentive Scheme (BRISC) Award Session, followed by business session where performance of the banks up to 30.09.07 was reviewed. The BRISC Award Session was attended by various award winning officials including 6 collectors, 6 LDMs, & 8 Tahsildars.

The BRISC Award Session started with the welcoming of esteemed dignitaries Shri Raghavji, State Finance Minister by the Chairman and Shri Ashok Barnwal, Commissioner, Institutional Finance through presenting floral bouque.

Welcome address by Convenor

At the outset, Shri P.C. Tiwari, Convenor SLBC and Zonal Manager, Central Bank of India extended a warm welcome to Shri Raghavji, Finance Minister M.P. and Shri K. Subbaraman, Executive Director, Central Bank of India and Chairman of 130th Meeting of SLBC, Shri Devendra Singhai, Principal Secretary, Revenue, Shri Ashok Das, Principal Secretary Finance, Shri Pravesh Sharma, Principal Secretary Agriculture & Cooperation, Shri Ashok Barnwal, Commissioner, Directorate of Institutional Finance, Shri Rajesh Verma, Regional Director, Reserve Bank of India and other senior officials of State Government, Reserve Bank of India, NABARD, Senior Executives of Banks and Financial Institutions and BRISC Award winners present in the meeting. Shri Tiwari also thanked the representatives of electronic and print media for their presence. In his address he stated that during this quarter, submission of SLBC data was good but accuracy and consistency in data still required improvement. In the last SLBC meeting it was decided for financial Inclusion. Despite repeated requests made by the Convenor Bank and Commissioner DIF and RBI the work has not gained momentum in all the identified districts. Thereafter, the Convenor requested Chairman Shri K. Subbaraman to deliver his key note address.

Speaking on the occasion, Mr. K. Subbaraman, Executive Director, & Chairman of SLBC, while extending a warm welcome to the Hon'ble Finance Minister, Madhya Pradesh and other officials, stated that SLBC has been bringing in pro-active measures on a variety of subjects – be it in the area of improving C:D Ratio, doubling the flow of credit to agriculture sector, providing relief to farmers in distress, coverage of 100% eligible farmers under Kisan Credit Cards, initially on a pilot basis in two districts and extended to other districts subsequently, Financial Inclusion etc. with the active co-operation and involvement of State Government, the Regulators and the Banks themselves. The forum has been able to create a positive vibe in the dynamics of socio-economic development of the State for which the credit goes to all those associated with it – directly and indirectly. He admitted that this would not have been possible but for the constructive approach of the State Government in dealing with issues of concern to the Banks.

He further stated that subsequent to the last meeting, the Reserve Bank of India has announced mid-term review of Annual Policy 2007-08, keeping Bank Rate, Repo Rate and Reverse Repo Rate unchanged. The guiding objective has been to contain inflation and ensure price stability that has been the hall mark of the Central Bank's policies all these years. One of the major measures having an impact on the banking sector is the hike in CRR by 50 basis points to 7.50% w.e.f. 10.11.2007. While announcing the review measures, the RBI has retained its earlier projection of 8.50% GDP growth.

Globally, with an average real GDP growth of 8.6% for the last four years (above 9% in the last two years), India is viewed as one of the biggest growth stories amongst emerging economies. The major contribution in this phenomenal success has come from non-traditional sectors like Services and Manufacturing, with agriculture playing a diminishing role, which is bothersome because a large section of our population, especially in the unorganized sector, is still dependent on this sector for livelihood. Non-food credit of the banking industry has remained strong in the last three years (over 29%), powered by infrastructure, small and medium enterprises, farm and retail sectors. However, the data available for the first half year indicates a slow down in both food and non-food credit in the current financial year.

We have huge untapped opportunities in the bankable household which is expected to grow at the compounded annual growth rate of 28.1% during 2007 through 2011 that is inviting many global banks to our country to explore new avenues of expansion. The opportunities in Infrastructure funding are immense. Foreign banks, generally known for 'value creation',

bring with them new standards in technology, product innovation, risk management, pricing of products, and also customer relationship management. Indian Banks are already in preparatory mode to face the onslaught of foreign banks from the year 2009. The country is also being talked about as a potential International Finance Centre (IFC). Hopefully, we shall emerge stronger from all these developments.

It is heartening to note that the Government of Madhya Pradesh has been taking a lot of initiatives to have its part of share in India's growth story. After the successful Agri Summit, the Global Investors Meet was held at Indore on 26th & 27th October, 2007 wherein an array of Indian, Foreign and NRI businessmen were present. MOUs with investment commitments of more than Rs.1.20 Lac crores were signed at the Summit. This augurs well for the State in its quest for industrialization, employment generation and economic prosperity.

The euphoria created by our economic growth continues to encourage us to pursue higher goals. We cannot bask in the glory of this success unless the fruits of the economic development touch the lives of the vast section of the population that continues to struggle for making both ends meet. The process of, what our Hon'ble Governor of Reserve Bank of India calls the 'democratization' of financial sector for ensuring inclusive and equitable growth has already been initiated in right earnest through out the country. In our State, Financial Inclusion is being pursued as a joint endeavour by the State Government and the Banks and he expressed the confidence that fruits of these efforts will become visible in the near future.

In the present day context, the role of Information Technology need hardly be emphasized. IT enabled Financial Inclusion through the use of hand held device and smart card will be a good idea in this State considering its large size and vast rural population. As a result of the initiatives taken by Reserve Bank of India in this respect, State Bank of India, Central Bank of India, Bank of India, State Bank of Indore and Narmada Malwa Gramin Bank have already been allotted two blocks each for implementing IT-enabled Financial Inclusion on a pilot basis. These Banks are in the process of finalizing the vendors and shall bear a part of the cost involved in this project. I request the State Government to bear the remaining cost.

Financial assistance to Minority Communities is another area where Banks are now paying special attention. In Madhya Pradesh, Bhopal has been declared as a Minority concentrated district by the Union Government. Reports appearing in the press point to a plan being drawn up by the State Government to set up 203 special study centres across the State to impart job-

oriented training to the members of the minority community. This will definitely help in bringing these communities at par with socially advanced classes.

Coming to the day's agenda, Shri Subbaraman recalled that the central theme of the last meeting was Financial Inclusion and in this meeting also it is one of the key agenda items on which the House shall be deliberating extensively. In areas like doubling the flow of credit to agriculture sector, almost 65% of the annual target has already been achieved in the first six months. Crop Loan continues to have a dominant share (80%) in the loans to this sector. More avenues need to be created for increasing Term Loans which will help in capital formation and provide long term benefits.

By taking up the task of 100% coverage of all eligible farmers for Kisan Credit Card in the State, the norm for financing 100 new farmers per branch in a year is automatically taken care of. The banks have financed on an average 62 new farmers per branch during the first six months which can be considered satisfactory.

Our efforts for hundred per cent coverage of eligible farmers under Kisan Credit Card started bearing fruits as 247366 cards have been issued in the State during the first half year. However, we are still quite away from our ultimate goal considering the fact that the number of total cards issued since inception stands at 4341240 only. Let us pursue the goal of covering all eligible farmers under the scheme during the current year vigorously to its logical conclusion and earn the distinction of the first State in the country to do so.

The State Government has declared 145 Tehsils in 37 districts as drought affected areas. The details are furnished in the agenda. I request all Banks to take immediate steps to extend relief measures as available under relevant RBI guidelines to the affected farmers.

Concerted efforts by Banks, State Government, NGOs etc. have helped in formation of more than 3.68 Lac Self Help Groups in the State. But only 30% of these groups have been credit-linked. There is need for greater orientation and capacity building coupled with an effective marketing support system so that they attain the ultimate objective of improved living standards for their members.

Coming to the performance of banking sector in the State under other parameters, we are quite ahead of national norms in all the specified parameters. The position is as follows:

- There is a net addition of 33 new branches in the branch network of Banks in the State during the first six months.

- Banks in the State have been consistently surpassing the Credit Plan outlays in the last several years. The trend is similar this year, too. Banks have achieved 58% of the Credit Plan i.e. Rs.7373 crores till 30th September, 2007 and going by this trend, will comfortably surpass the yearly target, too.
- Aggregate Deposits of the banks increased by Rs.5103 crores, from Rs.73229 crores in March, 2007 to Rs.78332 crores in September, 2007, recording a growth of 6.97%.
- Gross Credit witnessed an increase of Rs.2561 crores, from Rs.49106 crores as of March, 2007 to Rs.51667 crores as of September, 2007, at a growth rate of 5.22%. The lower growth is a reflection of a similar trend in the national economy which has witnessed a slow down in credit off take during first 6 months.
- Priority Sector Advances grew by 7.82%, while Agriculture Sector advances increased by 6.73%. The share of Agricultural advances to Total Advances is 36% against the stipulated norm of 18%.
- The advances to SME sector have shown an impressive growth of 23.28%. The revised priority sector lending norms leading to reclassification of assets has perhaps contributed to this growth.
- Advances to Weaker Sections have witnessed a net increase of Rs.680 crores, showing a growth of 10.75%.
- Despite the slow down in credit off-take nationally, the C:D ratio in the State has seen only a marginal variation of 1% (from 67% as of March'07 to 66% as of September'07).

The high level of NPA and poor recovery rate in Government Sponsored schemes like PMRY, SGSY, SJSRY etc. continues to cause concern to all of us. The percentage of NPA to total advances under PMRY was 32%, under SGSY 21% and SJSRY at 23%. We have been seeking and continue to seek the assistance of State Government in to this continuous process.

The Bank Recovery Incentive Scheme (BRISC) was formulated by the State Government with this objective in mind. Madhya Pradesh was perhaps the first State in the country to introduce such a scheme and over a period of time it has evolved into an effective tool in helping banks to recover their dues in sticky accounts. My heartiest congratulations to the

award winning Collectors and Lead District Managers who are being felicitated for their excellent performance in this area in a function slated to take place in this meeting. Their feat is indeed worthy of emulation by their counterparts in other districts and much more needs to be done.

Shri Subbraman informed that this was the last meeting of Mr. Ashok Barnwal. He has made **singular** participation in SLBC in the last 2 years. The House appreciated his efforts and contribution.

With these words, he requested the convener to proceed with the Agenda issues.

Convenor thanked the Chairman and while welcoming Shri Raghavji, Hon'ble Finance Minister, Govt. of M.P., requested him to address the house.

Address by Shri Raghavji Bhai, Finance Minister M.P.

At the outset Shri Raghavji, Hon'ble Finance Minister extended a warm welcome to Shri K. Subbaraman, Chairman of SLBC and Executive Director, Central Bank of India; Shri Tiwari, Convenor SLBC and other dignitaries, Shri Devendra Singhai, Principal Secretary, Revenue, Shri Ashok Das, Principal Secretary Finance, Shri Pravesh Sharma, Principal Secretary Agriculture & Cooperation, Shri Ashok Barnwal, Commissioner, Institutional Finance, Shri Rajesh Verma, Regional Director, Reserve Bank of India and all senior officials of State Government, Reserve Bank of India, NABARD, Senior Executives of Banks and Financial Institutions and Brisc Award winners present in the meeting.

He expressed his interest and desire to attend all the SLBC meetings particularly for interacting with the Bankers which is an effective media for leading the State towards development. He stated that with the continuous support from banking sector, every sector of economy of the state has witnessed a growth in the last four years. New branches are being opened in the unbanked and under-banked areas.

Welcoming the steps taken by the banks for ensuring issuance of Kisan Credit Cards to all the eligible farmers in the State, he appreciated and thanked all the bankers in the State. The Honourable Minister, however, advised the bankers to keep in mind the repaying capacity of the farmers. He also apprehended multiple financing to farmers and advised banks to avoid same so that farmers are not debt trapped as happened in neighbouring state.

The honourable Minister emphasized for early credit linkage of SHGs already formed. He expressed his concern that during the half year only 30% of the SHGs have been credit linked.

On financial Inclusion, Shri Raghavji desired that entire state should be financially included as in the case of Kerala State. He informed the house that National Rural Employment Generation Programme will be implemented from next year and Banks have an important role in it.

Minister advised not to worry for foreign direct investment in Indian Banks/ coming up of foreign banks as in the present economic scenario, Indian companies such as TATA, Mittals, and Mahindras have been acquiring foreign companies which shows our inbuilt strength, capacity. Shri Raghavji also mentioned about recently held Global Meet at Indore which will usher an era of major investment in the State. Banks are requested to prepare themselves for investment in the State. He however expressed his concern on increase in the gap in the income levels of poor and rich and suggested for redressal of the same.

On poor recovery percentage in Govt. sponsored schemes, particularly in PMRY, SGSY, SJSRY etc. the Minister was of the view that efforts should be made to change the mindset of the borrowers and it should be made clear to the public that recovery of the dues is a must for recycling of the Banks' funds. He, however, once again assured that Government of Madhya Pradesh and BRISC authorities are always ready to co-operate with the Banks and wished that coordination between the bankers and government is continued as hitherto.

In the last, he expressed his sincere thanks to SLBC for providing the opportunity to share his views with the Banks in this august forum for the development of the State.

Address by Shri Ashok Barnwal, Commissioner, Institutional Finance.

Shri Ashok Barnwal, congratulated District Collectors, LDMs, Revenue Officers and Tehsildars for their outstanding recovery performance compared to previous years and requested Hon'ble Finance Minister to handover the prize to District Collectors and Lead District Managers of Indore, Bhopal and Chhindwara for highest recovery, and District Collectors and LDMs of Seoni, Shajapur and Betul for excellence in performance in terms of highest percentage of recovery.

In the tribal district category, Khargone for highest recovery and Mandla for highest percentage were selected for which the Hon'ble Minister gave away prizes to the concerned District Collectors and LDMs.

Three lady Revenue Officers namely Mrs. M.Koshti, Mrs. P. Singhai and Mrs .Kiran Gupta were presented with awards by the Hon'ble Minister for their personal efforts and recovering maximum amount under BRISC.

At the field level, Pansemal Tehsil of Badwani, Lakhnadone and Seoni Tehisldars have got prizes for highest percentage of recovery at Tehsil Level.

With the permission of Chair, Convenor took up Agenda for review:

ITEM NO.1 CONFIRMATION OF THE MINUTES OF THE 129TH MEETING OF STATE LEVEL BANKERS' COMMITTEE HELD ON 8.09. 2007

The minutes of the 129th meeting of SLBC held on 08.09.2007 were circulated vide Convenor's letter no. ZO/SLBC/07-08/162 dt. 26.09.07 to all members. Since no amendments/ comments were received from any quarter, the house has confirmed the same.

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

Action Point 1 : Doubling of Agriculture Credit

1.1 Progress in Doubling the Flow of Agriculture Credit upto Sept. 2007

Convenor informed that Banks have surpassed the target by doubling the flow of credit to Agriculture Credit in two years instead of three years.

The crop loan disbursed by commercial Banks, RRBs and Cooperatives is Rs.1692 crores, Rs.719 crores, and Rs.2202 crores respectively registering an achievement of 37%, 15% and 48% of the total crop loan disbursed in the state i.e. Rs.4613 crores.

Out of the total disbursement under agriculture i.e. Rs.5791 crores, Crop loan and Term Loan constitute 80% & 20% respectively.

District Co-operative Banks already achieved the targets.

(Action – All Banks)

1.2 Financing to New Farmers.

Govt. of India norms are to finance 100 new farmers per rural & semi-urban branch in a year. Against this, average 62 new farmers per branch have been financed in just half year which is more than 50% of the norms.

Chairman stated that finance made by Co-operative Banks per borrower is quite less. Representative of Apex Bank informed that Co operative Banks are having shortage of funds. In coming year finance per borrower will increase. Mr. Pravesh Sharma Principal Secretary said that financing of Co-Operative is less as compared to commercial banks.

(Action – All Banks)

1.3 New Investment Projects Financed

9970 new investment projects have been financed by 1646 rural and semi urban branches of Commercial Banks during the half year ended Sept. 2007, making average of 6 projects per branch by commercial banks. However, 16657 new investment projects were financed by Banks in State. Average comes to 4 new projects per branch.

(Action – All Banks)

1.4 Financing to Agri Clinic/ Agri. Business

Banks have financed 2 agriculture graduates during the quarter ended Sept. 07 and 73 cases since inception of the scheme. Representative from NABARD said that the scheme is extended for the year 2007-08 also. The eligible entrepreneurs can avail 25% capital subsidy and interest subsidy for the initial two years. Banks can avail subsidy for this.

Banks are, therefore, requested to extend credit support and submit claims for availing the eligible subsidy under ACABC in respect of financed units.

(Action – All Banks)

1.5 Kisan Credit Card

Banks have issued 247366 Kisan Credit Cards during the current quarter, 110124 cards by Commercial Banks, 43192 by RRBs and 94050 cards by Cooperative Banks.

Cumulative number of Kisan Credit Cards issued is 4341240

Finance Minister expressed his satisfaction over the performance and said it is good enough at national level.

(Action – All Banks)

1.6 Relief Measures provided to Farmers

The House reviewed the progress, which was found to be very slow. It was further suggested that camps may also be organized for this purpose. Convenor requested fellow bankers to help the farmers. Chairman stated that helping farmers in distress required some improvement. Banks were requested to examine the data.

(Action – All Banks)

Action Point No.2. Noting of Charge on Land in Government Records

Convenor stated that the matter was discussed in the last meeting and it was decided that Revenue Department of the State Government will issue a circular to Collectors directing Tehsildars to note the charges to avoid double financing.

If noting is done in the revenue record, then the problem will be solved. DIF is requested to arrange for issuance of necessary instructions. Chairman was of the view that if a borrower gets finance from more than one bank, he tends to misuse banks fund. Principal Secretary - Revenue informed that since the practice of noting on Bhu Adhikar and Rin Pustika is already in existence, there is no need for any new entry in revenue record. He requested bankers to get the noting done in Rin Pustika so that duplication is avoided. They are issuing new Pustikas from January, 08.

Mr. Barnwal, DIF stated that farmers obtain new Bhu Adhikar cum Rin Pustika and obtain loan also. As such, noting on B-I is necessary.

Principal Secretary, Revenue opined that in case of duplicate pass book, no dues certificate should be insisted to avoid double financing.

Convenor requested the Government to re-examine the matter and issue necessary instructions. Principal Secretary, Revenue assured that he would re-examine the matter and issue necessary instructions.

(Action – DIF)

Action Point No.3 KVIC Margin Money Scheme

Convenor stated that certificate regarding establishment of unit and functioning up to 2 years from the installation date was not a pre-condition for release of subsidy. Mr. Barnwal agreed that such types of Certificate should not be insisted upon. Norms for issuing population certificate of not more than 20000 has no justification as is being insisted by KVIC. Shri Raghavji stated that in MP there is no Panchayat having population of 20000 so.

The President of SSI Association raised a few points and advocated for simplification of procedure. He expressed his thanks the Bankers / Financial Institutions for providing sufficient financial assistance but suggested that banks should charge lower rate of interest and also reduce the processing / inspection charges etc.

(Action – KVIC/KVIB/BANKS)

Action Point No.4 Re-examining the cases of Waiver of Stamp duty on Golden Jubilee Rural Housing Finance Scheme (GJRHFS).

The representative of I.G. Registration informed that instructions already have been issued for reduction of Stamp Duty. The Convenor reiterated that the Banks' request is for waiver and not reduction. The Commissioner – Institutional Finance informed that the request is already rejected as the amount required is only Rs.250/-

Action Point No. 5 Establishing Clearing House in Four Districts of M.P.

SBI representative informed that clearing houses at all the four centres have already started functioning.

(Action – SBI)

Action Point No. 6 Implementation of 100% Coverage of Kisan Credit Cards.

a) Progress in Ratlam and Jhabua Districts

100% coverage already made. Regional Director, RBI, Shri Rajesh Verma stated that a survey should be undertaken. The Convenor informed that since only 100% KCC is issued, no survey is required. However, survey if at all required is for Financial Inclusion for which the work is still in progress in both the districts.

b) Progress of issuance of KCC in all districts of MP

In the last meeting, it was decided to implement the scheme of coverage of 100% KCC in the entire state of MP. Convenor SLBC informed that as per reports received from LDMs, the list of farmers has been received in 18 districts only.

Endorsing the Convenor's statement, Shri Barnwal, DIF stated that in remaining 28 districts progress is not forthcoming, even though numerous letters have been written to District Collectors.

The representative of Apex Bank also agreed that the progress is slow.

DIF stated that Banks have allocated targets to branches which should not be done. Convenor clarified that targets are minimum and there is no maximum ceiling. Mr. Sanjay Singh, General Manager, State Bank of Indore also agreed that targets given are minimum and there is no upper limit.

In response to a query by the Chairman as to how many farmers have been found eligible after scrutinizing the list, DIF replied that 50% farmers are found eligible for finance after scrutiny.

Chairman emphasized that all eligible farmers should be financed so that the State becomes the first in the country to cover all the farmers under KCC.

Convenor said that LDMs should take active part and after getting list from Co-Operative Banks they should distribute it to branches for early disposal.

Banks were requested to issue necessary instructions.

(Action – All Banks and DIF)

c) Issuance of KCC to Kotwars.

DIF informed that after the modalities were finalised in the 129th SLBC meeting, 1229 Kotwars in 9 districts have been financed and progress is awaited from the remaining 39 districts.

Co-operative Bank representative informed the house that 2038 kotwars were issued Credit Cards from their bank.

Principal Secretary Revenue informed that instructions will be issued to all the Collectors for expediting financing to all eligible Kotwars in their districts.

(Action – All Banks)

Action Point No. 7 : Financial Inclusion in Ratlam & Jhabua district

In the last meeting, with the consent of all banks, the following districts have been selected to be covered under 100% financial inclusion :

Central Bank of India	Hoshangabad, Ratlam, Raisen, Mandla
Union Bank of India	Sidhi, Rewa
Bank of Baroda	Sagar, Jhabua
Bank of India	Khandwa, Khargone, Burhanpur
State Bank of Indore	Vidisha, Neemuch, Shivpuri
State Bank of India	Harda, Chatarpur, Damoh
Allahabad Bank	Satna, Jabalpur
UCO Bank	Narsinghpur, Sheopurkalan
Dena Bank	Dhar
Punjab National Bank	Datia, Sehore
Oriental Bank of Commerce	Morena, Bhind
Canara Bank	Shahdol, Gwalior
Corporation Bank	Ujjain
Syndicate Bank	Guna
Punjab & Sindh Bank	Ashok Nagar
Bank of Maharashtra	Balaghat, Betul
Vijaya Bank	Indore
Indian Overseas Bank	Bhopal

In all 33 districts have been selected for this purpose. Convenor clarified that all the Banks have to coordinate in each district and participate. The bank which has opted has to coordinate and follow up with other banks. Private Banks should also participate in 100% Financial Inclusion.

The Convenor informed that the work is yet to gain full momentum. He requested all concerned to involve themselves more actively in this task.

I.T. ENABLED FINANCIAL INCLUSION PROGRAMME

- (i) In terms of the Reserve Bank of India policy guidelines to launch the IT enabled financial inclusion in Madhya Pradesh using hand held device by issuing smart card and mobile banking having interface with Information Technology, a meeting was convened by RBI, Bhopal on 17th of November, 2007. During the course of the meeting, vendor M/S A Little World Pvt. Ltd. made a presentation on “Financial Inclusion in Warangal District for payment of social security pension through State Bank of India.” RBI has provided a list of vendors with their addresses and contact numbers to the Banks and they can negotiate and obtain the consensus / permission from their Corporate Offices. In addition to this, the Director, Institutional Finance had called a meeting at Reserve Bank of India on 26th November, 2007 .
- (ii) It was also informed by the Regional Director of RBI that corporate offices of all the banks are in the process of finalizing vendors for the pilot project.
- (iii) Regional Director RBI, Bhopal also interacted with corporate offices of some Banks on the subject matter.

(iv) The following blocks have been allotted on a pilot basis for implementing IT-enabled Financial Inclusion:

No.	Name of the Bank	Blocks allotted for pilot project
1	State Bank of Indore	Vidisha District – Vidisha & Nateran
2	State Bank of India	Sihora and Panagarh Blocks in Jabalpur District
3	Bank of India	Sehore District – Ashta & Budni
4	Narmada Malwa Gramin Bank	Dewas District - Sonkachh
5	Central Bank of India	Hoshangabad District - Piparia & Hoshangabad
6	ICICI Bank, Axis Bank, Centurion Bank of Punjab, Apex Bank	Bhopal City

“The representative of SBI informed that they have already finalized the vendor and have written to DIF about the same requesting for sharing of expenses. After hearing from DIF, they shall start the work. At this stage, the Commissioner-Institutional Finance referred to the meeting held at RBI on the subject and said State Government is ready to share a part of it”.

(Above paragraph as amended by SLBC vide their letter No.ZO:SLBC:2007-08:317 dated 16.1.2008)

Principal Secretary Finance stated that Smart Card, Biometric Cards and Business Facilitators are being used for Financial Inclusion.

SBI representative informed that they had already discussed the issue in Chhatisgarh SLBC for disbursement of pension through IT-enabled programme and their scheme is on final stage for implementation on pilot basis very soon.

Fellow banks are requested to apprise the SLBC the progress made in this regard.

(Action – All Banks/ DIF)

Action Point No. 8 : Settlement of SLR Bonds

A. SETTLEMENT OF SLR BONDS

A meeting was convened by RBI wherein DIF, representatives of Banks and other organization were present and roadmap for agreement on settlement of dues was finalized. The representative of IDBI raised certain issues. The Commissioner- Institutional Finance observed that whenever such meetings are convened, the IDBI is absent and the issue is raised in other fora. The matter is already settled. Shri Subbaraman advised the concerned parties to meet separately and settle the issue.

DIF informed that out of total dues of Rs. 58 crores, Central Bank of India has accepted settlement for Rs.25 crores, hence the outstanding figure remains only Rs.33 crores.

(Action – DIF)

Action Point 9: Low CD Ratio

The Convenor SLBC requested the state level heads of the banks having Lead Bank responsibilities in following three districts viz. State Bank of

India, Union Bank of India, and Central Bank Of India, (Raipur Zone.) vide letter dt 11.10.2007 for improving the CD ratio to at least 40%. Position is given below:

DISTRICT	CD RATIO	
	30.06.2007	30.09.2007
UMARIA	30.00	30.55
SIDHI	14.23	34.89
ANUPPUR	39.21	37.06

Besides this, some of the banks have low CD ratio which is below average in the state of Madhya Pradesh. The representatives of those banks assured in the meeting for improvement of CD ratio.

Convenor also requested Bank of Rajasthan, Vijaya Bank, Indian Bank and Corporation Bank respectively for improving their CD ratio in the state.

DIF stated that the performance of Union Bank of India was showing a declining trend from 48 % to 42% which is a matter of concern. He requested the Bank to arrest the decline and improve the ratio.

(Action – All Banks)

Action Point 10. Nonfood license from Municipal Corporation for carrying Banking Business

DIF informed the house that matter is under consideration of the State Government.

(Action – DIF)

Action Point 11. Stamp duty on different loan documents –

Representative of IG Registration informed that the matter is receiving attention at Govt. level.

(Action – DIF)

Action Point 12. Village Adoption

Convenor informed that progress on this front is not received from Banks. He requested Banks to take care of the development of the adopted villages.

**ITEM NO. 3: PERFORMANCE OF BANKING SECTOR IN MADHYA PRADESH
AT A GLANCE****3.1 Branch expansion**

Net increase of 33 bank branches. Total number of branches operating in the State is 4812.

3.2 Deposit growth

Recording a growth of 6.97%, Total Deposit stood at Rs 78332 Crores.

3.3 Credit Expansion

Exhibiting a growth of 5.22%, Total Credit was Rs 51667 Crores.

3.4 Credit Deposit Ratio

Decrease of 1% observed from 67% to 66% between June 07 and Sept.07

3.5 Priority Sector Advances

Priority sector advances increased by 7.82%

3.6 Agriculture advances

It witnessed an increase of Rs.1169 crores at a growth of 6.73%.

3.7 MSME Advances

Figures have increased but not comparable due to change in norms.

3.8 Advances to weaker section

During the period under review the advances to weaker section increased by Rs. 680 crores, showing a growth of 10.75 %.

ACHIEVEMENT VIS-A-VIS NATIONAL GOALS

- The ratio of Priority Sector Advances to total advances as at Sept. 07 stood at 62 % as against National Goal of 40%.
- The share of agricultural advances to total advances, as at Sept.07 is 36% against the stipulated level of 18%.
- The advance to weaker section constitutes 14% of the total advances as against the stipulated level of 10%.
- The CD Ratio in rural & semi urban area is above the National Goal by recording a level of 72 % as of Sept. 07.
- Though there is no variation in percentage terms in DRI advances but there is an increase of Rs 2 crore in absolute terms.

ITEM NO. 4: RECOVERY

4.1 NPA POSITION

The percentage of NPA to total advances in MP are Agriculture 5%, MSME 8%, OPS 7%. While deliberating on the issue, Convenor apprised the house that recovery in Govt. sponsored scheme with high NPA level, such as PMRY (32%), SGSY Groups (14%), SGSY Individuals (21%), SJSRY (23%), Pratistha (25%), Antyavavasai (24%), KVIC (15%) is not up to the mark. The Convenor sought the assistance of State Government for recovery of banks' dues in general and under the above schemes in particular.

Shri Subbaraman expressed the view that since BRISC came in to operation, there is some movement in this direction. The Government may remodel the scheme in a different manner so that recovery comes in a better way.

Total writen-off amount in the State is Rs.1981 crores, out of which during the quarter Rs.32 crore were recovered through BRISC. Percentage of NPA is increasing in govt. sponsored schemes. BRISC scheme has to be more effective, so that NPA can be reduced. Compliance and repayment culture has to be developed, so that funds flow is maintained. Shri Subbaraman requested the Govt. to ponder over the issue.

Mr. Gupta GM, Adivasi Nigam said that targets were not mentioned in their Deptt. Govt. sponsored schemes. Convenor said that banks should check and correlate the data with last quarter if it does not match and take care in future.

4.2 Year Wise Position of Write- Off Accounts

An amount of Rs 1981 Crores in 774634 accounts has been written off till Sept. 2007.

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

Convenor informed the House that 952321 cases involving an amount of Rs.1661 crores have been lodged in RRC up to Sept. 07. Out of this, 12586 cases amounting to Rs 32 crores disposed off during the quarter.

The work of computerization of RRC data and implementation of BRISC MIS software was started in the year 2004-05. In spite of repeated discussions in last 4-5 SLBCs, CD's of 8 districts are still awaited. These districts are :

Damoh, Katni, Sheopurkalan, Rewa, Sidhi, Datia, Jhabua and Bhind.

Banks were requested to submit CDs at earliest.

ITEM NO. 5 : IMPLEMENTATION OF ANNUAL CREDIT PLAN 2007-2008

Convenor informed the House that overall achievement for total priority sector under ACP 2007-08 up to Sept. 2007 was 58% for all the banks, while for commercial banks RRBs and cooperative banks it was 49%, 73% and 69% respectively. Some of banks like Andhra Bank (14%), Corporation Bank (25%), Punjab & Sindh Bank (7%), United Bank of India(15%), State Bank of Saurashtra (5%), State Bank of Bikaner & Jaipur (26%), Indus Ind Bank(2%), Federal Bank(10%), Axis Bank (25%), MPSARDB (15%) were having very low achievement. Centurion Bank of Punjab, IDBI, Laxmi Vilas Bank, Karur Vyasya Bank, Karnataka Bank had zero achievement against their names.

They were requested to expedite the process of sanctions and disbursements under government sponsored schemes.

Convenor expressed the confidence that banks would comfortably surpass the annual plan by year end.

(Action – All Banks)

5.1 Doubling of Flow of Credit to SME's in 5 year

5.2 Financing to SME's Sector

Banks have achieved the given targets. Bankers are requested to provide the data in table 12 of format.

(Action All Banks)

ITEM NO. 6: IMPLEMENTATION OF GOVERNMENT SPONSORED PROGRAMMES

6.1 Prime Minister's Rojgar Yojana - P.Y 2006-2007

- Convenor informed the House that targets are reduced (15800). Banks have sanctioned only 5493 cases and disbursement is done in only 419 cases.
- Amount disbursed is 2.42 crore in terms of % of sanction to targets is 34.7%

(Action – All Banks/DIC)

6.2 Performance under SGSY 2006-07

In SGSY, the total sanction aggregated Rs 57.67 crore to both individuals and groups in the programme year 2007-08. Progress was reviewed by the house percentage of sanction is 23.02% and disbursement is 18.45%.

Convenor said data submitted are not correct. As per report available from LDM in Bhind Distt. Rs. 39 lacs disbursed. If this figure included then progress would be much more.

Chairman stated that a lot of efforts are required from Bankers to achieve the targets in coming three months.

Convenor requested Bankers to ensure quick sanction and disbursement of cases.

(Action – All Banks/ Rural Dev. Deptt.)

6.3 Swarna Jayanti Shahari Rojgar Yojana (SJSRY)

The progress was reviewed by the house.

GOI have doubled the allocated targets which have been reallocated to banks, 50% more financial targets.

Progress up to Sept. is not satisfactory – only 1560 cases sanctioned against 24000.

(Action – All Banks/ Govt. Deptt.)

6.4 A) Scheme for Rehabilitation of Manual Scavengers (SRMS)

Progress was reviewed by the House.

Convenor asked bankers to check the targets allotted and tally the same with the govt. figures.

Mr. Rajesh Mishra, MD of Pichda Varg Adhivasi Vitta Nigtam informed that they a new scheme for MP is in the final stage, which will be implemented through Banks. Govt. will provide interest reimbursement and subsidy component also (30%) Stamp Duty incurred in mortgage of house will also be reimbursed.

Convenor stated that the proposed scheme is bankable. He informed that once the scheme is finalized, the bankers will definitely associate with it.

(Action – All Banks)

B) Antvyavsai Swarojgar Yojana

Progress was reviewed by the House.

ITEM NO 7: IMPLEMENTATION OF SPECIAL FOCUS PROGRAMME

7.1 Self Help Groups (Under NABARD Scheme)

Scheme was reviewed by the house and performance is satisfactory.

Responding to the query of one of the members, the Convenor mentioned that data furnished in the agenda has been compiled with full care. The figure shown is of progress upto Sept.2007. He said that credit linkage of the group is not up to required mark. Only 30% group are credit linked and requested the bankers to improve it.

(Action – All Banks)

7.2 KVIC Margin Money Scheme.

Progress was reviewed by the House.

(Action – All Banks)

7.3 Housing Finance**a) Direct Housing finance**

Convenor informed that Banks have crossed the set target of 3% of incremental deposits.

Mr. Kaul General Manager, National Housing Bank said that achievements are below the national level. All is lower side. Even at National level 77% also

b) Golden Jubilee Rural Housing Finance Scheme

Convenor stated that due to non availability of title deed of land in rural places, the progress does not reflect the complete picture. Mr. Kaul NBH, GM mentioned that according to 1991 census places up to population 50000 are to be taken under the scheme. He also informed the house that refinance scheme is also available for the cases financed under Indira Awas Yojna by the Banks.

(Action – All Banks)

7.4 & 7.5 Financial assistance to Minority Communities

An amount of Rs. 1992 crore disbursed for minority community in state upto the quarter ended Sept.07.

Bhopal is one among the 121 Minority Concentrated districts notified by Govt of India, % of minority Communities is 7.39% of total advances. For minority communities distt.wise figures is required as per directive of Govt Of India. So Bankers are requested to keep in mind this fact while submitting next SLBC data. They should submit district-wise figures of minorities communities to SLBC so that it could be incorporated in the agenda as directed by the Government.

(Action – All Banks)

7.6 Financial assistance to Schedule Castes and Schedule Tribes

Progress was reviewed by the house.

(Action – All Banks)

7.7 Swarojgar Credit Card (SCC)

Progress was reviewed by the House.

7.8 Artisan Credit Card

571 cards were issued up to Sept. 2007. Since inception 3653 cards are being issued.

(Action – All Banks)

7.9 General Credit Card

2479 cards were issued up to Sept. 07. Since inception 29181 cards have been issued.

(Action – All Banks)

7.10 Education Loan

Banks have sanctioned 5885 Education Loans amounting to Rs. 142 Crores out of which Rs. 23 Crore have been sanctioned to 1246 girl students.

Convenor stated that bankers are very eager to finance education loan so that no needy student is deprived of the opportunity for higher studies.

(Action – All Banks)

7.11 Advances to Women Beneficiaries

Convenor said that advances to women beneficiary is Rs 3314 crores which is 6.41% of the total advances against the target of 5%.

7.12 Progress under National Horticulture Board

Convenor said progress is quite satisfactory and this area is having ample scope and much potential is available in this area.

(Action – All Banks)

7.13 Loans to Ex-servicemen (SEMFEX)

Balance of Rs 4 lac is outstanding in two accounts as of Sept. 07.

7.14 Advances under DRI- Bankers are requested to please come forward for the upliftment of poor people in the State.

मद सं.-08 राजभाषा नीति का कार्यान्वयन

मध्यप्रदेश में 51 बैंकों में से केवल 40 बैंकों ने राजभाषा नीति के कार्यान्वयन संबंधित तिमाही आंकड़े भेजे थे अतः संयोजक ने शेष सदस्यों से अनुरोध किया कि वे एस.एल.बी.सी. के प्रारूप में अपेक्षित आंकड़े समय से भेजना सुनिश्चित करें ।

(कार्यवाही - बैंक)

ITEM NO. 9: OTHER AGENDA ITEMS**1. Scheme for Agri-Business Development through Venture Capital and Project Development Facility –**

Development through venture capital and project Development facility included in SLBC agenda and its implementation would be reviewed in coming meetings. All Bankers are requested to apprise the SLBC progress made in this regard.

(Action All Banks)

2. Agriculture Insurance Company Of India Ltd.(NAIS)

Bankers are requested to provide information to NAIS regularly.

(Action All Banks)

3. Rural Development and Self Employment Training Institutes (RUDSETI)

Mr. Guha, Zonal Manager, Bank of India expressed that they are already having training centre at Bhopal functioning from their Zonal Office building. This Centre has so far trained 688 unemployed youth of Sehore, Rajgarh and Bhopal Districts, out of which 273 are women beneficiaries. Post-training monitoring of progress made by such beneficiaries is also done up to 2 years. The Centre is also providing assistance to PMRY beneficiaries.

Canara Bank and Syndicate Banks are already having RUDSETI since last 10 years. They enquired whether the State Government can provide land for their existing Institutes because they have to vacate the existing premises. They requested for land in Bhopal or nearby area.

Chairman stated that Govt will take decision with an open mind.

Shri Rajesh Mishra said that training should be purpose oriented.

The Chairman suggested that for establishing RUDSETI in each district as per the State Government's desire, a separate meeting of bankers and concerned government departments could be convened to discuss the subject in detail.

Principal Secretary Finance desired that money spent on training per trainee and arrangement for their stay is to be increased. To and fro travelling expenses should also be reimbursed.

4 Drought Relief measures - Payment of input subsidy for Kharif 2001 & Kharif 2002

DIF requested all the Bankers to submit the certificate of utilisation of amount at an earliest.

Chairman said that bankers' have to be submit it at earliest. If they are having any difficulties they should inform. Banks should submit written confirmation that the amount is credited in borrowers' accounts.

The Chairman thanked the Finance Minister for granting assistance and requested the bankers to provide information at earliest.

(Action – All Banks)

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

As per notification issued by Principal Secretary, Revenue vide their letter No. file F-21/R-C/St.(Drought) 2007 dated 06.11.07, F-21/R-C/St.(Drought) 2007/1269 dated 16.11.07 & Single file F-21/R-C/St.(Drought) 2007/1290 dated 24.11.07. 37 Districts comprising of 145 Tehsils have been declared drought affected based on observation at a glance Annawari / Najri A Akalan.

No.	DISTRICT	AFFECTED TAHSILS
(1)	(2)	(3)
1	Sheopur	1.Sheopur Kalan, 2.Vijaypur, 3.Karahal
2	Morena	1.Porsa, 2.Ambah, 3.Morena, 4.Jaura, 5.Kelaras 6. Sabalgarh

3	Shivpuri	1.Shivpuri 2.Kelaras, 3.Karera, 4.Narwar, 5.Pohri, 6.Pichhor 7.Khaniadhana
4	Guna	1.Kumbhraj, 2.Raghogarh, 3.Aaron
5	Ashok Nagar	1.Chanderi,
6	Datia	1.Datia, 2.Sevda 3.Bhander
7	Shajapur	1.Kalapipal
8	Mandsaur	1.Malhargarh
9	Neemuch	1.Neemuch,2. Jawad, 3.Manasa
10	Dhar	1.Dharampur,
11	Badwani	1.Sendhwa,
12	Burhanpur	1.Burhanpur,
13	Sehore	1.Sehore, 2.Astha,
14	Raisen	1.Raisen, 2.Gohrganj, 3.Begumganj, 4.Ghairatganj, 5.Silwani, 6.Bareli 7. Udaipura,
15	Rajgarh	1.Rajgarh, 2.Sarangpur
16	Vidisha	1.Vidisha, 2.Basoda, 3.Nateran,4. Kurwai,5.Sironj 6.Lateri
17	Hoshangabad	1.Pipariya,
18	Sagar	1Sagar, 2.Rehli, 3.Gadhakota, 4.Rahatgarh, 5.Kesli, 6.Banda, 7.Khurai 8.Bina,
19	Damoh	1.Patharia, 2.Jabera, 3.Tendukheda, 4.Hatta, 5.Patera 6. Batiyagarh 7. Damoh
20	Panna	1.Panna, 2.Gunaur, 3.Pawai, 4.Shhnagar 5.Ajaygarh
21	Jabalpur	1. Kundum, 2.Shahpura 3.patan,
22	Katni	1.Dhimarkheda, 2.Rithi, 3.Murwara (Katni), 4.Barwara, 5.Barhi 6.Vijayragharh
23	Narsinghpur	1.Gotegaon, 2.Kareli, 3.Gadarwara 4.Narsinghpur
24	Chhindwara	1.Saunsar
25	Mandla	1.Bichhiya, 2.Niwas
26	Dindori	1.Dindori, 2.Shahpura
27	Balaghat	1.Balaghat, 2.Kirnapur, 3.Baihar, 4.Varaseoni, 5.Lalbara, 6.Khairlanji 7.Katangi
28	Rewa	1.Huzur, 2.Raipurkarchuliyn, 3.Mauganj, 4.Hanumana, 5.Gurh, 6.Teonthar, 7.Sirmor,
29	Anuppur	1.Pushprajgarh, 2.Jaithari,3.Anuppur 4.Kotma,

30	Shahdol	1.Jaitpur, 2.Beohari
31	Umaria	1.Manpur
32	Sidhi	1.Gopadbanas, 2.Sinhawal, 3.Majhauri, 4.Rampur Naikin, 5.Devsar, 6.Chitrangi, 7. Singrauli 8.Churhat
33	Satna	1.Raghubarnagar, 2.Rampur Baghelan, 3.Nagaud, 4.Amarpatan, 5.Maihar, 6.Uchera 7.Majhgawan 8.Ramnagar.
34	Tikamgarh	1. Tikamgarh, 2.Baldeogarh 3.Jatara 4. Palera 5.Niwadi, 6. Prithvipur
35	Chhatarpur	1. Chhatarpur, 2. Rajnagar 3. Nowgaon, 4. Laundi 5.Gaurihar 6. Bijawar 7. Badamalhara
36	Gwalior	1. Gwalior, 2. Dabra 3. Bhitwar
37	Bhind	1.Bhind, 2. Ater, 3.Lahar 4. Mehgaon, 5. Gohad
	Total	145 Tehsil in 37 districts

Apex Bank representative said that drought is declared and as per NABARD norms for recycling of fund. Annawari should be less than 37 paise, and suspension of recovery create problem of recycling of funds. In relax norms annawari upto 50 paise included. If they reschedule the loans they would not get refinance from NABARD.

Principal Secretary Revenue informed the house as per State Govt. if drought is declared for continuous 3 years, then remission from revenue recovery is permitted, the revenue recovery is only suspended.

Co-Operative Banks / RRBs do as per NABARD Norms.

NABARD representative said that norms should be strictly followed.

Principal Secretary Revenue – Govt. has relaxed the norms for drought declaration, such as:

- (i) Rainfall below 75%
- (ii) Annawari from 37 paise to 30 paise, cluster of villages reduced from 20 villages to 10 villages for assessing loss out of natural calamities.
- (iii) Sowing of Rabi crop below 30% then drought declared.

IT WAS DECIDED:

Chairman said that RRBs and Co-Operative Banks should follow norms of NABARD. He requested DIF to take up with Govt. of India to write to NABARD for relaxing the norms.

For Commercial Banks RBI Norms are applicable as per that in drought Tehsils and districts measures for relief to persons affected by natural calamities are to be implemented by the Banks and they should be rescheduled and rephrase the accounts and provide assistance to affected persons on war footing basis. He also stressed that it should be kept in mind that Farmers who are able to pay should not be given excuse of drought.

Principal Secretary Finance said RBI new norms are to be studied and banks should act according to that.

(Action DIF/BANKS/NABARD)

VOTE OF THANKS

The meeting concluded with a vote of thanks by Shri Sanjay Singh, General Manager, State Bank of Indore who expressed the gratitude of entire Banking fraternity to the Honble' Finance Minister Shri Raghyji and other dignitaries for their gracious presence in the meeting.

On behalf of SLBC he expressed thanks to all the officials who spent their valuable time in attending meeting.

He said that gains from this meeting would definitely get reflected in the performance of Banks in coming months.

**LIST OF PARTICIPANTS
OF 130th STATE LEVEL BANKERS' COMMITTEE MEETING
HELD ON 28.12.2007**

S. N.	Govt. Deptt. /Bank/ Institution	Name	Designation
1	2	3	4
1	Chairman	Shri K.Subbaraman	Executive Director Central Bank of India
2	Central Bank of India	Shri P.C. Tiwari	D.G.M., Bhopal & Convenor
3		Shri S.Joshi	A.G.M. Raipur Zone
4		Shri R.K. Ojha	Asstt. General Manager
5		Shri K.M. Banerjee	Chief Manager - SLBC
6		Shri D.K. Jaimini	Senior Manager -SLBC
7		Smt. Usha Fernandez	LDM Hoshangabad
GOVERNMENT			
8	Finance	Mr. Ashok Das	Principal Secretary- Finance
9	Revenue	Mr. Devendra Singhai	Principal Secretary- Revenue
10	Directorate of Institutional Finance	Mr. Ashok Barnwal	Director/Secretary(I.F)
11		Mr. S.K. Gupta	Jt. Director
12		Dr.Arun Paliwal	Jt. Director
13		Mr. Sultan Ahmad	OSD
14		Mr. Gopal Swaroop Dubey	Programmer
15		Agriculture	Mr. Pravesh Sharma
16	Rural Development	Mr. Shyam Singh	Jt. Commissioner
17	Industries Department	Mr. D.S. Valre	Jt. Director
18	MP Backward Class , Minority Finance and Development Corp.	Mr. Rajesh Mishra	MD
19	Co-operative Societies	Mr. S.S. Singhi	Jt. Registrar
20	Handicraft	Mr. Ramakant Chaturvedi	GM
21	Office of IGR	Mr. P. Biswas	DIG Registrar & Stamps
22	Urban Administration	Mr. R.C. Joshi	Joint Director
23		Mr. Dinesh Singh	Asstt. Statistics Officer
24	MPSCFDC	Mr. O.P.Gupta	GM
25	M.P. Laghu Udyog Sangh	Dr. R.S. Goswami	President
26	MPKVIB	Mr. A.K. Dhamaniya	Dy. Director
27	MP KVIB	Mr. P.K. Jain	Dy. Director
28	KVIC	Mr. V.S. Raghuwanshi	A.O.
29	MP Backward Class & FDC	Mr. Anil Mittal	Manager-Finance
30	National Horticulture Board	Mr. Prem Narayan	Asstt. Director
31	Tejaswini programme	Mr. P.K.Mittal	FM

RBI & OTHER INSTITUTIONS			
32	Reserve Bank of India	Mr. Rajesh Verma	Regional Director
33		Mr. S.K. Sinha	DGM
34		Mr. S.V. Satpute	AGM
35		Mr.A.K. Panda	DGM
36	NABARD	Mr. R.B.Ulke	AGM
37	SIDBI	Mr. U.N. Tripathi	AGM
38	National Housing Board	Mr. P.K. Kaul	GM
BANKS			
39	State Bank of India	Mr.S.B. Bajelwar	GM
40		Mr. A. Verma	AGM
41		Mr. G.C. Nayak	AGM (Agri.)
42		Mr. N.P. Shrivastava	Manager
43	State Bank of Indore	Mr. S.K. Singh	GM
44	State Bank of Saurashtra	Mr. Suresh Khantu	Branch Manager
45	State Bank of Mysore	Mr. Biswajit Pattjoshi	Asstt. Manager
46	S.B.Travancore	Mr. D.S. Chauhan	Chief Manager
47	State Bank of Hyderabad	Mr. V.M. Kashyap	Branch Manager
48	State Bank of Patiala	Mr. Dalbir Singh	Branch Manager
49	Allahabad Bank	Mr. L.N. Chaudhary	DGM
50	SBBJ	Mr. M.M. Lasod	DM
51	Andhra Bank	Mr. T.M. Reddy	Senior Manager
52	Bank of India	Mr. Dipak Kumar Guha	DGM
53	Bank of Baroda	Mr. Nagesh Shrivastav	Chief Manager
54	Bank of Maharashtra	Mr. Ajit Kishore	Regional Manager
55		Mr. A.C. Bhalawe	Manager
56	Canara Bank	Mr. P.C. Mishra	AGM
57	Corporation Bank	Mr. R.G. Bhat	Senior Manager
58		Mr. K.M. Anchal	Branch Manager
59	Dena Bank	Mr. Satish Shah	Dy. Regional Manager
60		Mr. G.P. Chakrawarty	Manager
61	Indian Overseas Bank	Mr. S.M. Vel	Manager
62	Indian Bank	Mr. P. Barua	Chief Manager
63	Oriental Bank of Comm.	Mr. S.C. Jain	AGM
64		Mr. N.N. Raju	Chief Manager
65	Punjab National Bank	Mr. A.K. Sethi	Chief Manager
66	Punjab & Sind Bank	Mr.Ravi Kumar	DGM
67		Mr. Bishan Singh	Officer
68	Syndicate Bank	Mr. K.N. Pandey	DGM
69	Union Bank of India	Mr. Vijay Goel	AGM
70	UCO Bank	Mr. Satish Gupta	C.O.

71		Mr. M.D. Verma	DCO
72	United Bank of India	Mr. Manas Chaudhari	Chief Manager
73	Vijaya Bank	Mr. B. Jayanth Kumar	SBM
74		Mr. Prakash Kotwani	Manager
PRIVATE BANKS			
75	The Bank of Rajasthan	Mr. B.K. Goyal	DGM
76		Mr. A.K. Lohiya	Senior Manager
77	J & K Bank Ltd.	Mr. S.P.S. Bedi	Senior Manager
78	The Federal Bank Ltd.	Mr. Rakesh Mathur	Chief Manager
79	AXIS BANK	Mr. Sushil Barjatya	AVP
80	South Indian Bank	Ms. Biji Mathew	Asstt. Manager
81	ICICI Bank	Mr. Kapil Bhatnagar	Manager, RO Bhopal
82		Mr. Mukesh Thakur	Manager
83	Karur Vyshya Bank Ltd.	Mr. G. Sakthivel	Officer
84	Centurion Bank of Pjb.	Mr. Pankaj Arora	Regional coordinator(North)
85	IDBI Bank	Mr. R. Venkatachalam	AGM
Cooperative Banks			
86	Apex Bank	Mr. S.K. Gupta	DGM
Regional Rural Banks			
87	RRB Ratlam	Mr. B.M.Gaur	Chairman
88	SKGB RRB	Mr. S.S. Maldikar	GM
89	Mahakaushal K.G.B.	Mr. S.S. Dashora	Chairman
90	RSGB Rewa	Mr. Vishal Jain	Senior Manager
91	Chambal Gwalior RRB	Mr. S.Sahasranam	Chairman
92	Vidisha Bhopal RRB	Mr. S.P. Chiney	Chairman
93	Sharda Gramin Bank	Dr. K.N. Pandey	Chairman
94	Jhabua Dhar RRB	Mr. Y.A. Vahora	Chairman
95	Narmada Malwa Gramin Bank	Mr. M.K. Pareek	Chairman
BRISC AWARD WINNERS			
96	Chhindwara Collector	Mr. Arun Pandey	Collector
97	Mandla Collector	Mr. Subhash Jain	Collector
98	Rajgarh Collector	Mr. Shivanand Dubey	Collector
99	Bhopal Tahsildar	Mrs. Kiran Gupta	Asstt.Commissioner
100	Add. Collector	Ms. Renu Pant	Add.Collector
101	Tehsildar	Mrs. Manorama Koshti	Tehsildar
102	LDM Bhopal- BOI	Mr. N.P. Parhate	AGM
103	LDM Indore- BOI	Mr. Arvind Pathak	LDM
104	LDM Mandla - CBI	Mr. S.C. Kaushik	Senior Manager
105	LDM Betul- CBI	Mr. R.S. Dubey	LDM
106	SM,CBI, Mangthar	Shri Praveen Shukla	Senior Manager
107	SM, CBI,Sausar	Shri G.S. Patel	Senior Manager

