

MINUTES OF 146th SLBC MEETING HELD ON 21.03.2012

The 146th meeting of State Level Bankers' Committee, Madhya Pradesh was held on 21st March 2012 under the chairmanship of Shri Avani Vaish, IAS, Chief Secretary to Government of Madhya Pradesh and co- chaired by Shri M.V. Tanksale, Chairman and Managing Director, Central Bank of India in the Conference Hall of Central Bank of India, Zonal Office, Bhopal. The meeting was attended, amongst others, by, Shri R. Parsuram, Addl. Chief Secretary, Go MP and other senior officers from the State Government, RBI, NABARD, and banks.

List of participants annexed.

Shri B. Mondal, Convenor SLBC and General Manager, Central Bank of India welcome Shri Avani Vaish, Chief Secretary, Govt. of M.P. Shri R. Parsuram, Addl. Chief Secretary, Shri M.V. Tanksale, CMD, Central Bank of India, Shri Ajay Nath, Principal Secretary, Finance, Smt. Aruna Sharma, Principal Secretary, Rural Development and Cooperation Departments, Shri Ashok Shah, Commissioner, Institutional Finance, Shri S.K. Choudhary, In-charge Regional Director, RBI, Shri Deepak Kumar, GM, NABARD, other dignitaries and senior officers from the member banks, financial institutions, RBI, NABARD, Govt. of India and Govt. of M.P.

Convenor, SLBC, informed the house that Agri. Credit is not picking up at the desired level and the growth stood at 5.23% as of December, 2011, 126 villages are still not covered under financial inclusion despite efforts made by banks which has to be covered by March 2012.

Out of 358 centers proposed for the year 2011-12 for branch opening, only 156 branches could be opened of which some of these are not from those centers identified earlier by the bank under branch expansion plan.

As against committed CD Ratio for March 2012, for December 2011 it is only 61% which may become 63% for State if RIDF is added to it.

Coverage of all eligible farmers for KCC is on the way. State Government issued specific instructions to District Nodal Officers i.e., Collectors of the districts and the effort is picking up which has been discussed with Government of India.

He told that for Handloom package announced by Govt. of India, MP Govt. is yet to enter into the letter of commitment with Govt. of India and unless it is not done the package cannot be implemented.

Shri M.V. Tanksale, CMD, Central Bank of India, and co-chairman of the SLBC welcome all the dignitaries present at the 146th meeting of SLBC and thanked all for supporting and encouraging Central Bank of India in celebrating Centenary last year.

He flagged 3 major points emerged in last 145th SLBC meeting held on 19.12.2011.

- **LDM institution should be strengthened:** MP pioneered in having first experiment in the Country by organizing workshop of all the LDMs of MP State on 14-15 November 2011. On the basis of the above workshop, Govt. of India has institutionalized it and the Deptt. Of Financial Services, Govt. of India has instructed all the SLBC Conveners in the Country to organize such workshops biennially; preferably in Months May and November but well before respective SLBC meetings. He appealed Lead Banks to ensure that LDM Offices should be adequately strengthened in terms of infrastructure, posting of dedicated officers and adequate staff supports.
- **SLBC will henceforth devote only on policy issues:** The problems should be thoroughly discussed at DLCC and also at Sub-Committees level of DLCC/SLBC. As such, senior/competent officials from respective Lead Banks invariably attend DLCC meetings. He asked Convenor SLBC to specifically collect information from LDMs that Senior Officer from their Lead Bank's Regional / Zonal Office has attended DLCC meeting and convey the same to CMD / RBI-RO positively.
- **Digitalization and compilation of MIS data:** It is the need of the hour that **MIS data** should be accurate, authentic and less time consuming. The Programme for the same will be provided by Central Bank of India to all Banks in next three months in which all the banks would collect data from the districts for uploading at the Central Bank of India's web based programmes.

He elaborated the programme for MIS is to be prepared on guidelines from **Thorat Committee, Nayar Committee on Priority Sector, and RBI** and from June 2012 quarter data would be compiled on the system.

He directed Convenor **SLBC to form a sub-committee of Lead banks and draw plan to exactly implement the work of digitalization of MIS** and ensure that Madhya Pradesh should become pioneer in digitalization of MIS.

CMD requested Govt. of MP to create a cadre of strong Field BC which would give an opportunity for the youth for long time employment since Institutionalization of FBC would give job to a person living in that village on long term basis.

He advised State Level Bank's Heads to flag of Issues where BMs are hesitant/shy in lending on account of certain policies and put them in meetings like SLBC/DLCC before State Govt. representatives for obtaining support in positive environment to enhance the lending portfolio.

He told that investment in RIDF instead of lending causes loss of interest on bank's capital.

He hoped that by March 2012 the target under ACP would be achieved by at least 95%. He requested banks to convey interim information of target achievement of ACP 2011-12 to CMD through SLBC immediately.

Target under ACP has been scaled up from Rs. 4,75,000 to Rs. 5,70,000 Crores i.e. Rs. 1 lakh crores more i.e. 20% growth. It means GOI is trying to identify the potential for Agriculture credit through the State Government.

For identifying borrower for CKCC, the process should be scientific and clear so that 100% penetration can be ensured.

He clarified the ultra-small branches would act as the base to identify the target group and take the product to borrower. He advised that Branch Manager should visit each village in his area of operation once a week on predefined dates for which he asked for feedback from banks.

He informed about "**credit guarantee fund for education**" as proposed in this year's union budget.

Nayar Committee guideline on Priority Sector would help us in enhancing the Priority Sector, which IBA discussed recently.

He told that union budget emphasized women empowerment hence for credit to women and women SHGs should be minimum 20%.

Under green initiative, he requested the Chief Secretary to improve e-treasury mechanism and informed that technology department of Central Bank of India is working on it.

He requested that wherever smart card is there in villages, the collector must make sure that payments are made only through these smart cards i.e. **government payment to the beneficiaries through smart cards be made mandatory**. Since, more than 10 lakhs cards have been issued in MP but transaction is only in 10% of the cards issued.

He informed that Central Bank of India has decided to adopt one village in each of its lead districts for providing solar lamp for street illumination.

Shri Parsuram, Agriculture Production Commissioner told that the design of the budget is wide to align rural livelihood sector, energy sector, water resources sector and rural development programmes.

He told that MP is one of the five states where percentage reduction in poverty during five-year period has been on the largest i.e. 12% but still poverty is at the highest as per Tendulkar Committee's formula. Hence one should not be satisfied with this 12%. Since, this includes poverty status of urban as well as rural areas. Hence, rural credit

has to play a crucial role. He was optimistic that with coordination and support of banks and government agencies and initiative of farmers, the absolute number will increase.

He told the CD ratio in most backward districts ,majority of which are Tribal, have become a cause of concern.

He requested banks to improve the target under agriculture sector particularly in Farm Mechanisation, Animal Husbandry, and Horticulture etc.

Chief Secretary ,Shri Avani Vaish apprised the house that M.P. State is the Second State in country to conceive **separate budget for Agriculture and Allied activities** to meet the demand in the sector.

He expressed doubt on yardstick of cut of line of Poverty since the poverty line should be that which poor deserves.

Convenor started the agenda discussion.

PART 1: REGULAR AGENDA ITEM:

Action Point No. 1: Confirmation of the Minutes of the 145th meeting of State Level Bankers' Committee held on 19th December 2011

Mrs. Aruna Sharma, Principal Secretary, Rural Development and Panchayat reminded the issue of allocation of quarterly target by the banks since Govt. has quarterly budget and funds for schemes.

CMD clarified that banks are listed companies hence have to declare financial statement every quarter as such targets are set on quarterly basis in the banks also internally. He requested govt. to provide specific issue for addressing it amicably.

General Manager, RBI told that RBI,R.O., Bhopal has written a letter to SLBC clarifying certain points on previous minutes.

- (1) Licence for certain areas is now not needed and Annual Branch Expansion Plan of the Bank concerned be adhered to for opening the branch.
- (2) RRBs progress is being monitored through empowered committee of RBI.
- (3) On Sub-committee on Financial Inclusion at RBI, the constitution of Sub-committee is not clarified in agenda.

The minutes were approved thereafter.

Action Point No. 2:Follow-up action on decisions of earlier meeting:

- **WORKSHOP OF LDMS**

The Convenor informed that the 2nd workshop of LDMs will be convened by the Convenor Bank before May 2012.

- **DIGITALIZATION OF MIS OF LDMs**

CMD informed that on MIS basis, programme would be developed on such a way that monthly review be made so that poor performance must be identified and it should be resolved after its regular review..

- **It was resolved that Convenor will seek help of Lead Banks ensuring that digitalisation of MIS of LDMs will be completed before next SLBC. Programme for Digitization of MIS will be provided by Central Bank of India to all Banks in next three months**

REVAMPING OF DLCCs

Chief Secretary desired that DLCC must be more active , review and discuss the issues of their respective district. Department should ask collectors to review specific departmental issues in DLCCs and report to SLBC for discussion at State level.

Chief Secretary asked PS, Finance to hold a video conferencing of all the collectors and Lead District Mangers where district wise issue should be raised and the flag of the collector attention to discuss the issue in DLCCs.

Mrs. Shikha Dubey asked if all banks are reviewing their progress at district level on monthly basis or only a few banks are doing so.

Convenor clarified that banks are getting monthly business targets for all parameters under which government schemes are also being taken up. At DLCC level, sub-committee of DLCC or Standing Committee review it on monthly basis.

Mrs. Sharma Principal Secretary RD told that credit plan is needed regular review for which block level committees must be activated by SLBC.

CMD asked convenor to ensure that BLBCs are activated.

It was resolved that Convenor will seek help of Lead Banks and also all banks ensuring that BLBCs/DLCCs are revitalised in terms of Thorat Committee recommendations. PS, Finance to hold a video conferencing of all the collectors and Lead District Mangers

Action Point No. 3 Decisions/recommendations of various sub-committees constituted by the SLBC:

- **CONSTITUTION OF SUB-COMMITTEES OF SLBC**

Convenor submitted that reorganization of various sub-committees may be approved since some private banks have shown their interest to become part of it.

G.M., RBI suggested for a fixed mandate to hold the meeting of sub-committee with specific time of reporting to SLBC.

RBI representative desired not to include RBI since it is regulator.

CMD desired for preparation of a calendar for next 12 months for holding this Sub-committee meeting and suggested that the first meeting of all the sub-committees should be held before May 2012.

APC desired that sub-committee meeting must be held once in a quarter to discuss issues of implementation in detail where agenda on sectorial issues is given to discuss and only the report of sub-committee be placed before SLBC.

Mrs. Sharma, PS, RD desired that a representation from RD may be included on FLCC Sub-Committee.

Revitalizing existing sub-committees and forming some more Committees was approved. It was also resolved that SLBC Convenor should ensure that meetings of every sub-committee should be target-oriented and decide action plan. The committees are 1-9.

1. **Sub-Committee on Agriculture and Allied activities**
2. **Sub-Committee on Industries Sector**
3. **Sub-Committee on Service Sector**
4. **Sub-Committee on Financial Inclusion**
5. **Sub-Committee on improving recovery system**
6. **Sub-Committee on promoting bank/SHG linkage to address the issues relating to provision of micro-finance**
7. **Sub-Committee on Education Loan**
8. **Sub-Committee on improving CD Ratio**
9. **Sub-Committee on financial literacy and Credit Counselling**

It was resolved that a formal notification will be issued by the Convenor SLBC in consultation with the RBI & DIF for constituting every sub-committee that may, interalia, specify about (i) Members of the Sub-Committee (ii) Terms of reference of the Sub-Committee and (iii) Periodicity of holding meeting of the Sub-Committee. The sub-committee should meet at least one month prior to the SLBC meeting and minutes /recommendation of these Sub-Committees be placed in SLBC forum for deliberations & duerectification.

Action Point No. 4 Review of Annual Credit Plan of Madhya Pradesh :

Convenor informed that state's achievement in ACP is 69% as on Dec. 2012, which tally with the performance as on Dec. 11 whereas it was 92% on March 2011. It is presumed that the performance will be 92-95% this year also.

Convenor informed that under MSME performance is 92% on December 11. But in service sector more effort is needed.

CMD desired mid interim Progress report on ACP 2011-12 and Govt. Sponsored Schemes up to February 2012 from the Govt. Departments and LDMs be submitted urgently to SLBC.

Action Point No. 5 Performance of banking sector in Madhya Pradesh at a glance

Performance of banking sector was reviewed. It was observed that the incremental trend is not encouraging. In Tertiary Sector, it is on declining trend as compared to previous year.

It was resolved that banks will ensure to address the issue appropriately.

5.1 Branch Expansion Programme;

Convenor informed that as per resolutions of 142nd SLBC held on 26th March 2011, banks were required to submit their branch expansion programme for the year 2011-12 and to ensure opening of their planned branches by 31st March 2012. Commissioner Institutional Finance convened a review meeting of all banks on 02nd March 2012 and advised banks to submit their plan at the earliest and open branches as per their commitment.

He further informed that DIF has observed in its review meeting on branch expansion that many banks are opening their branches other than identified centres.

CMD clarified that bank may open branches at any centre because each bank has its own priority/policy but they should open at least 25% of the branches in un-banked centres.

G.M.,RBI told that a centre with population up to 1 lakh can open branch without licence.

Mrs. Sharma told that out of these planned centres, 25% branches are in un-banked areas and If 99 unbanked villages with population 5000-9999 are earmarked for inclusion in Branch Expansion Plan in sub-committee, the problem would be solved.

It was informed that MP Govt. is going to give connectivity in e-Panchayatn 33000 Centres so the ultra-small branch or FBC cadre would get space and connectivity smoothly. Out of 14758 villages, a cluster of 20 villages have at least one dispensation point.

Shri Choudhary, General Manager, RBI told that several banks have not covered their allotted villages.

Convenor told the 99 centre with 5000 – 9999 population, which are un-banked can be covered through these centres, if brick and mortar branches are opened in these centres since these 99 villages would cover 450-550 villages. So these 99 must be banked by September 2012 as per Gol instruction.

CMD asked to provide with specific date wise –village wise plan from concerned banks to SLBC before 15/04/2012 following which the branch would be opened in

99 unbanked villages with population between 5000-9999 by September 2012 and convenor, SLBC would compile and would hand over it to Mrs . Aruna Sharma, Principal Secretary before next SLBC.

General Manager, NABARD told that only Syndicate Bank has opened branch in Heerapur out of 2 unbanked villages with 5000-9999 population identified in **naxalite area in Balaghat District** for opening branch and requested **Central Bank of India to open branch in leftover village i.e. Pandherwani** allotted to Central Bank of India soon. Convenor SLBC assured to open branch there.

Shri Ashok Shah, Commissioner, DIF referring the problem in Umaria and Dindori told that despite their regular follow up, banks are not opening branches in rural areas as per Financial Inclusion Plan and preferring to open the same in urban areas or at district headquarter. Hence ,he requested RBI to interfere and to remedy it.

CMD requested commissioner DIF to flag off the name of such banks because **Central Bank of India has already have 63% branches in Rural and Semi Urban areas** and many banks have this position but in certain pockets which are being ignored would be taken care of.

GM RBI assured to refer such matter to the Central Office of the respective banks and their policy making persons.

CMD asked banks to submit SLBC ,their monthly calendar of opening branches in 99 unbanked villages with population between 5000-9999 with specific mention of expected date of opening in villages allotted to them before 15/04/2012 and assured the house to send DO letter to Central Office of the defaulting banks to do so.

It was resolved that banks will ensure that branches are opened as per their plan and date wise –village wise opening plan would be submitted by concerned banks to SLBC BEFORE 15/04/2012.

5.1.1 Financial Inclusion:

Convenor informed that in accordance with the resolution of 143rd SLBC meeting held in 15th July 2011, the sponsor bank for RRB could not adhere to initiate activity on behalf of their RRB due to which some RRBs are still could not cover the villages allotted to them.

It was further informed that DLCCs identified **2736 unbanked villages with population 2000 and above** under Financial Inclusion Plan and Banks assured to provide banking facilities by the end of March 2012 of which only 2384 villages (87.1%) have been covered.

Moreover, **10130 unbanked villages with population between 1000 to 2000** have been identified for providing banking facilities. It was also resolved by the SLBC that at least 5,000 villages having population in between 1,000 to 2,000 would be covered during 2011-12 and remaining 5,276 villages would be covered during 2012-13. Banks did not inform the progress to SLBC on this count.

CMD said that banker float RPF and deploy local people. He, therefore, desire that Govt. of MP should create a cadre which would collectively give employment opportunity and let it be a proper way of engaging them since, presently, the FBCs are not staying in.

He told that the appointment of kirana shop as FBC would be viable as the kirana shop person will be permanently available.

He observed that the PDS may be best BC since they are identified by the state govt. and as BC they will have additional revenue who can be given devises and training by the banks.

Mrs. Sharma, PS, RD, said that by December 2012 e-payment arrangement at Panchayat level would be completed. So connectivity and space would be at the cost of the State government. There will be BC cum CSC (Common Service Centre) where multiple services would be provided at the cost of government and one CSE would be available to group of Panchayats. On the above CSCs, the FBC would be appointed by branch at their own criteria.

She told that Public Distribution Shops numbering 11000 now in MP, may also act as BC in their villages, who may be given connectivity.

Chief Secretary observed that creating a cadre of BC will give an opportunity for employment and services on those Service Points. For it Government would facilitate in consultation with bank and the basic requirement for field BC would be decided. Government would develop program to recruit them.

CMD told that training would be provided to banks/BC under certification by agencies like IIBF etc. and many good activities would be done to strengthen the BC system.

APC Shri Parsuram told that in addition to above, shopping establishment like kirana shop of the village concerned could be considered for appointment as CSP/FBC. GM RBI supported to encourage kirana shop, petrol pump etc. as BC of the village.

Shri Rakesh Kumar, DGM, PNB told that for unbanked villages with population 5000-9999, kirana shop may be appointed as BC and IT Department of State Govt. may set up their server and a field BC of one village may be common for many banks in one village.

Shri Gupta, GM Apex Bank told that RBI has already approved PAC to act as BC it can be a natural allied to the banks as field BC. Since, they are already working as FBC of APEX Bank.

He suggested that monitoring of BC agents is quite essential for bank's future growth since more than 1000 loan accounts are handled with 1:1 staff in rural branches.

It was resolved that banks will ensure adhering to their commitments and for it they may open branch or appoint FBC preferably Kirana shopas per their plan ensuring that banking facilities are provided to hitherto uncovered rural populace.

5.1.2 Green Initiative- e-payment (Suggested by DOFS, MOF, Govt. of India):

Convenor told that on district level, bankers are facing the problem of issuance of cheque by the govt. department for making payment of Govt.fund.

CMD interferred that payment might be going through bank account by cheque payment mode and some person might be holding the card but card is not getting cognisance.

CMD desired that all the EBT payment mandatory be made through smart cards since, bankers invested a lot of their capital on BC system but transactions are not being carried out through it as out of 10 lakh smart cards hardly 20% are being made used for transactions.

He desired each bank should examine the number of smart cards **underutilized** and requested to ensure at least 2 transactions -one for deposit subsidy or payment from govt. and another for withdrawal.

APC clarified that M.P govt. has given clear instructions for payment of all government money through e-payment system including social benefit, subsidy etc.

Mrs. Sharma ,Principal Secretary, RD told that while working out the viability of the branch, a sum of Rs. 2 Crores per branch is guaranteed by the govt. **She asked convenor SLBC to take one or two villages as sample for study to see that why people are not operating through smart card since 100% govt. payments are going through bank account.**

Mrs. Sharma. PS ,RD told that wherever the core banking is there, no cheque is being issued since Panchayat Act provides that a transaction upto Rs. 500 should be in cash. Hence ,*Sarpanchs* have been directed to give indent to the bank to pay off the beneficiary. She suggested that smart cards issued must be linked to the bank accounts in the branches RD told that one person has one Savings account for all scheme. Bank should clear it once for all which would help treasury plan.

DGM,PNB informed that TSP have their own mode.

Principal secretary , finance told that treasury system is under massive expansion in terms of software development and the new system would be going to be rolled out in 2nd part of this year which would make compatibility easier to the banking system for which the discussion with bankers would be made.

Under green initiative **convenor informed** the house that **from next SLBC only soft copy of agenda would be sent to the members.**

On it Members agreed not to insist for hard copy from next SLBC and would come with laptop in the meeting.

CMD suggested convenor to make slide for e-presentation in bullet points.

It was resolved that lead banks with the help of their LDMs will take up the issue of e-payment at DLCC level and seek help from district administration to ensure payment of Govt. fund to beneficiaries through Smart Cards only in villages which are covered with FBC/KIOSK/CSP in allotted villages to the banks.

5.1.3 Shadow Area Villages:

The **Convenor** informed that in order to move from **population norms to geographical norms** in ensuring financial inclusion and timely payments in the remote locations in the State, as per resolution of 145th SLBC meeting held dated 19th December banks are to ensure providing banking services in in the shadow area (unbanked area), falling in its service areas ,by way of Mobile Banking, Business Correspondent, Biometric ATMs, or any other mode convenient to the bank. This will facilitate implementation of various government sponsored programmes, including wage payments under MNREGA and other social sector schemes, such as, old age pension scheme etc are disbursed within a minimal period.

He further informed that Panchayat & Rural Development Department has identified about **14,767 villages** falling in the unbanked (shadow) areas. A copy of the district-wise list of villages falling in shadow area of various banks was forwarded to them with a request to draw-up an action plan on type of banking services to be provided in the shadow area villages of the bank-branches and also to monitor on monthly basis.

Mrs. Sharma, Principal Secretary RD told that govt. has identified **14,767 villages** for providing banking facilities and opening branches but banks are opening branches on already banked centres. Hence, they are issuing instructions to Collector to ensure that DLCC would not allow the opening of branch other than identified centres .

For ultra small branch,She assured that govt. would help the banks in providing connectivity, space etc.

CMD told that DLCCs have no power to stop it but it is the prerogative of banks concern for which regulators have permitted but bank should certainly open 25% of their branches in un-banked area and only then to open in un-banked areas.

It was resolved that banks will draw-up an action plan to provide banking services in the shadow area villages of the bank-branches by ensuring 25% of the branches be opened in unbanked area and monitor on monthly basis.

5.2 Rural Self Employment and Training Institute (R-SETI)

The House was informed that the issue of establishing RSETIs has now been settled and still unresolved issues would be put before DLCC/Sub-committee of SLBC. As such, Sponsoring Bank should start monitoring their RSETIs, provide information on training, handholding, building construction for RSETI etc. to SLBC and SLBC is to review.

Canara Bank told that departments are not sponsoring persons for training at RSETIs, not providing list of BPL to RSETIs,

CMD told them that the BPL list is available on the system and requested to ask it from Collector or BDO and RSETI should approach to the department and offer them to provide the list of beneficiaries from rural area to impart the training. .

CMD further told that in every district there is RSETI to impart training and department has to identify the beneficiaries for the scheme .Hence, sponsoring agency should flag off with Lead Bank which would manage training through RSETI and in case Lead Bank is not responding to the matter, It should be taken up with SLBC.

5.3 Deposit growth: Reviewed and discussed.

5.4 Credit Expansion: Reviewed and discussed.

5.5 Credit Deposit Ratio: Convener informed the house that **incremental CD ratio** is increasing but we have to achieve 70% to achieve 65% by March 2012.

Putting some examples **CMD** asked the banks to inform convenor SLBC about such units to which **funding is being done by branches of the banks located outside M.P. and business is being run in MP** and to monitor it.

DGM UBI added that JP group with 2100 crore and Hindalco with Rs. 9200 Crores etc. are examples which are running units in MP State but funding is from outside MP.

Chief Secretary reminded previous SLBC in which RBI governor expressed his seriousness on such issue.

GM ,SBI told that CD ratio should be compared with base of March of every year and not during the recurrence of each quarter.

CMD objected to it and told that **CD ratio be reviewed on any dates of the year** since CD ratio of March is not a consistent parameter and banks have to maintain it or improve it for whole year. He told that the **CD ratio of semi urban branches at least must be looked into by controlling offices of the bank in every quarter.** Hence CD ratio be kept 65% consistently throughout the year and should be reviewed on quarterly basis.

CMD further noted that SB group is languishing in every sphere including below 40% under Priority Sector Advances.

It was resolved that banks will take concerted efforts to achieve their commitment , to inform convenor ,SLBC about such units to which funding is being done by branches of the banks located outside M.P.and business is being run in MP .CD ratio of semi urban branches at least must be looked into by controlling offices of the bank in every quarter

- **LOW CREDIT DEPOSIT RATIO IN TRIBAL DISTRICTS**

GM, RBI told that in eight districts where CD ratio is less than 40% specific, concentrated and scientific approach is needed.

Chief Secretary told that commissioner, DIF has organized a meeting at Shahdol on 17.02.12.

Shri Ashok Shah ,Commissioner ,DIF informed the house that Lead Bank Officers are to be sensitized enough about CD ratio and financing under Term Loan in Agri. Sector is to be done. and focus on expansion of branches in rural areas be made.He told that area in tribal districts are not falling in the purview of any bank branches which hinders the approach of needy person to bank branch hence from next financial year **DIF would try for comprehensive district plan** that would have **focus on term loan**, Industries, SHG financing to increase CD ratio.

He mentioned that poor staffing of the bank is a big problem despite commissioner DIF has written letter to RBI and state Heads of all the banks to solve it.

CMD told that **comprehensive ACP and district plan should be integrated with credit absorption capacity of borrowers in the districts and ideal CD ratio be planned accordingly for these districts** which are possible only by expansion of banking reach which needs improvement.

Mr. Parsuram APC,pointed out that Anuppur plan came out in 2009-10 is still needed to be pressed into service.

Chief Secretary told that alongwith other district, above 8 districts ,have predominantly tribal belt so **finance minister GOI should take the issue of not providing of service in tribal area sensitively**and it should **be discussed in parliament** that how the banking system is responding the needs of tribal areas. He emphasised the need to set up special cell for it and **special committee** is to be set up to look after these districts.

GM RBI told that in Singrauli, the funds are there but the investments are from outside the district.

Shri Parsuram, APC asked to net out such data of fund's investment.

CMD told that a committee would be set up in which Zonal in charges of lead districts of poor CD ratio district, principal secretary finance and principal secretary, Rural Development would be member and for this Zonal Manager would be held responsible..

Mrs. Aruna Sharma,PS,RD added that these committee PS RD would nominate its officer.

Chief Secretary told High Level Committee to add PS Finance PS RD also in this committee.

It was resolved that banks will take concerted efforts to achieve their commitment. Banks will make term loan lending in Argil and will focus on expansion of branches in rural areas particularly in Tribal area. Comprehensive ACP and district plan should be integrated with credit absorption capacity of borrowers in the districts and ideal CD ratio be planned accordingly for these districts.

5.7 Priority Sector Advances : Reviewed and discussed

5.8 Agriculture advances:The House reviewed advance under agriculture sector.

Convenor placed the business position of bank and informed the house that only semi urban area branches are pulling back our growth.

CMD requested bank and govt. to look into the problem of semi urban area branches in terms of financing and infrastructure growth respectively.

CMD added that **low interest rate under CKCC** is attracting farmer, and high quantum of loan under CKCC is encouraging the bankers to finance whereas Term Loan for agriculture activities carries higher interest rate.

APC Shri Parsuram told that other than tractors, financing of other area of farm mechanisation is low. Whereas more and more fund/ grant are coming up for farm mechanisation either from GO or GOMP. While farmer cannot purchase and use every type of farm equipment since it is seasonal but can hire it whenever needed. **CMD** supported it by referring Maharashtra and pointed out the need of harvesters etc. to meet out the labour problem.

Chief Secretary questioned why harvesters are much more in Haryana and Punjab and not in M.P. Whereas MP is using it by hiring from them even though land holding in MP is much larger than Punjab's holding.

APC told that since, the season of harvesting in Punjab is earlier than MP hence, they do shift it to MP after their use.

He informed the house that Cooperative Bank would start custom hiring centres through its primary agriculture credit societies this year and invited commercial banks, especially in western and central MP, to participate to encourage farmer at farmer custom hiring centres. Agriculture Department has formed a sub-committee for it and Central Bank of India and State Bank of India had discussion in this committee.

Shri R.K.Swai ,Principal Secretary, Agriculture told that through this scheme ,purchasing of accessories and equipment for hiring/ custom service is mandatory with purchase of tractor under two categories – one is compulsory and another is

optional as per position of soil structure, need of the area etc. Scheme would be finalized by the bank and subsidy has been demanded from APC and scheme would put in SLCC.

CMD told that in **Maharashtra** there is a **Bhoomata Model**, which is having technically equipped mobile soil testing laboratory on move with counselling services and requested for such type of laboratory in MP also.

GM, NABARD told the house that it is open to finance directly to primary agriculture credit societies having agriculture implements and has sanctioned and released to 10 PACs. **He assured to send this model's format to SLBC.**

Union Bank of India assured 100% achievement by March 2012 and told that due reorganization of branches RO/ZO it is behind target. He commented on performance of Lead Districts like Rewa, Sidhi and Singrauli that he would ensure 100% achievement by March 2012.

Chief Secretary asked as why State Bank group is performing poorly.

General Manager, State Bank of India told that SBI has done well but they have some problem in Indore.

CMD asked banks to review their rural branches as they are to be adequately settled in terms of **field officer's posting** etc. and to take the issue with their head offices.

Finance secretary pointed out that **PNB is also quite low in ACP.**

Shri Rakesh Kumar, DGM, Punjab National Bank told that they are making special agriculture credit campaign.

CMD told the private banks like ICICI, HDFC are doing well. Hence, commercial banks may lose their business if they do not take appropriate step.

Shri Deepak Kumar, General Manager, NABARD told that since Govt. of India has increased the Agriculture lending target by more than Rs. One lakh crores for year 2012-13 and accordingly NABARD has identified the potential of state in their **potential linked plan coming to Rs. 41000 crores** with more thrust on agriculture for year 2012-13. He emphasized to take financing under term loan for agriculture.

He told that agriculture credit per hectare in MP is **Rs. 9000/-** only against the all India average of **Rs. 21000/-** per hector and requested bankers to prepare the ACP for 2013-14 by keeping these points in mind.

CMD informed that MP has got large un-irrigated area.

It was resolved that banks will ensure optimum credit in Agriculture & Allied Sector that will support their efforts to improve CD Ratio. Agriculture Department and Lead Bank to plan in lines of Bhoomata Models in Maharashtra.

5.9 Advances under Micro Small & Medium Enterprises (MSME Advances):

Convener presented the comparative position of credit as on Dec. 2011 in comparison to that on December 2010. He informed the house that **Land Development Banks have closed 91 of its branches**, total no of branches opened in State is 159 up to Dec-11.

Shri Rajesh Chaturvedi, Commissioner Industries Deptt. told that there is considerable boom in MSME sector i.e. 90% and this year more than 15000 units have been registered but there is no specific provision for verification under MSME Act 2006 and **unit owner only file thememorandum Part I and Part II** which is sufficient on part of Industry owner.

CMD asked if the district wise activities have been identified for clusters or not because MSME is to be through cluster approach besides happening in general. The **SLBC needs district-wise list of clusters identified for cluster under MSME.**

Commissioner ,**Industries Deptt** assured to provide the same and informed that this year achievement is more than the target.

GM, RBI told to fix **sub -targets for micro enterprises, small enterprises, marginal farmers and small farmers etc. also** and monitoring be made accordingly on which Nayar Committee has commented.

5.10 Advances to Weaker Sections: Reviewed and discussed.

5.11 DRI Advances

The House expressed concern for non-achievement of National Goal of 1%. It was informed that **annual income ceiling** in DRI cases has been raised to **Rs 18000/- in rural areas and Rs 24000/- in Semi-Urban and Urban areas. Loan limit** has also been raised from Rs 6500/- to **Rs.15000/-** and **for housing** purposes up to **Rs.20000/- per beneficiary.**

Commissioner, DIF referred agenda on DRI financing and told that rate for financing under DIR is going down every year due to ignorance of each bank in M.P.

CMD desired that commissioner **DIF to identify the scheme to be financed under DRI** under which candidates are eligible for DRI then only advances under DRI will improve.

Convener told that since RBI permits upto Rs. 20000 for Housing to such beneficiary to finance under DRI, hence **under Chief Minister's Housing finance Scheme, bank can give additional up to Rs. 20000 under DRI also for repairs of house** or upto Rs. 15000 for consumption purpose what is in practice in Gujarat state.

Shri Sanjay Shukla, Commissioner UADD suggested to get income ceiling revised for urban area from present maximum income ceiling of Rs. 24000/- per annum per family to maximum income ceiling Rs. 50000/- per annum per family under DRI since

in urban area a family cannot survive on above present income ceiling. This proposed maximum income ceiling would then cover street vendors also.

GM, RBI told that some suggestion/ recommendations from Nayar Committee is expected on DRI, which can solve it.

CMD also suggested to bring State Government Scheme of "**providing credit to urban foot path (street) vendor**" under DRI.

APC Shri R. Parsuram said that **sub-committee on DRI should look into as which of the programmes can be tagged with DRI** so that it can be identified properly.

It was resolved that all the Banks are requested to initiate suitable steps for achieving the target and also to submit the progress to Convener Bank for review in the next meeting. Sub-committee on DRI should look into as which of the programmes can be tagged with DRI

RECOVERY:

5.13 NPA Position:

CMD told that the Loan Account whether declared or not declared as NPA, since it is all being picked up under CBS, banks have to recover the dues to reduce it, hence asked the bankers to raise the issue before state government at forums like DLCC/SLBC to address them. But it cut sorry figure that no issue came up in the SLBC meeting.

DIF asked as why NPA is much in PMRY.

Chief Secretary recalled the statement of Canara Bank as lack of qualitative loan proposal and non-creation of assets are the reasons for high NPA under PMRY. Mis-utilization of loan after its disbursement is the main reason for higher NPA and most of the time 50 to 60% beneficiary left the place. He informed that in south India under PMRY where the loan is not recovered, govt. extend police support and recovery system to put in place.

CMD concluded the above discussion and told that mis-utilization of funds are observed, Assets are not created, yet created they are sold and requested the member to discuss to find out the remedy to it.

5.14 Progress under Madhya Pradesh Lokdhan (Shodhya Rashiyon Ki Vasuli) Adhinyam, 1987 (BRISC):

The House reviewed progress under Madhya Pradesh Lok Dhan (Shodhya Rashiyon Ki Vasuli) Adhinyam 1987 (BRISC).

On RRC follow up, **CMD** requested Chief Secretary for **a periodic video conferencing with collectors.**

Chief Secretary asked banks to be associated in RRC recovery process with revenue officers.

Commissioner, DIF assured to pull the average recovery under RRC from presently Rs. 22 crores to **Rs. 100 crores by end of March 2012.** It was informed by him that field level bank functionaries are **not entering the amount of recovery in the software**, due to which progress of actual recovery is not reflected.

- It was resolved that all banks will direct their branch managers to ensure that feeding of recovery in the software is made, Chief Secretary would make periodic video conferencing with collectors, Banks to be associated in RRC recovery process with revenue officers and will be entering the amount of recovery in the software .

Action Point No. 6 Performance / progress of banking sector under various government sponsored programmes:

6.1 Prime Minister's Employment Generation Programme (PMEGP) Financial Year 2011-12:

Mrs. Shikha Dubey, MD, KVIB told that KVIBs have schemes where subsidy of Rs.25000/- or 50% of project cost is available for rural industries, handloom sector under which they have identified the clusters also.

She informed the house that claims of subsidy are lying with nodal branches of the banks like **BOI, Allahabad Bank, SBI, CBI, BOB, PNB** are not settled under PMEGP programme (KVIB part) which needs immediate action before 31.03.12 since until the claims are not settled by the banks, KVIB cannot show the progress..

Commissioner, Industries told that under Industrial Sector they have three types of specific schemes and one PMEGP. He told that KVIB, the nodal agency has demanded Rs. 12 crores to fill the gap during this month.

CMD asked all the above banks to flag off in the branches and pull up all information centrally and lodge the claim in centralized way.

All above banks assured to get it settled immediately

Commissioner, Industries told that bank sanction the loan, make part disbursement by keeping subsidy at zero per cent rate of interest and finally disburse the loan after training of beneficiaries maximum within 12 month of the first part of loan disbursement but **banks do not remind the beneficiaries for the training. He told that Training** has to be imparted by bank on EDP.

Mrs. Shikha Sharma raised the policy matter and told that she has been told that Branch Managers of RRBs are not having sanctioning power.

6.2 Performance under SGSY: Reviewed and discussed

6.2.1 Madhya Pradesh District Poverty Eradication Programme(MPDPIP):

Chief Secretary asked to comment on DPIP. **Mrs. Sharma, PS, RD** explained that MP is among those states wherein 10 districts NLRM is to work and in balance 15 districts we have DPIP .so we are moving to update the movement of SHG and credit to this systematically .She told that respective lead district managers are being contacted for it and complemented the team of DPIP and NLRM for their standing in field work and quality work they have performed in which recovery is excellent.

6.3 Performance / Progress of banking sector under Swarna Jayanti Shahri Rozgar Yojana:

Shri Sanjay Shukla, Commissioner UADD told that they have prepared a chart of non-cooperative districts.

CMD asked the list of non-cooperating bank so that he can write DO letters to their Chairman and would follow up with them. He requested to flag of the issue to Mr. Mondal, Convenor SLBC and if not solved write to Central Office.

Chief Secretary asked to put problem town-wise, bank-wise and problem wise.

Shri Shukla mentioned the name of **Damoh, Sheopur, Shivpuri** where almost 10-15% achievement is their under SJSRY which are the **lead district of SBI** and also **Rewa, Sidhi and Singrauli and Satna** where **UBI and Allahabad Bank are Lead Bank responsibility.**

Shri Shukla assured that he would provide the list to SLBC soon.

6.4 Antyavayawsayee Swarozgar Yojana & Kapildhara:

Mrs. Salina Singh, MD, MPSCFDC told that under Antyavyasai Scheme bankers normally sanction the cases at year end it is why as out of 20135 sponsored cases to banks alarge number of them are still pending at branches for sanction.

Action Point No. 7 Performance/ progress of banking sector under various SPECIAL FOCUS Programmes as decided by NABARD/State Government/Government of India:

7.1 Self Help Groups (Under NABARD Scheme)

General Manager NABARD Shri Deepak Kumar told that they are forming SHG and linking with the banking system especially with the help of RRBs and NGOs and have signed MOU with **4 RRBs for formation of 40000 SHGs during next three years.** VBRRB, JDRRB, SNRRB, NMRRB and have collaborated with around 71 NGOs with ground support of Rs. 8 crores for formation of 90000 SHG during next two years. So a lot of training intervention is being given from NABARD side.

He suggested that bank branches should open SHGs saving account and link them with the banking system specially with commercial bank. **CMD** assured to take up the matter on this score with Chairman of respective bank. Since SHG is best model for lending and recovery.

Mrs. Sharma, Principal Secretary RD welcome the target of one lakh SHG and appreciated the MOU of NABARD with RRBs and NGOs. She told that govt. is to **strengthen existing SHG and to revive the old SHG instead of opening new SHG.** She informed that SHG which are linked with Mid-day meal are really doing good.

CMD requested,PS, RD to examine the issuance for some forward linkage like marketing programme then SHG would do well.

Mrs. Sharma PS, RD agreed to this **reverse direct linkage of market to SHG** i.e. backward and forward linkage for SHGs would be cared of this time.

Shri Sanjay Shukla, Commissioner UADD told that in urban area, the qualities of cases under SHGs are quite good

CMD told the convener, SLBC to ensure that **agenda must reach the member at-least one week in advance enabling them to attend the meeting with full details so as to clarify their performance in house.** Every time SLBC cannot give assurances without getting the problems/ issues sorted out by the member bank. Since being the chairman of SLBC convener bank he cannot see the bankers down in solving the issues and on clarifying the position of banks. He also told convenor to examine the non-performance by taking care of the issue flagged of by the member banks. He reminded DGM, Union Bank of India to solve the problem and told that he would write DO letter to Mr. Nayar and Mr. Sarlear on Rewa Sidhi performance.

CMD told that in month of May 2012 SLBC would organize LDMs workshop again and so district specific issues would be compiled by convenor SLBC and feedback would be collected from all the concerned Principal Secretaries of different departments. He informed the house that our model of such workshop has been accepted by govt. of India and so it has now been institutionalized to hold the workshop twice in a year which should be addressed by the chairmen of the SLBC Convenor Bank.

Chief Secretary told that what is happening at state level. It should happen on district level also.

APC Shri Parsuram told that collectors and LDMs of all 8 low CD ratio districts be called together for the meeting/workshop.

7.2 Kisan Credit Card (KCC):

General Manager, Apex Bank informed that achievement on KCC as of December 2011 quarter has only been put in SLBC data and not cumulative data, which is 68% achievement KCC for nine month this year.

It was resolved that bank-wise cumulative achievement under KCC and AAP up to December 2011 be given to Convenor SLBC in the following format for presenting in next SLBC meeting and in the meantime interim information up to 29.02.12 would also be collected by Convenor SLBC.

| S. No. | Name of Bank | Target for year 2011-12 | Cumulative Achievement up to 31.12.11 | Cumulative Achievement up to 29.02.12 |
|--------|--------------|-------------------------|---------------------------------------|---------------------------------------|
| 1 | | | | |
| 2 | | | | |

Commissioner DIF informed the house that district Dewas has accomplished the task of 100% KCC.

House complemented Dewas district for 100% coverage by KCC and requested all districts to achieve it by **31.03.2012.**

Chief Secretary assured that **problem of mutation of land would be ensured soon since land are now electronic recorded.**

7.3 Housing Finance:

7.3.1 Direct Housing Finance:Reviewed and dicussed.

7.3.2 Golden Jubilee Rural Housing Finance Scheme:Reviewed and discussed

7.3.3 Chief Minister Rural Housing Mission:

Chief Secretary said that general people are emotionally attached to their immoveable property and do not want to lose it and try to re-pay the loan as quickly as possible. As such the repayment is good. He requested banks to pick up the Scheme rapidly.

Mrs. Alka Agrawal,CEO,MPRRD raised the issue of financing by SBI in their service areavillages in their 13 Lead Districts only whereas about 40000 cases are pending with SBI for disbursal by the end of 20th of March 2012. She cited the poor performance in Rajgarh district. **She requested SBI to extend their coverage in all the districts from next year i.e. 2012-2013.** She clarified that recovery would come after all the four installments are disbursed. **Service area approach criteria are not applicable** to this scheme because MOU also does not say anything. Some banks are implementing and doing good job.

CMD told that for small lending, the proximity is very important for the prospective lending as well as for good recovery and under this Scheme only Rs. 30000/- would benet lending, Rs. 30000/- is being contributed by govt., houses are built out of total loan (including Govt. portion)i.e. for Rs.60000/- also putting their own money/labour by the beneficiaries.

The **APC** requested banks to come on board. He informed that he has exchanged notes with the banks and have RRB's experience.

CMD told that he would write letters to all CMDs of banks who have not come on the board for MOU and asked Convenor, SLBC to take up the matter with RRB's sponsor bank. He put a timeline for MOU execution by left over banks before next SLBC or if bank not sign MOU they should say no before the above timeline.

Chief Secretary got aware of the expectation from CEO, MPRRD in terms of housing units during 2011-12 which is 90000 for current year and 1 lakh for next year. He described this scheme as a durable and a revolutionary one for the villages. He asked CEO, MPRRD to have a colorful show before banks on CM's Rural Housing Scheme.

UBI, BOB has informed that they have signed MOU during very recent months and assured that they would **dispose of** all the cases pending **by March 2012.**

Mrs. Sharma, Principal Secretary RD informed that **SNKGB has also signed MOU much later but they have done good job.**

Chief Secretary enquired about the position of this scheme in **districts with low CD ratio**.

Mrs. Alka Agrawal, CEO MPRRD presented as follows:

| Name of District | Cases | | Disbursed |
|------------------|-----------|------------|-----------|
| | Sponsored | Sanctioned | |
| Rewa | 1607 | 368 | 44 |
| Shahdol | 2490 | 608 | 24 |

Chief Secretary told it is a good opportunity where **without any more effort** bank can dispense of credit.

Mrs. Alka Agrawal added that it is secured loan **where land Patta would be with bank**. Good recovery is there which is now in 780 cases.

CMD requested banks to organize credit camp *through their branches* with so many such cases available in branch and to provide support from their administrative offices.

It was resolved that left over banks will sign MOU before next SLBC and all banks start financing under the Scheme. The Banks which have signed MOU would organize credit camp through their branches having so many eligible cases available in branch and to provide support from their administrative offices.

7.4 Financial assistance to Minority Communities (State): Reveiwed and dicussed.

7.5 Data on Minority communities in identified district i.e., Bhopal): Reveiwed and dicussed.

7.6 Financial Assistance to Schedule Castes /Schedule Tribes:

Mrs. Salina Singh, MD, MPSCFDC asked for separate data on scheduled cast's progress.

Representative from MPSTFDC, Bhopal also demanded separate Data for Scheduled Caste to review their progress under financial system since Schedule caste constitute sizable number of MP Population and majority are poor.

Sh Parsuram APC told that MD of SC Development and MD of ST Development Departments would be member of sub-committee on CD Ratio of SLBC.

It was resolved that Convenor Bank will present separate data on SC / ST. and MD of SC Development and MD of ST Development Departments would be member of sub-committee on CD Ratio of SLBC.

7.7 Swarozgar Credit Card (SCC): Reveiwed and dicussed.

7.8 Artisan Credit Card (ACC): Reveiwed and dicussed.

7.9 General Credit Card (GCC) Scheme: Reveiwed and dicussed.

7.10 Education Loans:

7.10.1 IBA Model Scheme

Banks are requested to boost up the performance under Education loan during this financial year and from the next financial year it would be started from first quarter, so that targets would be achieved.

The **Chief Secretary** expressed his anxiety over slow progress in implementation of Education Loan Scheme, whether it be IBA Model, State Government Guarantee Scheme or Interest Subvention Scheme of GOI.

7.10.2 Education Loan under State Govt. Guarantee. Principal Secretary Technical

Education informed that in engineering education only Rs. 2.5 lakh to Rs. 4.00 lakh quantum of loan is needed

CMD requested that Departments of A) Higher Education B) Technical Education C) Medical Education would liaison with Colleges/Universities and SLBC at time of Counseling for admissions.

7.10.3 Education Loan under Interest Subvention Scheme of Govt. of

India Canara Bank is a Nodal Bank for the scheme which should provide data for the year 2010-11 on the following Parameters on 31/03/12 to SLBC under copy to DIF:

1. Bank-wise claims submitted (number of beneficiaries and amount)
2. Bank-wise claims settled (number of beneficiaries and amount)
3. Bank-wise claims rejected (number of beneficiaries and amount)
4. Bank-wise claims pending (number of beneficiaries and amount)

It was resolved that banks will take concerted efforts to implement the scheme on priority basis. Departments of A) Higher Education B) Technical Education C) Medical Education would liaison with Colleges/Universities and SLBC at time of Counseling for admissions.

7.11 Advances to Women beneficiaries: Reveiwed and dicussed.

7.12 Progress under National Horticulture Board Scheme: Reveiwed and dicussed.

7.13 Farmers' Club: Reveiwed and dicussed.

Part II Theme Based Agenda Item

Part III: Agenda Item proposed by

(A) NABARD:

A.1 Handloom package announced by Ministry of Textiles, Govt. of India:

Mrs. Meena, Department of Textiles, GOI informed the house that in the budget speech for 2011-12 on 28.02.2011 the Finance Minister, GOI has announced that GOI would provide Rs. 3000 Cr to NABARD for implementing the financial package for handloom sector for waiver of overdue loan. Follow up of the budget announcement the Govt. has now approved the scheme. The scheme has already been circulated to all member banks in Madhya Pradesh.

In Madhya Pradesh NABARD is the implementing agency and Commissioner, Handlooms, Govt. of MP is the Nodal Officer of the scheme. It is proposed that the all banks should implement the scheme of financing to weavers and issue credit card to weavers in accordance with the scheme. A common loan application for has been devised, which may be adopted by the SLBC, so that all banks may advise their branches. Letter of Commitment from Govt. of M.P is to be submitted shortly. NABARD is to complete audit of Primary Weavers Society.

It was resolved that all Banks, NABARD and State Govt. would participate to implement this programme at earliest.

A.2 NABARD (Warehousing) Scheme, 2011-12 & Interest Subvention

General Manager, NABARD summarized the scheme before the house and requested to implement both the schemes.

- I. Creation of large sized storage infrastructure for agricultural commodities, both dry and wet (warehouses, godowns, silos, cold storages, etc.)
- II. Negotiable warehouse receipt system enacted under the Warehousing (Development & Regulatory) Act, 2007.

It was resolved that Banks, NABARD and warehousing corporations would encourage the scheme.

(B) Govt. of India

Field Visit by MOF of Hoshangabad Distt:

Dr. Shashank Saksena, Director, DOFS, GOI to Hoshangabad on 18.02.2012 to see the functioning of FI initiative in Madhya Pradesh and had a Video Conference on 06.03.2012 and instructed the banks as follows:

- Base Branch Managers would visit to their allotted village every week on fixed dates.
- Each Base Branch Managers would be provided with one Laptop.

It was resolved that State level Heads of the banks would strictly implement the above points.

(C) Agenda from ASSOCHAM:

In a Submit on 21.01.2012 at Bhopal, ASSOCHAM has recommended the following looking to the vast scope and opportunities for investment in Food Processing sector.

- Making available an easy and transparent communication b/w entrepreneurs and Govt. body
- Availability of schemes and subsidy easily
- Provision of Single Window System
- Encouragement of post-harvest technologies
- Cold Storage and Warehousing infrastructure having modern technology
- Development of new domestic and International Marketing linkages
- Encouragement of organic farming
- Integrated development of Horticulture in tribal area
- Communication about new and low cost technology to new and emerging entrepreneurs through training

Commissioner, Industries assured that he would support the MSME by considering above lines in due course.

(D) Govt. of Madhya Pradesh

- **Providing Credit to Urban Foot Path (Street) Vendor:**

Shri Sanjay Shukla, Commissioner UAD informed the house that survey has started by local urban body in all towns in state and with the help of Convenor, SLBC a loan application format has been devised by UAD which will capture the survey details and will also be taken as loan application for which Department of Urban Administration and Development has plan to get the process of verification of customers like KYC completely by Urban Local Bodies thus the customer would be issued i-card by the ULBs; thus the complete range starting from the survey to his loan application and opening of his loan account ,the responsibility would be with ULBs for which UAD has tested some pilot action in Bhopal which is going well.

It was resolved that banks will extend full support to implement the innovative scheme and loan Application form is adopted by the House.

D) Agenda From MNREGS, Govt. of M.P: Reveiwed and dicussed.

E) Reserve Bank of India: Reveiwed and dicussed.

The House cheered Shri Avni Vaish, Chief Secretary to Govt. of MP on his happy superannuation scheduled in month of April,2012.

Chief Managing Director, Central Bank of Indiathanked him for his able guidance and contribution for smooth functioning of SLBC.

The meeting ended with a vote of thanks to the Chair.

LIST OF PARTICIPANTS
146th STATE LEVEL BANKERS' COMMITTEE MEETING
HELD ON 21.03.2012

| S. N. | Govt. Deptt. /Bank/ Institution | Name | Designation |
|----------------------------|--|--------------------------|------------------------------------|
| G O V E R N M E N T | | | |
| 1 | Govt. of Madhya Pradesh | Shri Avani Vaish | Chief Secretary |
| 2 | Agriculture Deptt. | Shri R.Parsuram | Agriculture Producton Commissioner |
| 3 | Agriculture Deptt. | Shri R.K.Swai | Principal Secretary |
| 4 | Finance | Shri Ajay Nath | Principal Secretary |
| 5 | Rural Development | Ms Aruna Sharma | PS & Dev. Com. |
| 6 | MPPRDA | Smt Alka Agarwal | Chief Executive Officer |
| 7 | MNREGS | Shri Shiv Shekhar Shukla | Commissioner |
| 8 | Medical Education | Shri S.S.Kumre | Dy. Seceratry |
| 9 | Industries | Shri Rajesh Chaturvedi | Commissioner |
| 10 | Institutional Finance | Shri Ashok Shah | Commissioner |
| 11 | | Shri. S.K.Gupta | Joint Director |
| 12 | | Shri Sultan Ahmed | OSD |
| 13 | Urban Administration Development | Shri Sanjay Kumar Shukla | Commissioner |
| 14 | | Shri. P.N.Pandey | Joint Director |
| 15 | MPSCFDC | Smt. Saleena Singh | Managing Director |
| 16 | | Shri J.P.Porwal | Joint Director |
| 17 | | SH. S.M.Kale | General Manager |
| 18 | MPSTFDC | Representative | |
| 19 | KVIC | V.S.Raghuvanshi | Add. Director |
| 20 | | Sh. Veerpal Singh | Nodal Officer |
| 21 | KVIB | Smt Sikha Dubey | Managing Director |
| 22 | AIC of India Ltd. | Shri M.Vijay Kumar | Administrative Officer |
| 23 | Rural Industries Department | Smt Kanchan Jain | Principal Secretary |
| 24 | Animal Husbandry | Shri. Dr. R.K.Rokde | Director |
| 25 | Public Relation | Shri. Ashok Manwani | PRO Mantralaya |
| 26 | Directorate of | Shri S.S.Sikarwar | I/C JD |

| | | | |
|--|---|--------------------------|------------------------------|
| 27 | Handloom | Sanjay Shriwastava | A.D Handloom |
| 28 | | Shri Vikas Moharir | S.I Handloom |
| 29 | Handloom | Smt S.K.Meenu | CEO |
| 30 | Revenue | Shri K C Jain | Dy. Seceratry |
| 31 | Ayush | Smt Sashi Khatri | Dy. Secretary |
| 32 | Technical Education and Skill Development | Shri Sanjay Singh | Pricipal Secretary |
| 33 | Office of DC (Handloom) GOI | Mrs S.K.Meenu | CEO |
| CONVENOR BANK - CENTRAL BANK OF INDIA | | | |
| 34 | Central Bank of India | Shri M.V.Tanksale | Chairman & Managing Director |
| 35 | | Shri B. Mondal | Convenor/ General Manager |
| 36 | | Shri C. Lakshmi Prasad | Dy. General Manager |
| 37 | | Shri P. K. Singh | Asstt. General Manager |
| 38 | | Shri R.K.Pippal | Chief Manager-SLBC |
| 39 | | Shri Dhananjay Sharma | Senior Manager-SLBC |
| 40 | | Shri Prem Shankar Sharma | Asstt. Manager - SLBC |
| R B I & OTHER INSTITUTIONS | | | |
| 41 | RBI | Shri S.K.Choudhary | General Manager/OIC |
| 42 | | Shri C.M.Tripathi | Dy. General manager |
| 43 | | Ms. Rani Durve | Asstt. General Manager |
| 44 | NABARD | Shri Deepak Kumar | General Manager |
| 45 | | D.V. Ramana Rao | Asstt. General Manager |
| STATE BANK GROUPS | | | |
| 46 | State Bank of India | Shri Yashovardhan Sinha | General Manager |
| 47 | | Shri M.R.I Siddiqui | Chief Manager |
| 48 | State Bank of Travancore | Shri B. K. Garnaik | Chief Manager |
| OTHER NATIONALISED BANKS | | | |
| 49 | Allahabad Bank | Shri Anil Tandon | Zonal Head |

| | | | |
|--------------------------|---------------------------|---------------------------|-----------------------|
| 50 | Andhra Bank | Shri G.S. Moorthy | DY. Manager |
| 51 | Bank of Baroda | Shri H.S.Shah | Dy. General Manager |
| 52 | | Shri S.K.Biran | Chief Manager |
| 53 | Bank of India | Shri S.K.Agarwal | Asst. General Manager |
| 54 | | Shri U.P. Singh | Chief Manager |
| 55 | Bank of Maharashtra | Shri C.N Bargaje | Dy. Regional Manager |
| 56 | | Shri Abhishek Kumar | Dy. Manager |
| 57 | Canara Bank | Shri M. Jayasheelan | Asstt.General Manager |
| 58 | | Shri S.K. Tiwari | Sr.Manager |
| 59 | Corporation Bank | Shri Vijay Walia | Dy. General Manager |
| 60 | | Shri S.K.Tiwari | Manager |
| 61 | Dena Bank | Shri D.K.Bajpai | Dy. Regional Manager |
| 62 | | Shri R. P. Shrotri | Manager |
| 63 | IDBI Bank | Shri B.K.Modi | Asst. General Manager |
| 64 | Indian Overseas Bank | Shri P. K. Garg | C. R. M. |
| 65 | Oriental Bank of Commerce | Shri Sameer Majumdar | Dy. General Manager |
| 66 | | Shri Ashish Chauhan | Manager |
| 67 | Punjab National Bank | Shri Rakesh Kumar | Dy. General Manager |
| 68 | | Smt. Avanti Shyam | Senior Manager |
| 69 | | Shri. Kamal Gupta | Manager |
| 70 | Punjab & Sindh Bank | Shri Y. K. Verma | Zonal Manager |
| 71 | Syndicate Bank | Shri N. Hariharan | Dy. General Manager |
| 72 | Union Bank | Shri R S Pandey | General Manager |
| 73 | | Shri Tarun Kochhar | Dy. General Manager |
| PRIVATE B A N K S | | | |
| 74 | ICICI Bank | Shri Naveen Pradhan | Region Manager |
| 75 | Lakshmi Vilas Bank | Shri Manas Tiwari | Officer |
| 76 | South Indian Bank | Shri Prashant Dubey | Asst. Manager |
| 77 | HDFC Bank | Shri Vivek Mishra | Vice President |
| 78 | Karur Vysya Bank | Shri V.Murari | Officer |
| 79 | Dhanlakshmi Bank | Shri Nand Kishore Piryani | Branch Manager |

| | | | |
|-----------------------------|------------------------------|-----------------------|-----------------|
| 80 | Dhanlakshmi Bank | Shri Rohit Khandelwal | Manager |
| COOPERATIVE BANK | | | |
| 81 | APEX Bank | Shri S.K.Gupta | General Manager |
| REGIONAL RURAL BANKS | | | |
| 82 | Madhya Bharat Gramin Bank | Shri D.K.Taneja | Chairman |
| 83 | Mahakaushal Gramin Bank | Shri S.K.Bahera | Chairman |
| 84 | Narmada Malwa Gramin Bank | Shri R. M. Prasad | Chairman |
| 85 | Sharda Gramin Bank | Shri J.K.Swain | Chairman |
| 86 | Vidisha Bhopal RRB | Shri K.M.Rao | Chairman |
| 87 | Jhabua Dhar RRB | Shri Birendra Kumar | Chairman |