

मध्य प्रदेश शासन
वित्त विभाग
मंत्रालय

आदेश

भोपाल, दिनांक 03 मई, 2016

क. प्रावि/वि. म. म. /संवि/2016/1388 राज्य शासन, एतद् द्वारा, प्रधान मंत्री जन धन योजना के क्रियान्वयन की समीक्षा हेतु अपर मुख्य सचिव, मध्य प्रदेश शासन, वित्त विभाग की अध्यक्षता में राज्य स्तरीय वित्तीय समावेशन समिति का निम्नानुसार गठन करती है:-

1. नोडल आफिसर, वित्तीय सेवाएं विभाग, वित्त मंत्रालय, भारत सरकार —सदस्य
2. मुख्य महाप्रबंधक, भारतीय स्टेट बैंक —सदस्य
3. महाप्रबंधक, यूनियन बैंक ऑफ इण्डिया —सदस्य
4. महाप्रबंधक, पंजाब नेशनल बैंक —सदस्य
5. महाप्रबंधक, इलाहाबाद बैंक —सदस्य
6. महाप्रबंधक, बैंक ऑफ बड़ौदा —सदस्य
7. महाप्रबंधक, बैंक ऑफ इण्डिया, —सदस्य
8. मुख्य पोस्ट मास्टर जनरल, मध्य प्रदेश —सदस्य
9. आयुक्त, संस्थागत वित्त —सदस्य
10. संयोजक, राज्य स्तरीय बैंकर्स समिति —सदस्य सचिव

2/- उक्त समिति द्वारा भारत सरकार के पत्र क. 226/2011-एफआई दिनांक 15-03-2016 द्वारा निर्धारित चेक-लिस्ट (प्रति संलग्न) के अनुरूप समीक्षा की जायेगी।

म0प्र0 के राज्यपाल के नाम से
तथा आदेशानुसार


(अमित राठौर)


सचिव, मध्य प्रदेश शासन
वित्त विभाग

पृ.क. प्रावि/वि. म. म. /संवि/2016/1389

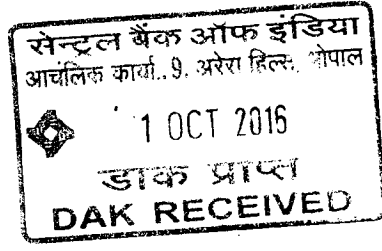
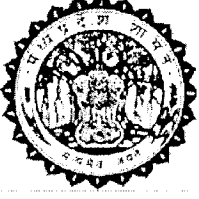
भोपाल, दिनांक 03 मई, 2016

प्रतिलिपि:-

1. विशेष सहायक, मा0 मंत्रीजी, वित्त विभाग, मंत्रालय, वल्लभ भवन, भोपाल।
2. समिति के अध्यक्ष एवं समस्त सदस्यगण की ओर सूचनार्थ एवं आवश्यक कार्यवाही हेतु।


सचिव

मध्य प्रदेश शासन
वित्त विभाग



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क.प्राविधि/एसएलएफआईसी/बैठक-2/सं.वि.स./2016/5208

भोपाल, दिनांक 29-09-2016

बैठक दिनांक 15-09-2016 का कार्यवाही विवरण

रविश गुप्ता

प्रति,

1. अपर मुख्य सचिव, म0प्र0 शासन, पंचायत एवं ग्रामीण विकास विभाग, भोपाल।
2. अपर मुख्य सचिव, म0प्र0 शासन, वन विभाग, भोपाल।
3. प्रमुख सचिव, म0प्र0 शासन, अनुसूचित जनजाति कल्याण विभाग, मंत्रालय, भोपाल।
4. प्रमुख सचिव, म0प्र0 शासन, सामाजिक न्याय एवं निःशक्तजन विभाग, मंत्रालय, भोपाल।
5. नोडल आफिसर, वित्तीय सेवाएं विभाग, वित्त मंत्रालय, भारत सरकार, जीवनदीप बिल्डिंग, संसद मार्ग, नई दिल्ली
6. मुख्य पोस्ट मास्टर जनरल, मध्य प्रदेश, भोपाल।
7. मुख्य महाप्रबंधक, भारत संचार निगम, भोपाल।
8. मुख्य महाप्रबंधक, भारतीय स्टेट बैंक, स्थानीय प्रधान कार्यालय, भोपाल।
9. महाप्रबंधक, यूनियन बैंक ऑफ इण्डिया, आंचलिक कार्यालय, भोपाल।
10. महाप्रबंधक, पंजाब नेशनल बैंक, आंचलिक कार्यालय, भोपाल।
11. महाप्रबंधक, इलाहाबाद बैंक, आंचलिक कार्यालय, भोपाल।
12. महाप्रबंधक, बैंक ऑफ बड़ौदा, आंचलिक कार्यालय, भोपाल।
13. उपमहाप्रबंधक, बैंक ऑफ इण्डिया, आंचलिक कार्यालय, भोपाल।
14. उपमहाप्रबंधक, केनरा बैंक, आंचलिक कार्यालय, भोपाल।
15. रीजनल मैनेजर, एचडीएफसी बैंक, भोपाल।
16. रीजनल मैनेजर, आईसीआईसीआई बैंक, भोपाल।
17. रीजनल मैनेजर, एक्सिस बैंक, भोपाल।
18. प्रबंध संचालक, म0प्र0 राज्य सहकारी बैंक मर्यादित, भोपाल
19. अध्यक्ष, सेन्ट्रल मध्य प्रदेश ग्रामीण बैंक, छिन्दवाडा
20. अध्यक्ष, मध्यांचल ग्रामीण बैंक, सागर
21. अध्यक्ष, नर्मदा ज्ञाबुआ ग्रामीण बैंक, इन्दौर

विषय:- राज्य स्तरीय वित्तीय समावेशन समिति की द्वितीय बैठक के आयोजन बाबत।

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उपरोक्त विषयान्तर्गत दिनांक 15-09-2016 को अपर मुख्य सचिव, मध्य प्रदेश शासन, वित्त विभाग की अध्यक्षता में सम्पन्न राज्य स्तरीय वित्तीय समावेशन समिति की द्वितीय बैठक का कार्यवाही विवरण संलग्न प्रेषित है। निर्देशानुसार अनुरोध है कि बैठक में लिये गये निर्णयों पर आवश्यक कार्यवाही करने का कष्ट करें और पालन प्रतिवेदन उपलब्ध कराने का कष्ट करें।

संलग्न:-उक्तानुसार।

रविश गुप्ता

(सतीश गुप्ता)

संयुक्त संचालक
संस्थागत वित्त

पृ. क.प्राविधि/एसएलएफआईसी/बैठक-2/सं.वि.स./2016/5209
प्रतिलिपि:-

भोपाल, दिनांक 29-09-2016

1. स्टाफ आफिसर, अपर मुख्य सचिव, मध्य प्रदेश शासन, वित्त विभाग, मंत्रालय, वल्लभ भवन, भोपाल की ओर सूचनार्थ अग्रेषित।
2. निज सहायक, आयुक्त, संस्थागत वित्त, मध्य प्रदेश, भोपाल।
3. संयोजक, राज्य स्तरीय बैंकर्स समिति, मध्य प्रदेश एवं सदस्य सचिव, राज्य स्तरीय वित्तीय समावेशन समिति, सेन्ट्रल बैंक ऑफ इण्डिया, भोपाल की ओर सूचनार्थ एवं आवश्यक कार्यवाही हेतु अग्रेषित।

S.K. Gupta

संयुक्त संचालक
संस्थागत वित्त

**MINUTES OF THE 2nd STATE LEVEL FINANCIAL INCLUSION
COMMITTEE MEETING HELD ON 15.09.2016**

2nd meeting of the SLFIC was held on 15th September 2016 under the chairmanship of Shri A. P. Srivastava, Additional Chief Secretary, Government of Madhya Pradesh, Finance Department & Chairman of the SLFIC, Govt. of Madhya Pradesh and attended by Senior Government officials and member banks. List of participants is attached at Annex-I. The Committee had taken the following decisions:

**1. SPECIAL DRIVE FOR FINANCIAL INCLUSION, PMMY & STANDUP
INDIA LOAN FROM 15.09.2016 to 31.10.2016 AS SUGGESTED BY
DEPARTMENT OF FINANCIAL SERVICES, GOVERNMENT OF INDIA**

It was informed to the house that D.F.S has launched a **SPECIAL DRIVE ON FINANCIAL INCLUSION** from 15.09.2016 to 31.10.2016. During this 45 (Forty-Five) days period, there will be 3 events in each district of the State. The events will be in 2 (Two) tracks. The Track-1 will be on PMJDY, Aadhaar Seeding, Mobile Seeding etc. The Track-2 will be on PMMY & Stand Up India Loan (SUI) and drive on all Security Schemes PMSBY, PMJJY & APY etc. The house approved district wise dates for this drive and advised to all Lead Banks to prepare action plan and make the drive a successful event.

Action: All Lead Banks, LDMs & District administration

2. BANKING PENETRAION IN TRIBAL AREAS

The Additional Chief Secretary, Finance & the Chairman SLFIC stated that despite functioning of 10343 business correspondents in the State, banking penetration in Tribal areas is not up to the satisfactory level. As such banks should ensure to access remote locations of tribal areas by their business correspondents. Tribal Welfare Department, Panchayat & Rural Development Department and Social Justice Department were requested to provide the list of such tribal areas where BCs are not able to deliver services so that respective banks of sub service areas can be approached for coverage of the same. The following decisions were taken:

- a) It was decided that the fixed location of a BCA does not restrict the BCA to provide banking services to the customers from one point to predetermined another point of service within the area. If a BCA is servicing from more than one fixed point then there should be a message painted on the wall for working day and time at such location(s), so that account holders are aware about the days of operations by the BCA.
- b) It was decided that BCAs should service at the "Weekly Haat Bazar" in tribal areas because it will be advantageous not only for villages but also for the BCA, as it will increase their transactions. State Bank of India informed that they have fixed point customer service points, therefore, it will be difficult to move. It was



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clarified to SBI that the person operating from KIOSK may provide services of cash withdrawal at the Haat Bazar on the predetermined day, so that account holders may withdraw cash and utilize for their daily needs. The Chairman further directed that if there is any Policy related issue, the same may be escalated to DIF so that DIF may take up with DFS, GOI. It was also clarified that the SBI has already gave its consent to operate BC locations through mobile ATMs. In this situation, SBI KIOSK operator should service through mobile ATMs and POS machines at the Haat Bazar on predetermined days.

- c) It was decided that the ST Welfare Department and Panchayat & Rural Development Department will map the locations of Haat Bazar with BCA's location by 10th October, 2015 and make it available to DIF and Convener, SLBC.
- d) Panchayat & Rural Development Department will provide necessary space and infrastructure in the government premises/panchayat bhawan for making seating arrangement during Haat Bazar days, so that the account holders may withdraw their money from one point of that particular day.
- e) State Government will ensure necessary security arrangements during haat bazar days to ensure security and safety of the cash and the BCAs.

Action: All Banks & DIF

3. DETERMINING CASH CREDIT LIMIT TO BCAs

For carrying out transactions in the field, all BCAs have been permitted to retain cash up to a pre-determined cash limit. The amount is varying from bank to bank. The payment at BC locations will be increasing consistently, and it causes problem in delivery. In general, there is one way circulation of cash i.e. withdrawal only, it would be difficult for BCA to manage payments within the low level limits. In this respect, it was decided that the banks should work out to enhance cash limits of the BCAs, so that uninterrupted services are made available to the account holders.

Action: All Banks

4. DELIVERY OF PENSION & WAGES ON PREDETERMINED DAYS

It has been observed that Pensioners of social security pension and MGNREGA workers are facing problems in getting their wages/pension from bank branches particularly in remote tribal areas and especially in Shahdol, Anuppur & Umaria Districts. BCAs are facing problem of connectivity and beneficiaries are required to travel for a long distance. It was decided that the BCA would be informed about the payment made by the State Government towards pension/MNREGA etc., so that BCA will make necessary arrangement of cash for withdrawal and also service from the location of the payment. It was also decided that the Social Justice Department will issue directives to all District Officials to ensure flow of such information in advance, so that such things can be managed.

Action: Concerned Banks & Social Justice Department



5. CONSENT FORM FOR AADHAAR SEEDING OF MGNAREGA WORKERS

Camps have been organizing for aadhaar seeding of MGNAREGA workers across the state. During these camps, consent forms are obtained from workers and deposited to concerned bank branches. It has been reported that bank branches asked several details for verification. It was decided in the meeting that if a Govt. official is attesting the consent form, no further verification is required.

Action: All Banks

6. INCENTIVE SCHEME FOR BUSINESS COREESPONDANTS

It was pointed out that the most serious challenge facing the BC model is its commercial viability. It is very difficult for Business Correspondents to sustain or retain for a long time due to low income. The State Government may come out with an incentive structure for business correspondents that should be a win-win situation for all stake holders. Some State Government already provides some incentive to the Business Correspondents. Convenor, SLBC was requested to made available the schemes launched by the state governments, so that the same may be examined by the Government of Madhya Pradesh.

Action: Govt. of Madhya Pradesh

7. PENDING APPLICATIONS FOR ATTACHMENT OF PROPERTY UNDER SECTION 14 OF SARFAESI ACT PENDING WITH DISTRICT ADMINISTRATION & THEIR DISPOSAL

Banks stated that Public Sector Banks are burdened with huge Non-performing assets. Banks informed that despite letter issued by Senior Officials, situation is not improved. ACS advised banks to submit district wise details of such account for taking action in this regard.

Action: Concerned Banks & GoMP

8. PROGRESS UNDER SOCIAL SECURITY SCHEMES

Enrolment under social security schemes has slowed down after renewal of premium. Many accounts did not renew due to insufficient balance in the accounts. As on 15.09.2016, enrolment was 88.34 lakhs, which is 0.57 lakh less from 31st March 2016. Awareness among masses requires for accelerating the momentum.

Action: All Stakeholders

A power point presentation on progress under various parameters of PMJDY was made before the committee. The meeting ended with assurance by the banks in improving their performance under delivery of financial services to the underserved sections of the society.

(Minutes approved by Additional Chief Secretary, Finance)

