

संस्थागत वित्त संचालनालय
मध्य प्रदेश



ग-खण्ड, प्रथम तल विन्ध्याचल भवन,
भोपाल - 462003
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क्रमांक/प्रावि/बैठक-195/संवि/2025/ 2264

भोपाल, दिनांक 30 दिसम्बर 2025

राज्य स्तरीय बैंकर्स समिति की 195वीं एवं 196वीं बैठक दिनांक 11 दिसम्बर, 2025 का कार्यवाही विवरण

प्रति,

1. कृषि उत्पादन आयुक्त, म०प्र० शासन, किसान कल्याण तथा कृषि विकास विभाग, मंत्रालय, भोपाल ।
2. अपर मुख्य सचिव, म०प्र० शासन, नवीन एवं नवकरणीय उर्जा विभाग, मंत्रालय, भोपाल ।
3. अपर मुख्य सचिव, म०प्र० शासन, कुटीर एवं ग्रामोद्योग विभाग, मंत्रालय, भोपाल ।
4. अपर मुख्य सचिव, म०प्र० शासन नगरीय विकास एवं आवास विभाग, मंत्रालय, भोपाल ।
5. अपर मुख्य सचिव, म०प्र० शासन, विज्ञान एवं प्रौद्योगिकी विभाग, मंत्रालय, भोपाल ।
6. अपर मुख्य सचिव, म०प्र० शासन, उच्च शिक्षा विभाग एवं उद्यानिकी तथा खाद्य प्रसंस्करण विभाग, मंत्रालय, भोपाल ।
7. अपर मुख्य सचिव, म०प्र० शासन, वित्त विभाग, मंत्रालय, भोपाल ।
8. अपर मुख्य सचिव, म०प्र० शासन, पंचायत एवं ग्रामीण विकास विभाग, मंत्रालय, भोपाल ।
9. प्रमुख सचिव, म०प्र० शासन, सहकारिता विभाग, मंत्रालय, भोपाल ।
10. प्रमुख सचिव, म०प्र० शासन, मछुआ कल्याण तथा मत्स्य विकास विभाग, मंत्रालय, भोपाल ।
11. प्रमुख सचिव, म०प्र० शासन, पशुपालन एवं डेयरी विभाग, मंत्रालय, भोपाल ।
12. प्रमुख सचिव, म०प्र० शासन, सूक्ष्म, लघु और मध्यम उद्यम विभाग मंत्रालय, भोपाल ।
13. प्रमुख सचिव, म०प्र० शासन, जनजातीय कार्य विभाग, मंत्रालय, भोपाल ।
14. प्रमुख सचिव, म०प्र० शासन, अनुसूचित जाति कल्याण विभाग, मंत्रालय, भोपाल ।
15. प्रमुख सचिव, म०प्र० शासन, पिछडा वर्ग तथा अल्पसंख्यक कल्याण विभाग, मंत्रालय, भोपाल ।
16. प्रमुख सचिव, म०प्र शासन, राजस्व विभाग, मंत्रालय, भोपाल ।
17. प्रमुख सचिव, म०प्र० शासन, सामाजिक न्याय एवं दिव्यांगजन सशक्तिकरण विभाग, मंत्रालय, भोपाल ।
18. महानिरीक्षक पंजीयन एवं अधीक्षक मुद्रांक, वाणिज्यिक कर विभाग, पंजीयन भवन, अरेरा हिल्स भोपाल ।
19. मुख्य कार्यपालन अधिकारी, म.प्र राष्ट्रीय ग्रामीण आजिविका मिशन, भोपाल ।
20. राज्य निदेशक, खादी और ग्रामोद्योग आयोग भोपाल (म.प्र.) ।
21. मुख्य महाप्रबंधक, भारत संचार निगम लिमिटेड, भोपाल ।
22. निदेशक, डाक सेवाएँ, डाक भवन, भोपाल ।
23. प्रभारी प्रबंधक संचालक, म.प्र. राज्य सहकारी बैंक मर्यादित, भोपाल ।

विषय:- राज्य स्तरीय बैंकर्स समिति की 195वीं एवं 196वीं बैठक दिनांक 11 दिसम्बर, 2025 का कार्यवाही विवरण ।

उपरोक्त विषयान्तर्गत लेख है कि 11 दिसम्बर, 2025 को मुख्य सचिव, म.प्र शासन की अध्यक्षता में आयोजित राज्य स्तरीय बैंकर्स समिति की बैठक का अनुमोदित कार्यवाही विवरण संलग्न कर प्रेषित है ।

(भारती शर्मा)

संयुक्त संचालक
संस्थागत वित्त

प्रतिलिपि:-

1. स्टाफ आफिसर, अपर मुख्य सचिव, मुख्यमंत्री कार्यालय, म०प्र० शासन, मंत्रालय, वल्लभ भवन, भोपाल ।
2. स्टाफ आफिसर, मुख्य सचिव, म०प्र० शासन, मंत्रालय, भोपाल ।
3. स्टाफ आफिसर, अपर मुख्य सचिव, म०प्र० शासन, वित्त विभाग, मंत्रालय, भोपाल।
4. निज सहायक, आयुक्त, संचालनालय संस्थागत वित्त, म.प्र. भोपाल।
5. संयोजक, राज्य स्तरीय बैंकर्स समिति, मध्य प्रदेश, भोपाल ।
6. राज्य प्रतिनिधि, इम्फो टोकियो जनरल इश्योरेंस, भोपाल ।
7. राज्य प्रतिनिधि, इंडिया फर्स्ट लाइफ इश्योरेंस, भोपाल ।

की ओर सूचनार्थ एवं आवश्यक कार्यवाही हेतु अगेषित


संयुक्त संचालक
संस्थागत वित्त

Minutes of the 195th and 196th Meetings of the State Level Bankers' Committee (SLBC)

The 195th and 196th meetings of the State Level Bankers' Committee (SLBC) were held on 11th December, 2025 at Room No. 505-C, Vallabh Bhawan-II, Mantralaya, Bhopal, under the Chairmanship of Shri Anurag Jain, Chief Secretary, Government of Madhya Pradesh, and Co-chaired by Shri E. Ratan Kumar, Executive Director, Central Bank of India. Senior officers of the Government of Madhya Pradesh, Regional Director, Reserve Bank of India, Chief General Manager, NABARD, Chief General Manager, State Bank of India, and Heads of all member banks attended the meetings, both in physical and virtual mode.

Shri Dheeraj Goel, Convener, SLBC, welcomed the participants and requested Shri E. Ratan Kumar, Executive Director, Central Bank of India, to deliver the opening remarks. Thereafter, with the permission of the Chair, the Convener, SLBC, took up the agenda items for discussion. The agenda-wise deliberations and decisions are recorded below:

Agenda Item No. 1: Confirmation of Minutes of Previous Meetings

Minutes of the 194th and Special SLBC meetings held on 10th July, 2025 had been circulated to all members and uploaded on the SLBC website. As no observations or amendments were received, the minutes were confirmed and adopted unanimously.

Agenda Item No. 2: Review of Bank Business for FY 2025-26 (up to September, 2025)

Convener, SLBC, presented the position of banking development in the State covering Agriculture, MSME, Priority Sector and Total Credit for the last ten years. The Chief Secretary expressed satisfaction over the overall performance and noted the increasing trend in per capita credit in the State.

Agenda Item No. 3: Status of Non-Performing Assets

Committee was apprised of the position of NPAs, particularly under crop loans, which constituted approximately 14.24 percent of agricultural outstanding. The Chair advised banks to intensify recovery efforts, undertake restructuring of eligible accounts, and conduct a focused recovery/OTS drive for a period of 15-20 days. The Secretary, Farmer Welfare and Agriculture Development, was directed to examine the reasons for high NPAs under crop loans and submit a report within 15 days.

Action: Department of Farmer Welfare & Agriculture Development; State Bank of India; Convener Bank; Agriculture Sub-Committee

Agenda Item No. 4: Review of Annual Credit Plan (ACP) Achievement for FY 2025-26 (up to Q2)

While reviewing the ACP performance up to Q2, the House expressed overall satisfaction. The Regional Director, RBI, emphasized the need for enhancing agriculture term lending to sustain the growth momentum. Chief Secretary, GoMP expressed concern over the lower achievement under crop loans as compared to the previous year. The Convener, SLBC, informed that high NPAs in



crop loans were constraining banks from renewing or enhancing KCC limits despite revision in the scale of finance.

Action: All Banks

Agenda Item No. 5: Review of Social Security Schemes

Progress under PMJJBY, PMSBY and APY, along with the status of claim settlement under PMJJBY and PMSBY, was reviewed. Concern was expressed regarding the low number of claims settled. It was decided to examine a sample of 100 cases to identify reasons for rejection and ensure submission of requisite documents wherever deficiencies are rectifiable. ACS (Finance) highlighted cases where nominees were unable to receive benefits due to lack of awareness.

Chief Secretary, GoMP directed that progress under social security schemes be presented period-wise instead of cumulatively. Commissioner, Institutional Finance, was advised to take up issues relating to Aadhaar capture, de-duplication on the Jan Suraksha Portal and allied matters with IRDAI/DFS and, if required, with the Chairman, IRDAI.

Action: Department of Institutional Finance and SLBC

Agenda Item No. 6: Unclaimed Assets in the Financial Sector

During the review, banks were advised to share details of unclaimed Government accounts with the Department of Institutional Finance. ACS (Finance) shall issue necessary instructions to all departments for claiming the amounts from banks.

Action: Department of Institutional Finance; SLBC; All Banks

Agenda Item No. 7: Delay in Convening Sub-Committee Meetings

The Chair expressed displeasure over delays in convening sub-committee meetings. Convenor banks were advised to ensure timely conduct of meetings in coordination with the respective sub-committee Chairs and to avoid recurrence of such lapses.

Action: Sub-Committee Convenor Banks

Agenda Item No. 8: Discrepancies in DCCB Data under RBI Data Flow Mechanism

Committee was informed that despite onboarding of 38 DCCBs and the Apex Bank under the RBI Data Flow Mechanism, discrepancies persist in data, particularly in KCC-related files. The Managing Director, Apex Bank, informed that PACS maintain multiple DMR accounts which are required to be treated as a single account, and that technical issues remain unresolved. Chief Secretary, GoMP directed completion of PACS computerization as a prerequisite and advised resolution of data discrepancies thereafter. Time up to July, 2026 was granted for completion.

Action: Apex Bank

Agenda Item No. 9: Trade Receivables Discounting System (TReDS)



Regional Director, RBI, emphasized the importance of timely onboarding of buyers on TReDS platforms to mitigate delays in MSME payments. Principal Secretary, MSME, apprised the House of initiatives undertaken during the past year. Chief Secretary, GoMP advised the Department to ensure onboarding of more buyers and PSUs on the platform.

Action: MSME Department

Agenda Item No. 10: Re-KYC Progress under Financial Inclusion Saturation Campaign

Chief Secretary, GoMP expressed concern over the low progress under Re-KYC. Banks were advised to analyze pending cases and consider sending pre-filled messages to customers to facilitate timely completion.

Action: All Banks

Agenda Item No. 11: Saturation of KCC under Pradhan Mantri Fasal Bima Yojana (PMFBY)

The Convener, SLBC, apprised the House of the saturation achieved for loanee farmers during Kharif 2025. Banks were directed to achieve 100 percent saturation under PMFBY within the stipulated timeframe. Secretary, Farmer Welfare, was advised to analyze reasons for shortfall, if any.

Action: Secretary, Farmer Welfare and All Banks

Agenda Item No. 12: Jan Samarth - National Portal for Credit Linked Government Schemes

Commissioner, Institutional Finance, urged that all KCC, Animal Husbandry and Fisheries applications be routed through the JanSamarth Portal. Banks were advised to inform SLBC regarding their onboarding status. Secretary, Farmer Welfare & Agriculture Development, was directed to convene a meeting of all stakeholders within one week and ensure that all such applications are routed through the portal with effect from 1st January, 2026.

Action: Department of Farmer Welfare & Agriculture; SLBC; All Banks

Agenda Item No. 13: Issues Raised by HDFC Bank

The issue relating to sale and conversion of land despite subsisting bank charges was discussed. The forum agreed that banks holding charge on land should be informed prior to mutation/namantaran. Banks were advised to nominate nodal officers and share their details with the Revenue Department through SLBC for operationalization of the intimation mechanism.

Action: Land Revenue Department; SLBC; All Banks

Agenda Item No. 14: Financial Fraud Risk Integration (FRI)

Director, Telecommunications, apprised the House of the FRI initiative and emphasized its integration into banks' fraud risk management frameworks in accordance with RBI directions. Extension of the framework to Madhya Pradesh Gramin Bank was also requested.

Action: Madhya Pradesh Gramin Bank



Agenda Item No. 15: Review of Government Sponsored Schemes

ACS, Urban Administration and Development Department, highlighted high pendency under PM SVANidhi and delays in interest subsidy claims, and requested extension of PMAY (ISS) benefits to eligible cases sanctioned from September, 2024. Concern was expressed regarding charging of higher interest rates by certain banks under PM SVANidhi. The Chair directed HDFC Bank to refund excess interest claimed since inception of the scheme. SBI was directed to clear pendency within one week, and other banks by 31st December, 2025.

Action: UADD; HDFC Bank; SBI; All Banks

The Chair appreciated the performance of Public Sector Banks under PMFME and expressed dissatisfaction with the performance of certain private sector banks. HDFC Bank, ICICI Bank, Axis Bank and Bandhan Bank were directed to improve performance by January.

Action: HDFC Bank; ICICI Bank; Axis Bank; Bandhan Bank

Under PMEGP, banks were advised to promptly address referred-back cases and lodge margin money claims, while KVIC was directed to ensure timely release of pending claims.

Action: All Banks; KVIC

During the review of NRLM, issues relating to low average ticket size were noted. Banks were advised to adhere to MoRD guidelines regarding minimum first disbursement and enhance loan amounts accordingly. Coordination with Gol for system integration under MUDRA was also emphasized.

Action: MPGB; All Banks; SRLM

Under Animal Husbandry, banks were advised to review rejected cases and not to insist on land availability as a mandatory criterion.

Action: All Banks

The Chair noted satisfactory progress under Mukhyamantri Udyam Kranti Yojana and Sant Ravidas Swarojgar Yojana. However, focused efforts were directed for improvement under Bhagwan Birsa Munda Swarojgar Yojana, Tantiya Mama Arthik Kalyan Yojana and Vimukt, Ghumantu & Ardh-Ghumantu Swarojgar Yojana, with directions to clear pendency and enhance progress by January, 2026.

Action: All Banks

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

