

राज्य स्तरीय बैंकर्स समिति, मध्य प्रदेश

STATE LEVEL BANKERS' COMMITTEE, M.P.

संयोजक

Convener

सेन्ट्रल बैंक
ऑफ इंडिया



Central Bank
of India

9, Arera Hills, Bhopal-462011 Ph: 2674033, 2674027, 2674037, FAX-2552019

ZO:SLBC: 2008-09:158

12.09.2008

ALL MEMBERS OF SLBC-MADHYA PRADESH

Sir / Madam,

*Reg: 133rd Meeting of State Level Bankers' Committee, Madhya Pradesh
Scheduled to be held on 23rd September, 2008*

Ref: ZO/SLBC/2008-09/1566 dated 10.09.08

We are pleased to inform you that the 133rd Meeting of State Level Bankers' Committee, Madhya Pradesh is scheduled to be held on 23rd September, 2008 as per details below:

Date & Time : 23rd September, 2008 at 11.00 AM

Venue : Conference Hall
Central Bank of India
Zonal Office
9, Arera Hills
BHOPAL [MP]

The agenda for the meeting is enclosed.

We solicit your presence in the meeting. A line in confirmation of your presence shall be highly appreciated.

Thanking you,

Yours faithfully,

[P.C. TIWARI]
DY.GENERAL MANAGER-SLBC

**STATE LEVEL BANKERS' COMMITTEE
MADHYA PRADESH
133rd MEETING 23.09.08
AGENDA**

ITEM NO. 1: CONFIRMATION OF THE MINUTES OF THE 132nd MEETING OF STATE LEVEL BANKERS' COMMITTEE HELD ON 27.06.2008

Minutes of 132nd meeting of State Level Bankers' Committee Madhya Pradesh held on the 27th of June 2008 were circulated vide Convener Bank's letter No. ZO/ SLBC/ MP 08-09/ 92 dated 16.07.2008. No amendments/ comments have been received from any member. The House may, therefore, confirm the circulated minutes.

ITEM NO. 2: FOLLOW-UP ACTION ON DECISIONS OF EARLIER MEETINGS:

Action Point 2.1: Doubling Agriculture Credit during 2008-09

Government of India, in 2003-04, desired that institutional credit to agriculture sector be doubled in three years. Banks in Madhya Pradesh achieved the target in less than three years. Statistics of Madhya Pradesh is summarized below:

(Amt. in Crores)

Agency	2003-04 Base Year		2004-05		2005-06		2006-07		2007-08	
	T	A	T	A	T	A	T	A	T	A
Com.Banks	1084	1419	2055	2184	2567	3613	3440	4856	4247	5501
RRBs	353	463	553	607	701	1125	1008	1307	1285	1675
Coop Bks	1687	1452	1998	1869	2672	2213	3147	2719	3373	3436
Total	3124	3334	4606	4660	5940	6954	7595	8882	8905	10612

T- Target, A- Achievement

Action Point 2.2: Implementation of 100% coverage of KCCs:

2.2.1 Progress of issuance KCC in all Districts of MP

As decided in 132nd SLBC meeting, Director, Institutional Finance has written a letter to all Collectors / Revenue Officials to prepare the list of remaining eligible farmers, and after getting the list of eligible farmers, banks will provide the Kisan Credit Card to each eligible farmer.

Convenor, vide letter No. ZO/SLBC/08-09/117 dated 26.07.08 requested to State Level Heads of all Banks to expedite the matter. A sub-committee

meeting was convened on 28.07.08 and the matter was thoroughly discussed. Minutes of meeting have been circulated to all.

As per decision of sub-group, a workshop of LDMs was convened at Central Bank Officer's Training College Bhopal on 08.08.2008. In the workshop, as per information received from LDMs, in 29 out of 48 districts, the list of farmers has been distributed among bank branches after marking from Co-Operatives. Revenue Deptt could furnish partial list of farmers in 6 districts and work of identifying the eligible farmers is in process at different stages i.e. with Apex Bank or with Commercial Banks. In remaining 13 districts, the progress is quite slow.

Consequent upon the implementation of Agriculture Debt Waiver and Debt Relief most of the farmers have become eligible for fresh finance. In terms of instructions of Govt. of India, the farmers whose debts have been prudentially / regularly written off are also eligible for fresh financing. Members' banks are requested to take detail review of eligible farmers under Kisan Credit Card Scheme.

Reserve Bank of India and NABARD have also issued necessary guidelines in the matter.

Bankers are also requested to ensure that KCC issued by them are covered under Agriculture Insurance of NAIS.

Data furnished in Table No. 19 page No. 87-88

2.2.2 Issuance of KCC to Kotwars

In the last meeting, a decision was taken to implement the announcement of Hon'ble Chief Minister for issuance of KCC to Kotwars having Sewa Bhoomi Convenor, vide letter no. ZO/SLBC/08-09/117 dated 26.07.08 requested the State Level Head of all banks, to issue necessary instructions to all branches and LDMs for extending financial assistance to Kotwars.

Director Institutional Finance clarified that it is not necessary that Sewa Bhoomi is registered in the name of Kotwar in land records, but it is required on the part of Tehsildar to issue a certificate in the name of Kotwar while preparing the application form of the Kotwar for KCC. The certificate includes Khasra no., land holding, village, irrigated/ unirrigated land and

source of irrigation. On the basis of this certificate, Bank will issue KCC to Kotwars and on receiving information of issuance of KCC by banks, entry will be made in the land records by Tehsildars.

Progress is as follows:

Number of Kotwar	Number of Kotwars having sevabhoomi	Out of which Kotwars issued KCC
35000	28000	13205

2.2.3 Financial inclusion in 35 Districts of M.P.

Convenor SLBC, vide their letter No. ZO/SLBC/2008-09/117 dated 26.07.08, requested State Level Heads of all Banks to instruct their branches to speedup the work of financial inclusion and complete the same within stipulated time frame.

A meeting of sub-group was convened on 28.07.08 at Central Bank of India, Zonal Office Bhopal to review the status of implementation of Financial Inclusion in 35 Districts of Madhya Pradesh. Out of 39870 villages, only 2180 villages have been covered under the scheme of 100% Financial Inclusion. Sub-group realized that progress is not up to the satisfactory level. Banks have opened 15 lakh a/cs of NREGP Job Card holders but reporting is not proper.

'Financial Inclusion'

No. of Districts	No. of villages	No of vill. Covered under 100% F.I.
35	39870	2180

Distt. wise details are given in **Table No.12 -I Page No.62-64**

2.2.4 I.T. ENABLED FINANCIAL INCLUSION

IT ENABLED FINANCIAL INCLUSION PROGRAMME

In terms of the Reserve Bank of India policy guidelines, the IT enabled financial inclusion in Madhya Pradesh using hand held device by issuing smart card and mobile banking having interface with information technology is to be launched. A meeting of sub-group was

convened on 28.07.08 at Central Bank of India, Zonal office and at RBI on 30.07.08 to review the status of implementation.

As per information received, The Bank-wise progress is as follows:

- 1 **Bank of India:** work has been started, 500 cards have been issued and 1010 cards are in process.
- 2 **State Bank of India:** Vendors and Banking Correspondent have been finalized. Work yet not started.
- 3 **State Bank of Indore:** work has been started and approximately 4500 cards have been issued.
- 4 **Union Bank of India:** Approximately 2500 cards have been prepared and ready for distribution.
- 5 **Central Bank of India:** Bank is in the process to finalise the vendor.
- 6 **Narmada Malwa Gramin Bank:** Bank is in the process of finalization of vendor and Banking Correspondent.
- 7 **APEX Bank:** Yet to finalize the vendor.
- 8 **AXIS Bank:** It has started work in the slum area of Bhopal.
- 9 **ICICI Bank:** Bank has finalized the vendor and started the preparation of cards.

Reserve Bank of India and Director Institutional Finance, Govt. of Madhya Pradesh has expressed their displeasure on the slow progress of the Pilot Project. House may deliberate on the issues.

2.2.5 Settlement of SLR Bonds

An amount of Rs. 176.70 crore is overdue in respect of MPEB bonds.

Bank wise details are given in **Table No. 33 Page 114**

State Government is requested to settle the same.

Discounting of SIDBI / IDBI bills

A sum of Rs.0.73 crore is due under branches of IDBI / SIDBI.

Bank wise data is given in **Table No. 33 Page -114.**

2.2.6 Rural Development and Self Employment Training Institutes (RUDSETI)

As discussed in 132nd SLBC meeting of the sub-group was convened on 28.07.08. The matter was discussed threadbare. Bank of India informed that their RUDSETI type of institution is already functioning in Bhopal and as such other Banks should come forward. Other Banks have agreed in principle for establishment of institutions. Districts opted by the banks to open the RUDSETI is as follows:

No.	Name of Bank	Name of Centre
1	State Bank of Indore	Guna
2	Bank of Baroda	Jhabua
3	Union Bank of India	Rewa and Sidhi
4	State Bank of India	Chhatarpur and Katni
5	Allahabad Bank	Satna
6	Central Bank of India	Hoshangabad, Gwalior, Ratlam, Sagar, Jabalpur & Chhindwara .

Convenor SLBC, vide their letter No. ZO/ZM/SLBC/08-09/235 dated 4.08.08, requested Director Institutional Finance to allot the land at no cost / nominal lease for establishment of RUDSETI.

Central Bank of India, vide their letter No. CO/RD/2008-09/1041 dated 20.08.2008, requested Secretary, Deptt. Of Panchayat & Dev. , Govt. of India, for allotting suitable land for construction of building at these centres. Govt. has agreed in principle to provide land for centres.

House may further discuss the issue.

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

State Government has released an amount of Rs. 32 crores as input subsidy for Kharif 2001 & Kharif 2002 through the Convenor Bank to commercial banks and RRBs. SLBC, vide letter ZO:SLBC:07-08/12 dated 30.04.2007, distributed the amount to all the concerned state level heads with a request to adjust the amount in the beneficiaries

accounts and submit the information in prescribed format to Convenor at the earliest so that consolidated information could be sent to State Government through Director Institutional Finance. Details of Bank-wise distribution amount is as follows:

SNo	Name of Bank	Place	Amt.
1	Allahabad Bank	Bhopal	2,88,21,675
2	Bank of India,	Bhopal	8,07,37,294
3	Central Bank of India	Bhopal/Raipur	8,38,34,370
4	Punjab National Bank	Bhopal	1,27,05,845
5	State Bank of India	Bhopal	4,66,19,985
6	State Bank of Indore	Indore	2,73,73,165
7	Union Bank of India	Bhopal	42,79,990
	Total		28,43,72,324

Bankers are requested to provide us details of utilisation at the earliest,

2.2.8 AGRICULTURE DEBT WAIVER AND RELIEF SCHEME 2008

Hon'ble Union Finance Minister in his budget speech informed the parliament that Govt. of India had appointed a committee under the Chairmanship of Dr. R. Radhakrishnan to examine all aspects of agricultural indebtedness. Keeping in view of the report and other related aspects, Govt. of India issued detailed guidelines on 23.05.08 followed by specific clarifications on various issues vide communication dated 30.05.08, 18.06.08 and 24.06.08.

In terms of guidelines issued by GOI / RBI, following steps initiated by SLBC:

- ❖ Conducted Bankers meeting on 4.06.2008, 19.06.2008 and 27.06.2008 (132nd Regular SLBC) and 11.07.2008 for discussion on the guidelines under the scheme and clarifications received from Govt. of India for ensuring proper implementation.
- ❖ SLBC constantly reviews and monitors the progress of implementation in the State and weekly figures are conveyed to Regional Office of RBI.
- ❖ The Banks have been supplied and advised to display the scheme guidelines in Hindi as received from Govt. of India in each of its branches.

- ❖ Steps to be taken by the Bank for sensitizing the Officials of Controlling Offices as well as branch Heads on the guidelines of the scheme.
- ❖ Hon'ble State Finance Minister Shri Pawan Bansal visited some branches in Datia District.
- ❖ Ms.Vinita Kumar, Economic adviser, Govt. of India also visited branches of Commercial Banks Cooperative Banks and RRB's to review proper implementation of the scheme.
- ❖ Regional Director, RBI and Chief General Manager, NABARD visited the branches of commercial Bank and RRBs, Cooperative Banks in the State.
- ❖ All the Banks nominated Grievance Redressal Officers as per RBI directions.
- ❖ The banks Executives have visited different branches for supervising and monitoring the implementation.
- ❖ The formats of certificate and waiver to be issued in Hindi have been made available to all banks for getting them printed in adequate numbers for issuing to the beneficiaries along with a letter signed by the Hon'ble Prime Minister of India in Hindi.
- ❖ As per directives of Govt.of India, vide FAX dated June 25, 2008, SLBC instructed to start displaying the list of beneficiary farmers commencing from June 26, 2008 and completed by June 30, 2008.
- ❖ The progress under the scheme in respect of Commercial Banks, RRBs and Co-operative Banks is as under :

Table 4 (a) (AMOUNT IN CRORE)
(Lending Institutions)
Consolidated details in respect of amounts reimbursable under the Scheme

Number of Farmers Benefited				Amount Reimbursable			
Name of Bank	SF/MF	OF	TOTAL	Name of Bank	SF/MF	OF	TOTAL
COOP CREDIT INSTITUTION	1026548	236404	1262952	COOP CREDIT INSTITUTION	1408.20	277.37	1685.57
REGIONAL RURAL BANK	76842	53490	130332	REGIONAL RURAL BANK	159.29	103.41	262.70
PUBLIC SECTOR BANK	182743	254803	437546	PUBLIC SECTOR BANK	564.44	631.45	1195.89
URBAN COOP BANK	0	0	0	URBAN COOP BANK	0.00	0	0.00
LOCAL AREA BANK	0	0	0	LOCAL AREA BANK	0.00	0	0.00
PRIVATE SECTOR BANK	653	2826	3479	PRIVATE SECTOR BANK	2.62	3.62	6.24
GRAND TOTAL	1286786	547523	1834309	GRAND TOTAL	2134.55	1015.85	3150.40

Table 4(b) (AMOUNT IN CRORE)
(Lending Institutions)
Consolidated details in respect of amounts not reimbursable under the Scheme

Number of Farmers Benefited				Amount Not reimbursable (e.g. Interest in excess of Principal, written off amounts, unapplied interest, other charges, etc.)	
Name of Bank	SF/MF	OF	TOTAL	Name of Bank	
COOP CREDIT INSTITUTION	1026548	217510	1244058	COOP CREDIT INSTITUTION	262.52

REGIONAL RURAL BANK	104134	34892	139026	REGIONAL RURAL BANK	76.61
PUBLIC SECTOR BANK	155376	81658	237034	PUBLIC SECTOR BANK	528.02
URBAN COOP BANK	0	0	0	URBAN COOP BANK	0
LOCAL AREA BANK	0	0	0	LOCAL AREA BANK	0
PRIVATE SECTOR BANK	456	976	1432	PRIVATE SECTOR BANK	5.10
GRAND TOTAL	1286514	335036	1621550	GRAND TOTAL	872.24

Convenor is grateful to all concerned for extending full support in timely and smooth implementation of the scheme in Madhya Pradesh.

ITEM NO.3: PERFORMANCE OF BANKING SECTOR IN MADHYA PRADESH AT A GLANCE

(Rs. In Crores)

No	Parameters	March 2007	March 2008	June 2008	Variation over March 2008	
					Actual	%
1.	No. of Bank Branches	4779	4949	4993	+44	-
2.	Total Deposits	73229	89604	93616	+4012	4.48
3.	Total Advances	49106	60057	61886	+1829	3.00
4.	Investments	3830	5249	5460	+211	4.00
5.	Total Adv. + Investments	52937	65307	67346	+2039	3.12
6.	Priority Sector Advances	29648	37128	38409	+1281	3.45
7.	Agricultural Adv.	17362	22441	23353	+912	4.06
8.	MSME Advances	3449	5773	5445	-328	-5.68
9.	Tertiary Sector	8837	8915	9611	+696	7.80
10.	Advances to Direct Agr.	16259	18733	20406	+1673	8.93
11.	Advances to Weaker Sec	6322	7423	7455	32	0.43
12.	Advances to DRI	4	7	8	1	14.28

3.1 Branch expansion

The total number of branches operating in the State is 4993 as on June 08.

There is a net increase of 44 bank branches,.

	Rural	Semi-Urban	Urban	Total	Specialized SME
March-06	2491	1303	910	4704	20
March-07	2452	1327	1000	4779	22
March-08	2434	1379	1136	4949	27
June-08	2411	1400	1182	4993	33

Bank wise position is given in **Table No. 1 Page No.28-29.**

3.2 Deposit growth

During the period under review, the aggregate deposits of the banks in Madhya Pradesh increased by Rs 4012 crores, from Rs 89604 crores as at March 08 to Rs 93616 crores at June 08. Thus recording a growth of 4.48%. Area wise details are as under:

(Amt.. in Crores)

	Rural	Semi-Urban	Urban	Total
March-06	9190	19474	32937	61601
March-07	10055	21279	41895	73229
March-08	11614	23861	54129	89604
June-08	11617	25530	56469	93616

Bank wise position is given in **Table No. 2 & 3 Page 30-33.**

3.3 Credit Expansion

The gross credit in the State increased by Rs 1829 crores, from Rs.60057 crores as at March 08 to Rs 61886 crores at June 08,(thus exhibiting a growth of 3%). Area wise details are as under:

(Amt.. in Crores)

	Rural	Semi-Urban	Urban	Total
March-06	9819	11900	22595	44314
March-07	11830	10134	27142	49106
March-08	13656	11636	34765	60057
June-08	15440	11393	35053	61886

Bank wise position is given in **Table No. 2 & 3 Page 30-33.**

3.4 Credit Deposit Ratio

During the period under review overall CD ratio of Banks for the State of Madhya Pradesh is 66.% as on 30.06.2008 Areawise details are as under :

Bank wise position is given in Table No. 2 & 3 Page 30-33.

3.4.1. LOW CD RATIO

Over all CD ratio in the State of Madhya Pradesh is satisfactory. As per RBI directives a sub-group meeting was convened on 28.07.08 to review the CD Ratio of all the 48 districts in Madhya Pradesh. During the meeting present status was discussed and CD Ratio of following 6 districts was found below 40% in the state of M.P. as of March -08.

(Ratio in %age)

S.NO.	NAME OF DISTT	2006-07	2007- 08	June 2008
1	Dindori	36.00	36.00	37.30
2	Anuppur	36.00	37.61	40.92
3	Umaria	29.70	31.10	30.10
4	Shahdol	29.93	32.69	32.90
5	Sidhi	20.38	34.89	34.81
6	Rewa	36.05	36.00	36.00

Convenor SLBC requested the State Level Heads of the Banks having Lead Bank responsibilities in above Districts to take suitable measures to increase the CD ratio to be at par with other districts.

3.5 Priority Sector Advances

During the period under review, the Priority Sector Advances of Banks in Madhya Pradesh increased by Rs 1281 crores. Sector wise details are as under:

(Amt. in Lacs)

	Agriculture	SSI/SME	OPS	Total
March -06	1584441	205679	794527	2584647
March -07	1736226	344875	883715	2964816
March -08	2244075	577297	891467	3712839
June-08	2335345	544506	961088	3840939

Bank wise position is given in **Table No. 5 Page 36-37.**

3.6 Agriculture advances

The Agriculture Advances in the State during the review period has witnessed a increase of Rs.912 crore from Rs.22441 crores as at March 08 to Rs 23353 crore as at June 08, thus showing a growth of Rs.912 crores (4.06 %.)

Bank wise position is given in **Table No. 5 Page 36-37.**

3.7 MSME Advances

The advances to MSME sector during the period under review has witnessed decrease by Rs. 328 crores from Rs. 5773 crores as at March 08 to Rs.5445 crore as at June 08, thus showing a decline of 5.68% due to lower availment of seasonal Agro based industries.

Bank wise position is given in **Table No. 5 Page 36-37.**

3.8 Advances to weaker section

During the period under review the advances to weaker section increased by Rs.32 crores from Rs.7423 crores as at March 08 to Rs.7455 crores as at June 08,(thus showing a growth of 0.43 %.)

Bank wise position is given in **Table No. 7 Page 40-41**

3.9 ACHIEVEMENT VIS-A-VIS NATIONAL GOALS

No	Parameters (RATIO)	Goal %	March 07 %	March 08 %	June 08 %	Variation over March 08
A)	C D Ratio	-	67	67	66	-1
B)	C D Ratio (Rural + S/U)	60	70	71	72	+1
C)	Credit + Inv. To Deposits		72	73	72	-1
D)	PS Adv to Total Credit	40	60	62	62	-
(E)	Agri. To Total Credit	18	35	38	38	-
F)	Weaker Section to Total Adv	10	13	12	12	-
G)	DRI Advances to Total Adv.	1	0.01	0.01	0.01	-

Bank wise position is given in **Table No. 6 Page 38-39.**

Highlights

- The ratio of Priority Sector Advances to total advances as at June 08 stands at 62 % as against National Goal of 40%.
- The share of agricultural advances to total advances, as at June 08 is 38% against the stipulated level of 18%.
- The advance to weaker section constitutes 12 % 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 at June 08.
- Though there is no variation in %age terms in DRI advances but there is increase of Rs. 1 crore in absolute terms

ITEM NO. 4: RECOVERY

4.1 NPA POSITION

(Amt. in Crores)

Scheme	Sub-Std.	Doubtful	Loss	Total NPA	Total Adv.	% of NPA to Total Adv
Agriculture	355	480	72	907	23353	4
SSI	89	198	69	356	5445	7
OPS	214	307	107	628	9610	7
PMRY	76	109	34	219	802	27
SGSY (Group)	18	15	6	39	442	9
SGSY (Ind)	18	27	6	51	243	21
KVIC	9	8	2	19	199	9
SJSRY	14	14	5	33	138	24

Pratistha	3	3	1	7	35	22
Antyavyasai	6	5	2	13	71	19

Bank wise position is given in **Table No. 8 (I) to 8 (IV) Page 42-51.**

The recovery under PMRY, SGSY(Individual), SJSRY, Pratistha and Antyavyasai is very poor. Director of Institutional Finance is requested to issue necessary guidelines to all concerned departments to help in recovery of the NPA amount under each scheme.

4.1 Year Wise Position of Write Off Accounts

(Amt. In Crores)

Agency	Up to 2004-05		2005-06		2006-07		2007-08		2008-09 (June 08)		Total upto June 08	
	No	Amt	No	Amt	No	Amt	No	Amt	NO	Amt.	No	Amt.
CBs	311056	1065	57858	204	71541	401	43266	313	6974	207	490695	2190
RRBs	190488	95	21847	12	21900	16	17867	16	00	00	252102	140
Co- Op	73468	32	2192	4	1402	1	1167	1	00	00	78229	37
Total	575012	1192	81897	220	94843	418	62300	330	6774	207	821026	2367

Bank wise position is given in **Table No. 9 Page 52-53.**

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

(Amt in crores)

Item	No.	Amt
Recovery cases pending at the beginning of the quarter	937345	1715
Cases filed during the quarter	10602	61
Total RRC	947947	1776
RRC disposed of during the quarter	7164	28
RRC withdrawn during the quarter	677	3
RRC pending at the end of the quarter	940106	1745
Of which pending upto 1 year	140903	423
1 to 3 years	210181	364
3 to 5 years	2488	418
5 to 12 years	265422	320
Above 12 years	74773	220

Bank wise data is given in **Table No. 10 & 10 (I) Page 54-57.**

Banks Recovery Incentive Scheme (BRISC)

The work of computerization of RRC data and implementation of BRISC MIS software was started in the year 2004-05. Detailed guidelines were issued by State BRISC Cell to all banks. 3 officers (2 from district level + 1 from LDM Office) were trained at Bhopal for this work.

As discussed in last meeting, all banks have been advised to submit CDs of details of all pending RRCs to state BRISC cell at earliest.

ITEM NO. 5: IMPLEMENTATION OF ANNUAL CREDIT PLAN 2008-2009

5.1 Comparative achievement of Annual Credit Plan of last three years:

(Amt... in crores)

Sector	Year 2005-06			Year 2006-07			Year 2007-08		
	T	A	%	T	A	%	T	A	%
Agri. Total	5940	6954	117	7596	8882	117	8905	10612	119
Crop Loan	4153	5085	115	5172	6792	131	6379	8029	126
Term Loan	1788	1869	105	2424	2090	86	2526	2583	102
MSME	537	525	98	684	684	69	875	1265	145
Others	1809	1958	108	2268	3042	134	2840	2260	80
TOTAL	8256	9437	114	10548	12397	118	12620	14137	112
		114%			118%			112%	

T-Target (for the year) A-Achievement (Up to March 08)

Sector wise Breakup of Annual Credit Plan 08-09 (up to June 08)

(Amt in Crores)

Sector	Year 2007-08 (June 07)			Year 2008-09 (June 08)		
	Target	Ach.	%	Target	Ach.	%
Agriculture	8905	3514	39	10774	2645	25
Crop Loan	6379	2904	46	8130	1964	24
Term Loan	2526	610	24	2644	681	26
MSME	889	103	12	2328	341	15
OPS	2839	395	14	2338	693	30
TOTAL	12633	4012	32	15440	3679	24

Agency wise Breakup of Annual Credit Plan 08-09 (up to June 08)

(Amt in Crores)

	AGRI		MSME		OPS		Total Adv.PS		%A
	T	A	T	A	T	A	T	A	
Com.Bank	5291	1332	2030	335	2060	509	9381	2176	23
RRBs	1653	457	176	6	148	78	1977	541	27
Coop Bank	3830	856	122	0	130	106	4082	962	24
TOTAL	10774	2645	2328	341	2335	693	15440	3679	24

T-Target A-Achievement

Bank wise data is given in Table No. 11, Page No 58-61.

The House may review the progress.

5.2 Doubling of Flow of Credit to SMEs in 5 Years

Finance to SME Sector:

(Amt in crore)

Item	Base figure as on 31.03.05	Fresh Advances from 01.04.08 to 30.06.08		Total Advances June 08	
		No.	Amt.	No.	Bal. O/S
Small & Micro Enterprises	2176	2043	118	79160	2590
Small & Micro Services		6375	223	192465	2855
Advances to Medium Ent		65	25	4649	696
Total SME	2176	8483	366	276274	6141

Bank wise data is given in **Table No.34, Page 115-116**

RBI vide their Master Circular dated 1st July 2008 on Micro, Small and Medium Enterprises (MSME) advised banks to open specialized SME branches in each district. There was some doubt whether a general branch having less than 60% turnover in SME business can be designated as SME branch, if it is found that there is no potential for a viable SME branch. RBI, DBOD has clarified that, in these circumstances, there should be no objection for designating one bank branch in each district as specialised SME branch even when SME business turnover is less than 60%. However, while designating such branches, bank would have to ensure that Non-SME clientele of such branches are not put into inconvenience or deprived of banking facilities.

ITEM NO. 6: IMPLEMENTATION OF GOVERNMENT SPONSORED PROGRAMMES

6.1 Prime Minister's Rojgar Yojana - F.Y. 2007-08

Progress is as under:

(Amt in Crores)

Particulars	Unit	2006-07	2007-08
		Up to JUNE. 07	Up to June 08
Target	No.	32000	15800
Cases Submitted	No.	67200	42049
Cases Sanctioned	No.	33993	18571
Cases Disbursed	No.	25107	15229
Amount Disbursed	Amt.	143.51	94.95
% Cases San. to Target	%	106.2%	117.50
% Cases Dis. to Target	%	78%	96.00

Bank wise and district wise data is given in **Table No.13, Page 65-67.**

Year wise performance:**(Amt in Crores)**

	Target (No)	Sanctioned	Disbursed	% Achievement (sanction)
March-06	32000	241.75	117.78	105.80
March-07	32000	246.95	143.51	106.23
March-08	15800	143.49	87.71	117.50

6.2 Performance under SGSY

During the quarter under review against the target of 15% (1st quarter disbursement) banks have sanctioned only 5% approximately.

(Amt in Crores)

Particulars	2007-08 (June 07)	2008-09 (June 08)
Target (Financial)	250.52	325.67
Sanctioned		
Individual	2.20	3.48
Group	16.86	12.75
Total	19.06	16.23
Disbursed		
Individual	1.37	2.70
Group	9.87	8.93
Total	11.24	11.63
% age Sanction	7.61	4.98
% age Disbursed	4.49	3.57

Bank wise and district wise data is given in **Table No. 14 Page 68-71**.

Performance wise data is as under:

(Amt in Crores)

	Target(amt.)	Sanctioned	Disbursed	% Achievement
March-06	185	202	181	98
March-07	200	206	192	103
March-08	251	265	245	106
June-08	325.67	16.23	11.63	3.57

Bank wise credit mobilization is as follows

30%	Indian Bank.
More than 5 %	Union Bank of India, State Bank of Indore, State Bank of India.

Less than 5%	Syndicate bank, Bank of India, Central Co-Operative Bank, RRDB, Canara Bank, Central Bank of India, United Commercial Bank, Punjab National Bank, Bank of Baroda, Allahabad Bank, Bank of Maharashtra.
0 %	Land Development Bank, Dena Bank, Oriental Bank of Commerce, Punjab & Sindh Bank, State Bank of Bikaner & Jaipur, Bank of Rajasthan, Other Banks.

Revolving Fund

Up to June 2008, 71617 groups were given revolving fund out of which 45642, SHGs have received cash credit limit to the tune of Rs. 87.38 crores.

Development Commissioner/ representative of Rural Development Deptt. May put forth his suggestions for better performance. Some steps required to be taken is enclosed.(Annexure No. I)

Director of Institutional Finance vide their letter 1530 dated 21.07.08 informed that as per information received from State Level Coordination and Monitoring Committee on SGSY that Branch Managers are not having adequate powers in Mandla District with the result that payment to labourers under NREGS are affected. Bankers are requested to delegate adequate powers to their Branch Managers.

6.3 Swarna Jayanti Shahari Rojgar Yojana (SJSRY)

Revised Target for FY 2008-09

Targets	Self Employment Programme	DWCUA
Physical	26413	627
Financial	76.84	7.05

(Amt in Crores)

Particulars		USEP		DWCUA	
		2007-08 (June 07)	2008-09 (June 08)	2007-08 (June 07)	2008-09 (June 08)
Tar. Physical		24012	26413	570	627
Financial	Subsidy	12.01	14.40	7.12	7.87
	Loan	64.03	76.83	7.12	7.05
	Total	76.04	91.23	14.24	14.92
Ach. Physical		33	156	4	5
Financial	Subsidy	0.06	0.08	0.04	0.05
	Loan	0.34	0.44	0.04	0.05
	Total	0.40	0.48	0.08	0.10
% Ach. Physical		1.99	0.57	0.99	0.72
Financial %		1.59	0.59	0.78	0.80

Bank wise progress is given in **Table No. 15, Page72-73.**

USEP

Year wise data on achievement is as under: (Amt in Crores)

	Target(No)	Sanctioned	Disbursed	% Achievement
March-06	8645	34.58	21.0	60.17
March-07	8645	35.00	23.0	66.0
March-08	24012	64.03	54.43	68.00
June-08	26413	1.21	0.44	0.57

DWCUA

Year wise data on achievement is as under: (Amt in Crores)

	Target(No)	Sanctioned	Disbursed	% Achievement
March-06	403	4.53	1.77	37.72
March-07	403	4.00	2.00	39.00
March-08	570	6.41	2.42	37.62
June-08	627	0.30	0.05	0.72

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

The data received from Deptt. is as under:

(Amt. in Crores)

Year	2008-09					
	(A) SRMS		(B) Antyavaysayee		Total (A+B)	
	07-08	08-09	07-08	08-09	07-08	08-09
Target	3800	7100	10000	12000	13800	19100
Sponsored	0	1414	1870	3464	1870	4878
Sanctioned No.	0	350	172	289	172	639
Disbursed No	0	350	3	289	3	639
Amt	0	2.53	0.01	0.92	0.01	3.45
Rej/ Retd	0		86	150	86	150
Pending	0	1625	1612	7393	1612	9018

Bank wise progress is given in **Table No. 16 & 16 I Page 76-77**

PRATISTHA/SRMS

Year wise performance:

(Amt in Crores)

	Target(No)	Sanctioned	Disbursed	% Achievement
March-06	4144	10.25	8.50	85
March-07	5500	8.42	4.20	61
March-08	3237	8.52	1.51	44
June-08	7100	2.53	2.53	-

(B) Antyavayasayee Swarojgar Yojana**ANTYAVSAYI**

Year wise performance:

(Amt in Crores)

	Target(No)	Sanctioned	Disbursed	% Achievement
March-06	8120	41.52	27.21	85
March-07	8120	42.57	30.00	90
March-08	10000	27.37	19.89	92.11
June-08	12000	0.92	0.92	-

ITEM NO 7: IMPLEMENTATION OF SPECIAL FOCUS PROGRAMME**7.1 Self Help Groups (Under NABARD Scheme)****(Progress from April 08 to June 08)****(Amt. In Crores)**

A	HSS A/cs opened		5295
B	Amount deposited in HSS A/c		29
C	Out of (A) A/c credit linked		790
D	Amount disbursed		6
E	Balance Outstanding	(No.)	67519
		(Amt.)	283
F	NPA Amount		8
G	% age NPA		3

Bank wise data is given in **Table No. 18, Page No.85-86.**

As per NABARD, the committee on Financial Inclusion has identified SHG – Bank Linkage Programme as an important tool for providing access to formal financial institutions and also credit mobilization for the poor. However, the programme is yet to gain greater momentum in Madhya Pradesh. During the year 2007-08, 13,059 new SHGs were formed taking the total number of SHGs in the State to 3.81 lakh SHGs. In spite of the existence of a large number of Self- Help Groups formed by various government departments, NGOs and others, the credit linkage of most of these SHGs is yet to take place. Concerted efforts are required to be made by all the partners in the programme, viz., banks, government departments, NGOs, etc. Priority should be accorded to ensure credit linking of all the existing SHGs which conform to the guidelines of SHG-Bank Linkage Programme.

ROLE OF ZILA PANCHAYAT

At the district level, CEO, Zila Panchayat may act as a nodal department for maintaining the data regarding SHGs formed by various agencies. i. e. NGOs, Govt. Departments, etc. and status of their credit linkage. Presently only data relating to financing under SGSY is being maintained by CEO, Zila Panchayat. Such data will be useful for dissemination of information among bank branches and also for district level review in DCC/BLBC, etc.

7.2 KVIC Margin Money Scheme.

The progress in implementing Margin Money Scheme of KVIC up to 30.06.2008 is given below: -

(Amt. in Crores)

Particulars	KVIC		KVIB		Total	
	No	Amt	No	Amt	No	Amt
Target of Margin Money	-	9.46	1347	13.19	1347	22.65
Cases Sponsored	545	56.64	857	11.48	1402	68.12
Cases Sanctioned	296	23.20	857	11.48	1153	34.68
Cases Disbursed	296	23.20	857	11.48	1153	34.68

Bank wise & District wise progress is given in **Table No. 17 Page No.78-84**

7.3 Housing Finance

(a) Direct Housing Finance

As per Reserve Bank of India guidelines each bank should attain a share of housing finance at 3% of the incremental deposit of the previous year i.e Rs.502 crores. Banks have disbursed Rs 165 crores by the end of June 08.

Bank wise data is given in **Table No. 20, Page 89-90** for review of house.

	Cases (No)			
	Received	Sanctioned	Disbursed	Return/Rejected
March-06	36534	34365	34584	2164
March-07	23076	21067	28523	1822
March-08	24547	22759	21728	1839
June-08	5236	4337	4415	339

(b) Golden Jubilee Rural Housing Finance Scheme

During the year 2008-09 up to June 08 financial assistance of Rs4.24 crores has been provided under the scheme to 190 beneficiaries. The poor progress is because of non-availability of title.

Bank wise Data is available in **Table No. 21, Page 91-92** for review of house. Year wise data on achievement is as under:

Cases (No.)				
	Received	Sanctioned	Disbursed	Return/Rejected
March-06	1369	1318	1285	33
March-07	1208	1190	1212	11
March-08	1016	976	925	40
June-08	301	281	190	2

7.4 Financial assistance to Minority Communities (State)

(Amt. in Crores)

Community	Disbursement 08-09 (April 08 to June 08)		Outstanding Balance June 08	
	No.	Amt.	No.	Amt.
Muslim	3960	40.31	139381	1129.33
Sikh	772	20.44	27382	550.68
Christian	478	5.36	11838	79.47
Zoroastrian	16	0.18	574	3.31
Buddhist	48	0.68	3361	20.78
Jain	1615	27.01	60775	808.08
Total	6889	93.98	243311	2591.65

Bank wise position is given in **Table No. 22 & 23, Page 93-96** for review of house.

7.5 Data on Minority communities in identified district i.e., Bhopal

The information on the financial assistance given to minority communities in Bhopal district as on June 08 is as follows:

(Amt. in Crores)

Communities	June 08	
	No.	Amt.
Muslim	36818	66973
Sikh	11692	13794
Christian	828	1685
Zoroastrian	-	-
Buddhist	2704	3105
Jain	-	-
A. TOTAL	52042	85557
B. Total Priority Sector	709525	631202
C. Total Advances	1187664	720858
% age to A to C (Total Advances)		11.87

7.6 Financial Assistance to Schedule Caste /Schedule Tribe

The progress up to 30.06.2008 is as under:

(Amt. in Crores)

Item	Schedule Caste		Schedule Tribe	
	No. of A/cs	Amt.	No. of A/cs	Amt.
App. Recd.	5552	77	3565	103
App. San.	5244	74	3455	102
App. Disb.	5125	72	3489	100
Ap. Rejected	121	1	60	1
App. Pend.	187	2	55	1
TotalBal. O/S	397260	1641	263701	1019
NPA Amt.	69643	274	48226	148
% age NPA		16.70		14.50

Bank-wise data is given in **Table No. 24 & 25, Page 97-100**

7.7 Swarojgar Credit Card (SCC)

The progress up to 30.06.2008 under Swarojgar Credit card scheme is given below:

(Amt. in lacs)

Particulars	Comm. Bks	RRBs	Co-op BK	Total
Annual Target (No.)	5845	9300	2890	18035
No. of SCCs Issued	317	845	44	1206
Amount Disbursed	107	2834	10	2951
% Achievement	5.42	9.08	1.52	6.68

Bank wise progress is given in **Table No. 26 Page No. 101-102.**

NABARD has informed that reporting of progress by Banks is not satisfactory.

Director of Institutional Finance has informed vide their letter No 1555 dated 24.07.08 that PHD Chamber of Commerce & Industry propose to organise Bankers- borrowers meet in Bhopal.

The house may review the progress.

7.8 Artisan Credit Cards

As per information given by the Banks the target set for 2008-09 is 3150 against which the Banks have issue 249 cards during the quarter June 08. Total cards issued under the scheme since inceptions are 5252.

Bank wise position is given in **Table No 27, Page 103-104.** Most of the banks have reported Zero progress in the scheme.

DIF vide their letter No. 1657 dated 07.08.08 informed that State Govt. has constituted a MAATI KALA BOARD to address the issues pertaining to pottery industry. The Board will look after following issues:

- 1 Economic upliftment of potters from their present status.
- 2 To make them technically sound
- 3 To provide appropriate training avenue for self employment
- 4 To build adequate marketing infrastructure
- 5 To provide working capital to potters
- 6 To benefit them through various welfare schemes.

The Board will implement following schemes:

- 1 Training and providing instruments.
- 2 Self Employment Scheme through institutional finance
- 3 Marketing schemes
- 4 Comprehensive development schemes.
- 5 Training for incorporating art facilities.

7.8.1 Progress in formation and financing of Handloom Weavers Groups (Hags) (NABARD AGENDA)

NABARD had advised the Controlling Offices of the Commercial Banks viz. Central Bank of India, Bank of India, State Bank of India, State Bank of Indore, Union Bank of India, Bank of Baroda and Punjab National Bank to send information regarding formation of HWGs. No information from the Commercial Banks in MP so far. As GOI, Ministry of Textiles is closely monitoring the Handloom Sector, NABARD is required to keep the Ministry apprised of the development in formation of HWGs regularly for formulation of financial package for revival of the sector by GOI.

The Directorate of Handlooms has proposed that "The bank will have absolute freedom to select the applicants. There will be no subsidy from the govt. under this scheme.

7.9 General Credit Card (GCC) Scheme.

As per information given by the Banks the Banks have issued 1348 cards during the FY 2008-09 up to June 08 against the self set target of 13437. Total cards issued under the scheme since inceptions are 22704. Bank wise position is given in **Table No 27, Page 103-104**

7.10 Education Loan

Banks have sanctioned 2060 education loans amounting to Rs 61 crores during the current financial year of which Rs 8.14 crore have been sanctioned to 401 girl students.

Bank wise position is given in **Table No 28, Page 105-106.**

7.11 Advances to Women beneficiaries

Advances to women beneficiaries is Rs 3803 crores which is 6.14 % of the total advances against the target of 5%.

Bank wise data is given in **Table No 29, Page 107-108.**

7.12 Progress under National Horticulture Board Scheme

(Amt in Crores)

Particulars	Unit	2008-09 Up to June 08
Cases Received	No	151
Cases Sanctioned	No	149
Cases Disbursed	No	148
	Amt	3.38
Cases Rejected	No	0
Cases Pending	No	2
Balance Outstanding	No	3707
	Amt	68.11

Bank wise and district wise data is given in **Table No. 30, Page 109-110**

NHB Progress report:

The progress up to 30.06.2008 under NHB scheme is given below:

(Amt in Crores)

Particulars	Number	Amount
LOI placed before Board	316	-
LOI approved by Board	301	-
No. of cases where subsidy released through NHB Bhopal:		
Below Rs.20 lac	52	0.39
Above Rs. 20 lac		
TOTAL	52	0.39

7.13 Advances under Differential Rate of Interest.

Hon'ble Minister of Finance for State Mr. P.K. Bansal in 129th Meeting expressed his concern for poor growth under the above scheme which is stipulated as 1% of net bank credit. Convenor Bank has written letters to all State Level Heads on 11.10.2007 to make all out efforts to achieve target. Since 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 purpose up to Rs.20000/- per beneficiary. With increase in the income ceiling and quantum of loan, the coverage would now be widened. Bankers are requested to please come forward for upliftment of poor people in the State.

मद सं.-08 राजभाषा नीति का कार्यान्वयन

मध्यप्रदेश में 50 बैंकों में से केवल 40 बैंकों ने राजभाषा नीति के कार्यान्वयन संबंधित तिमाही आंकड़े भेजे हैं। सदस्यों से अनुरोध है कि वे एस.एल.बी.सी. के प्रारूप में अपेक्षित आंकड़े समय से भेजना सुनिश्चित करें।

तालिका संख्या 35 पेज 117 में समीक्षा हेतु स्थिति दी गई है।

ITEM NO.9: OTHER AGENDA ITEMS

ITEM NO. 10: ANY OTHER ISSUE WITH THE PERMISSION OF CHAIR

ANNEXURE I**SGSY DEPTT. HAS GIVEN FOLLOWING SUGGESITIONS FOR BETTER PERFORMANCE:**

- 1 More and More participation from Banks in the training programmes of SGSY.
- 2 Rural Development Department is ready to give assistance like land acquirement and other infrastructure needed for the establishment of the RUDSETI / Model Training Institute. Proposals from Banks are required.
- 3 Encouragement from banks for promoting marketing of the SHGs products in association with Zilla Panchayat.
- 4 Block level Camps for reducing pendency and disposal of cases and entertain quality cases from the SHGs only.
- 5 Block level assessment and listing of the banks whose performance is zero percentage and the list should be sent to Ministry of Rural Development for further necessary action.
- 6 The rate of interest is not uniform. It varies from 8% to 13%, it should be minimum and also uniform in rural area for SGSY schemes.
- 7 The return of subsidy from the banks is heavy in some districts resulting in heavy deduction of the allocation by Ministry of Rural Development in the Districts. Many banks are yet to reconcile the previous years' subsidy given to the branches in their districts.