

# 157<sup>th</sup> Meeting of the SLBC Madhya Pradesh

## AGENDA

State Level Bankers' Committee,  
State of Madhya Pradesh

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## 1. Adoption of the minutes of the 156<sup>th</sup> SLBC meeting and the Special SLBC on Natural Calamities.

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### **Minutes of 156<sup>th</sup> SLBC meeting**

### **Minutes of the Special SLBC meeting on Natural Calamities**

Date of 156<sup>th</sup> SLBC Meeting : 20<sup>th</sup> February, 2015  
Date of Special SLBC Meeting on Natural Calamities : 22<sup>nd</sup> April, 2015

The Minutes of 156<sup>th</sup> Meeting of SLBC held on 20<sup>th</sup> February, 2015 and the Special SLBC meetings on natural calamities held on 22<sup>nd</sup> April 2015 were circulated to all concerned and have been uploaded on website of SLBC ([www.slbcmadhyapradesh.com](http://www.slbcmadhyapradesh.com)) and website of DIF of M.P Government ([www.dif.mp.gov.in](http://www.dif.mp.gov.in)). The actionable points have been indicated for desired action at the concerned level.

**No amendments/suggestions to the published minutes of the said meetings have been received, so far. Therefore, the house is requested to confirm and adopt the said minutes.**

## 2. Action Taken Report

### Action Taken Report on the Action Points of 156<sup>th</sup> SLBC meeting held on 20<sup>th</sup> February 2015

SR. No.	Agenda Item/Action Points	Action Taken Report
1	<p><b>ACP Achievement:</b> Banks should put in concerted efforts to ensure achievement of 100% target set under ACP for FY 2014-15.</p>	<p>Due to sincere efforts made by Banks, ACP achievement was 129 per cent by the end of FY 2014-15. Comparative performance shows that the overall achievement of Priority Sector target during the FY 2014-15 is 105%, as against 100% achieved during the corresponding period last year. The 136% of achievement of ACP under MSE sector reflects the disbursement under various Self Employment Schemes of the Govt. of M.P./GOI, by banks. Banks have shown commendable performance in this regard.</p>
2	<p><b>Implementation of PMJDY:</b> All banks were asked to resolve the issues in issuance/activation of RuPay Cards.</p> <p>Banks were requested to take proactive steps for Phase II issues viz. Micro Insurance, Pension etc. of PMJDY. It was advised to all banks to ensure that BCAs are activated.</p> <p>Since in the State, DBT is controlled through account numbers fed in SAMAGRA data base, Banks were requested to share the account data with SAMAGRA so that account no. of CBS can be linked/mapped with SAMAGRA.</p>	<p>The State has achieved 100% progress under issuance of RuPay card for the accounts opened as of 26<sup>th</sup> January 2015. Since opening of accounts is a continuous process, banks are issuing the same to customers regularly. Banks are also distributing the cards in camp modes. Some banks don't have RuPay compliant devices at BC outlets and they are in the process to get modified 1.5.1 compliant HDDs. Once the same gets complied, the customers can withdraw cash from BC outlet.</p> <p>Trainings on Micro Insurance products (PMJJBY, PMSBY) and APY were arranged where representatives from all banks and insurance companies participated. R-SETIs are imparting Training to BCAs on regular basis and regular follow ups are made with TSPs and BCs for their active participation and making the scheme successful.</p> <p>All banks have been advised to submit the data.</p>
3	<p><b>Chief Minister Rural Housing Mission:</b> The achievement under this scheme, as compared to previous year was lower.</p> <p>As pointed out by the Department, SBI, CMPGB, BOM, BOB, MGB etc. have not done the cases as</p>	<p>During the FY 2014-15; achievement was 77%. 1,54,673 cases were disbursed against the target of 2, 00,000 cases.</p> <p>Bank wise performance is given in Table No 13A and 13B.</p>

	per their targets. CMPGB and MGB were advised to dispose off cases by holding camps.	
4	<b>Progress Under Swarojgar Yojana:</b> Sanctions under MMYUY were 100%, but disbursement was only 37%. The disbursement.	MMYUY: During the FY 2014-15; achievement was 99.50%. 995cases were disbursed against the target of 1000 cases. Banks have also shown a good progress under other Swarojgar schemes.
5	<b>Prime Ministers' Employment Generation Programme (PMEGP):</b> Industry Departments were advised to channelize cases after evaluation of better benefit to the beneficiary under different schemes.  Banks expressed their difficulty of the stipulation of EDP Training before disbursement, proving to be a hurdle in disbursement of cases. KVIC will examine and get relaxation for the same.	With the active cooperation of Banks, 113% target was achieved in the State during the FY 2014-15. As per achievement, 2737 no. of units have been established with total project cost Rs 278.21 crore. Margin Money Rs 92.42 crore were released through Nodal branches and 22504 new employments have been created.  As per recent guideline of Ministry of MSME, "After issuance of the sanction letter by the financing branch and receipt of copy of the same, the beneficiary must undergo EDP training for the purpose of release funds".
6	<b>NRLM/NULM:</b> Common application forms and loan documents devised by the Govt. of India was approved and adopted by the House for opening of Savings Account and Loan to SHGs. The House resolved that the same will be implemented from 01.04.2015.  Low achievement under NRLM was a matter of concern.	Banks are sanctioning the cases as per common application forms.  During FY 2014-15, achievements under NRLM was 100%.
7	<b>Review the progress of Govt. Sponsored Schemes:</b> All Departments were advised to ensure submission of weekly report to DIF in the prescribed format. It was also mentioned that DIF is developing online software for cases submitted by the Departments, cases Sanctioned/returned by the banks and cases disbursed by the banks. This software would be available from 1st April, 2015.	DIF has developed a portal named "Software Application for Monitoring Achievement of Schemes (SAMAST)" which is available for the bankers and other concerned departments from 15.06.2015.
8	<b>NPA Recovery:</b> As decided in the Special SLBC meeting held on 24.12.2014, Central Bank of India had forwarded a list of 165 RRC filed cases to respective Tehsildar, Collector and DIF. The Dept. also took up with the district level authorities, but recovery in the accounts was still very meager.	Response from Tehsildar and Districts Authorities is not satisfactory. During the FY 2014-15, 59820 RRC of Rs 2701 crore were lodged by banks but recovery of only Rs 21 crore came in 2581 cases.

## Action Taken Report on the Action Points of Special SLBC meeting held on 22<sup>nd</sup> April 2015 on Natural Calamities.

1	Meeting of District Level Consultative Committee for mapping of loss by natural calamity. Fresh formal meeting is required to assess the loss on the basis of new guideline i.e. loss of 33% or more.	Out of 37 affected districts, meeting of District Level Consultative Committee (DLCC) has been convened in all affected Districts for assessment of crop loss of 33% or more and relief measures for the affected farmers. New guidelines on restructuring Agriculture Loan Accounts in areas with 33% or more Crop Loss is not issued by RBI or Department of Financial Services till now. Chief Secretary, GoMP has taken up the matter with Department of Financial Services, Govt. of India to look into the matter.
2	Identification of borrowers and identification of loss.	Approximately 4.5 lacs farmers were affected of hailstorm, unseasonal rain. Providing "Annewari Certificate" to affected people and identification of borrowers in all affected Districts are yet to be computed. Further Collectors are requested to provide such details to DIF also. (Ref. DIFMP letter no 1842 dt. 18.06.2015)
3	Timeline for restructuring the loan accounts of agriculture advances.	<p>As per the RBI guidelines, the restructuring is required to be completed within three months of the event. The events happened on various dates in the months of February/March and April 2015. As almost two months have passed since the last date of calamities, a letter was sent to RBI by SLBC to extend the time period for restructuring up to <u>July 2015</u>.</p> <p>RBI, Regional Office, Bhopal vide letter no. 805/02.01.02/2014-15 dt. 25.05.2015 has accepted our request and allowed the time line for restructuring the loan accounts up to 31<sup>st</sup> July 2015 as per RBI circular no. FIDD BC 52/05.10.001/2014-15 dated 25.03.2015.</p>



### 3. Performance Review ACP 2014-15

#### **ACP achievement for year ended 31<sup>st</sup> March, 2015**

Amount in Crore

S. NO.	SECTOR	SUB-SECTOR	PERFORMANCE UNDER ACP 2014-15				
			NUMBER OF A/Cs		AMOUNT IN CRORES		% ACHIEVEMENT on (Amt.)
			TARGET	ACHIEV.	TARGET	ACHIEV.	
1	PRIORITY	AGRI & ALLIED – DIRECT	2463502	2845162	51638	46143	89
2		AGRI & ALLIED – INDIRECT	173418	37891	1753	3728	213
3		TOTAL AGRICULTURE & ALLIED	2636920	2883053	53391	49871	93
4		MSE	303636	292069	10197	13823	136
5		EDUCATION	33443	24147	1022	633	62
6		HOUSING	126824	236030	3557	6006	169
7		OTHERS	146698	203515	2780	4296	155
8		SUB TOTAL(5+6+7)	306965	463692	7359	10935	149
9		TOTAL PRIORITY SECTOR = 3 + 4+8	3247521	3638814	70947	74628	105
10	NON-PRIORITY	HEAVY INDUSTRIES	8	740	260	2097	807
11		MEDIUM INDUSTRIES	68	2580	284	1941	683
12		EDUCATION	301	1650	81	52	64
13		HOUSING	293	50878	100	1418	1419
14		OTHERS	100734	218420	3271	16779	513
15		TOTAL NON PRIORITY SECTOR	101404	274268	3996	22287	558
GRAND TOTAL = (9) + (15)			3348925	3913082	74943	96915	129

#### **Observations:**

Banks in Madhya Pradesh have achieved 129 per cent of the annual credit plan (Priority and Non-priority sectors) target for FY ended 2014-15. Out of the overall target of Rs 74,943 crore, the achievement of banks under priority sector is Rs 74628 crore and the banks have advanced Rs 74628crore to the priority sector and Rs 22287 crore under non- priority sector. Priority sector registered 105% achievement against the target. The achievement for last two year of ACP under

Agriculture is 93% against 105% during last year. Occurrence of natural calamity in the state may be the factor for non-achievement of target under crop loan segment of agriculture.

### **Comparative achievement of ACP (Priority Sector) over Previous two Financial Years**

Amount in Crore

Sector	FY 2012-13			FY 2013-14			FY 2014-15		
	Target FY 12-13	Ach.	% Ach.	Target FY 13-14	Ach.	% Ach.	Target FY 14-15	Ach.	% Ach
<b>Agri. Total</b>	32092	31651	99	41666	43618	105	53391	49871	93
<b>Crop Loan/Direct</b>	23086	26779	116	40150	40628	101	51638	46143	89
<b>Agri. Term Loan/indirect</b>	9006	4872	54	1516	2990	197	1753	3728	213
<b>MSE</b>	6028	5950	99	7708	7181	93	10197	13823	136
<b>Others</b>	4218	3594	85	6296	5099	91	7359	10935	149
<b>TOTAL</b>	<b>42338</b>	<b>41195</b>	<b>97</b>	<b>55670</b>	<b>55898</b>	<b>100</b>	<b>70947</b>	<b>74629</b>	<b>105</b>

### **Agency wise ACP achievement March 2015**

Amount in Crore

BANK	AGRICULTURE			MSE			OPS			TOTAL PS ADV		
	TARG ET	ACHI	%	TARG ET	ACHI	%	TARG ET	ACHI	%	TARG ET	ACHI	%
<b>Comm</b>	32836	31436	96	9218	13494	146	6625	10280	155	48679	55210	113
<b>RRBs</b>	6856	5147	75	514	328	64	436	623	143	7806	6098	78
<b>Co-op</b>	13699	13287	97	465	0	0	298	32	11	14462	13319	92
<b>TOTAL</b>	<b>53391</b>	<b>49871</b>	<b>93</b>	<b>10197</b>	<b>13823</b>	<b>136</b>	<b>7359</b>	<b>10935</b>	<b>149</b>	<b>70947</b>	<b>74628</b>	<b>105</b>

#### **Observations:**

- ❑ Comparative performance shows that the overall achievement of Priority Sector target during the FY 2014-15 is 105%, as against 100% recorded during the corresponding period last year. In absolute terms, Banks have disbursed substantially higher quantum of loan (18731 Cr. i.e.133% of last year) during the period under review, as compared to the amount disbursed during last Financial Year. The above figure reflects that the performance of RRBs is not satisfactory under Agriculture and overall Priority Sector Lending which is one of the factors for dragging the performance under ACP during FY 2014-15.
- ❑ RRBs could not perform well under agriculture and MSME. The growth in MSE sector reflects the disbursement under various Self Employment Schemes of the Govt. of M.P./GOI, by banks. It is expected that during the current financial year this will be further stepped up.

- ❑ The achievement in Agriculture is below that of the previous year. Considering the present trend, bankers will have to be proactive in achieving targets under Agriculture sector. There is a need to step up the Term Lending to bring about the boost in Agriculture sector.
- ❑ The other sector includes housing loan, education loans under priority sector. The growth reflects due to sizeable disbursement by Banks under Mukhya Mantri Gramin Awas Mission and other housing loans.

## **Annual Credit Plan 2015-16**

The Annual Credit Plan for Financial Year 2015-16 is prepared based on the economic conditions and potential of the Districts for their overall economic development. The potential was assessed at District Level in consultation with NABARD, Bankers and State Government and approved by DLCCs.

### **Comparative data on ACP (Priority Sector) for FY 2015-16**

Amount in Crore

Sector	2012-13			2013-14			2014-15			TARGET FOR FY 2015-16	% Increase in the target over previous Year
	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.		
<b>AGRICULTURE</b>	<b>32092</b>	31651	99	<b>41666</b>	43618	105	<b>53391</b>	49871	93	<b>67187</b>	<b>26</b>
<b>MSE</b>	<b>6028</b>	5950	99	<b>7708</b>	7181	93	<b>10197</b>	13823	136	<b>13396</b>	<b>31</b>
<b>Others</b>	<b>4218</b>	3594	85	<b>6296</b>	5099	81	<b>7359</b>	10934	149	<b>9026</b>	<b>23</b>
<b>TOTAL PRI. SECTOR</b>	<b>42338</b>	41195	97	<b>55670</b>	55898	100	<b>70947</b>	74628	105	<b>89609</b>	<b>26</b>

Total Priority Sector target for the Financial Year 2015-16 is Rs. 89,609 Crore which is 26% more than the target of previous year.

- The potential was assessed at District Level and the plan prepared in consultation with Bankers, NABARD and State Government and got approved by DLCCs.
- The District Level Annual Credit Plan for Agriculture was prepared based on Direct and Indirect Agriculture as per the earlier RBI Guidelines on Priority Sector Lending and LBS reporting system. But since as per the revised RBI norms of Priority Sector Lending dated 23.04.2015, the classification of DIRECT and Indirect Agriculture is dispensed with, the progress will be monitored based on total agriculture only with bifurcation of Crop Loan and Term Loan.

- The DLCCs in many Districts have not made any provision for investment credit in Agriculture. But since the growth in investment credit under agriculture is highly essential for capital formation in farm sector, SLBC has allocated investment credit target to Banks/Districts based on the Ground Level Credit Plan directives of NABARD. (Letter No. NB.CPD.GCD.123/54-B/2015-16 Dated 16.04.2015 addressed to all SLBCs) with certain modifications with respect to cooperative Banks and the same was approved during the special SLBC meeting dated 22 April 2015.

## 4. Credit Deposit Ratio Performance in Madhya Pradesh

### Deposit Growth

Year wise breakup (Previous three years) is as under:

F.Y.	Rural	% Growth	Semi-Urban	% Growth	Urban	% Growth	Total	% Growth (YOY)
Mar-13	25794	19	55432	25	139464	22	220690	22
Mar-14	45696	77	61870	12	141959	2	249525	13
Mar-15	42357	-7	58679	-5	193147	36	294183	18

### Credit Growth

Year wise breakup (Previous three years) is as under:

F.Y.	Rural	% Growth	Semi-Urban	% Growth	Urban	% Growth	Total	% Growth (YOY)
Mar-13	29275	18	24194	28	85868	23	139337	23
Mar-14	37703	29	28839	19	98335	14	164877	18
Mar-15	39899	6	35557	23	112876	15	188332	14

### Credit-Deposit Ratio (Agency wise)

Year wise breakup (Previous three years) is as under:

Banks	March,2013	March,2014	March,2015	Total %
Comm. Banks	59	61	59	<b>64%</b>
RRB's	54	57	61	
Co-op	130	136	145	
TOTAL	63	66	64	

## Performance of low CD Ratio Districts

Sr.	District	Lead Bank	Mar 2013	Mar 2014	Mar 2015
1	Umaria	SBI	23	25	26
2	Tikamgarh	SBI	35	32	40
3	Rewa	UBI	35	31/58	59
4	Singrauli	UBI	23	26/48	131
5	Mandla	CBol	38	41	43
6	Anuppur	CBol	26	24	24
7	Shahdol	CBol	32	33	32

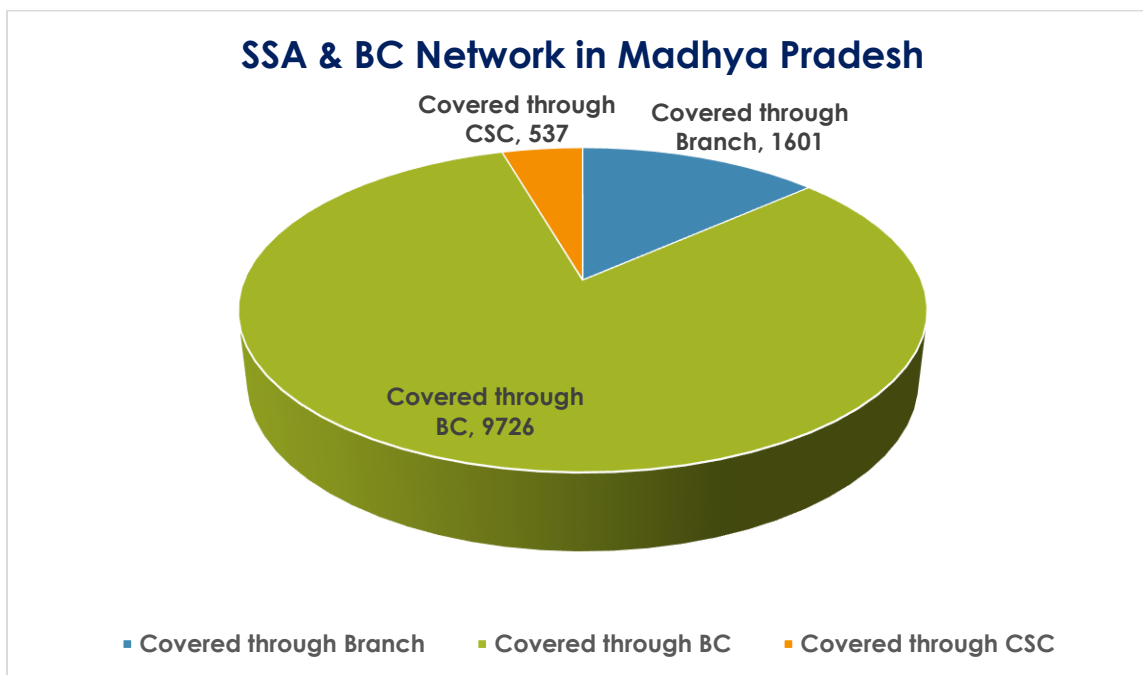
- ❑ While Tikamgarh, Rewa and Mandla have come out of the 40% Benchmark in CD Ratio, taking into consideration finance to corporates made outside the State, the CD Ratio of Singrauli District also came around to 131% (Which is 23% excluding the units financed outside the State)
- ❑ It is expected that Private Sector Banks will actively participate in the Priority Sector lending activities. CD Ratio of the district should not fall below 65 percent. However National CD Ratio is around 75%.
- ❑ All such districts where CD Ratio is below 40% need to be placed in a special category.
- ❑ The responsibility for increasing their CD ratio should be taken by banks and State Governments.
- ❑ While banks would be responsible for credit disbursement, the State Government would be required to give an upfront commitment regarding its responsibilities for creation of identified rural infrastructure together with support in creating an enabling environment for banks to lend and to recover their dues. Progress in the special category districts needs to be monitored on quarterly basis at the district level and performance of banks be reported to the corporate offices.

## 5. PRADHAN MANTRI JAN DHAN YOJNA (PMJDY)

Madhya Pradesh has achieved its first phase of financial inclusion programme (PMJDY) by opening bank accounts for more than 1.2 crore till March 2015. The task to cover all household with at least one bank account was completed two months ahead of its schedule and inching closer to ensuring accounts to all members of families in the State.

Status as on 26.01.2015

Particulars	Rural	Urban	Total
No. of SSAs/Wards surveyed	11,864	6,882	18,746
Total households surveyed	1,13,55,172	40,31,681	1,53,86,853
Bank account holder families found during survey	76,47,729	27,91,487	1,04,39,216
No. of families added by opening basic bank account during campaign	37,07,443	12,40,194	49,47,637
No. of basic bank accounts opened during campaign	77,08,100	21,16,784	98,24,884



**All 11864 allotted SSAs are covered.**

Details is available in Table No.: 12A

## Second Phase of PMJDY and Social Security Schemes

- 1. Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY)**
- 2. Pradhan Mantri Suraksha Bima Yojna (PMSBY)**
- 3. Atal Pension Yojana (APY)**

Journey begin from Jan-Dhan is moved to Jan-Suraksha. The above schemes were launched in the State on 9<sup>th</sup> May 2015 aimed at providing affordable universal access to essential social security protection in a convenient manner. All saving account holders in the age 18 to 70 years in participating banks are entitled to join. In case of multiple savings accounts by an individual in one or different banks, the person would be eligible to join the scheme through one savings bank account only. A person age group of 18 to 50years may take both (PMJJBY & PMSBY) the policies.

- ❑ PMJJBY offers a renewable one year life cover of Rs 2 lakh to all savings bank account holders in the age group of 18-50 years, covering death due to any reason, for a premium of Rs 330 per annum per subscriber.
- ❑ PMSBY, on the other hand, offers a renewable one year accidental death-cum-disability cover of Rs 2 lakh for partial/permanent disability to all savings bank account holders in the age group of 18-70 years for a premium of Rs12 per annum per subscriber.
- ❑ Atal Pension Yojana (APY) focuses on the unorganized sector and provides subscribers a fixed minimum pension of Rs 1000, Rs 2000, Rs 4000 or Rs 5000 per month, starting at the age of 60 years, depending on the contribution option (Range Rs. 42 to 210/- per month) exercised on entering at an age between 18 to 40 years.

### Progress under these schemes

Enrollment under these schemes was already started by the Banks before launching the schemes and as on 09.06.2015, 24.38 lacs enrollments were made by the banks. GoMP has set the deadline to enroll all eligible persons in the new social security schemes. i.e. PMJJBY, PMSBY & APY within 3 months from the date of launch of the schemes.

DIF, Madhya Pradesh has set the target for the entire State to enroll 2,92,60,000 individuals under these schemes and District wise target is allotted to all LDMs& Districts administration.

State Government is extending their support to banks by holding camps at various levels in which the local administration as well as the Hon'ble Ministers from the State Government are participating.

As on 16.06.2015 (Data received from LDMs), 73.81 lacs enrollment was done in the State. District wise status is attached as annexure 12C.

Progress under these schemes has been monitored by SLBC and DIFMP regularly through weekly Core Committee Meeting.



## Roadmap to achieve the target

It is time that the enrolments gather momentum. More energy needs to be channelized to the camps and to speed up mobilization through awareness drive and distribution of application forms.

- ❑ All Banks ensure that sufficient numbers of enrollment forms are available at branches and BC locations. All LDMs are advised to make enrollment forms available at District headquarters. Each bank is advised to send sufficient number of forms to respective LDMs.
- ❑ Making arrangements to ensure that application forms are distributed through newspaper vendors in the respective localities for enabling massive enrolments.
- ❑ It was advised by DIFMP vide letter no. 1464 dated 14.05.2015 for monthly visit to Districts by senior officials of the banks where they will participate in DLCC meeting and visit some BC points and address the issues swiftly.
- ❑ Since there is no provision for paying commission for canvassing the proposals by outside agent except BC, LIC Agents are not getting interested in canvassing proposals.
- ❑ Insurance partners need to extend hands through their channels in stepping up enrollment drive.
- ❑ LIC and GIPSA were requested to make the claim forms available at all locations as directed by DFS.
- ❑ Customer queries and grievances are being addressed swiftly through CM Help Line and through the SLBC Help Line Number 18002334035.

## Challenges ahead

### **i. Reducing zero balance accounts/Activation of Accounts**

There are still 60% accounts opened under PMJDY, where balance is zero. Further, the scheme provides benefits of Insurance of Rs.100000/-on RuPay card with certain terms and conditions in which minimum one transaction (Financial or Non-Financial) within 45 days is must from the date of issuance of the cards. Awareness among card holders need to be spread through mass awareness drive.

***DBT inflow in the accounts will enable the beneficiaries to do transactions and solve many issues i.e. sustainability of BCA, eligibility to get OD facility etc. simultaneously.***

### **ii. Aadhar seeding in the accounts**

Total Aadhar enrollment in the State is 71% and Aadhar seeding in the account is 53% only. Aadhar seeding requires mandate from the customer and many customers are not aware of the benefit of Aadhar seeding.

### **iii. Financial Literacy**

Though Financial Literacy campaigns are going on regularly through FLC, getting pace of momentum is still lacking. Village level activists may also be involved in such campaign.

As per IBA initiatives of "School Champ" every branch has to adopt at least one school in their locality where financial literacy programme to be organized. Some banks have already adopted many schools. State Govt. may also instruct the schools administration through education department for taking initiatives for making the children literate.

**iv. Name of the card holder in Hindi on RuPay card & SAMAGRA**

As per communication received from DIFMP, NPCI is agreeable to print the name of the card holder in Hindi (Regional language) on RuPay card in new accounts. Therefore; banks are requested to take up the matter with their Central office.

**v. Activation of BCAs**

All Banks are advised to activate their BCA to ensure smooth operations at BC level.

**vi. Delivery of RuPay Card & Passbooks**

All Banks should also ensure that RuPay card and passbooks are delivered to account holders.

**Progress under Roadmap to provide Banking Facility in unbanked villages with population less than 2000**

Out of 47660 villages with population less than 2000 (As per Census 2001) allotted to various Banks in 2012, 41398 villages have already been covered as on 31.03.2015. RBI has advised Banks for 100% coverage of all the villages by 31<sup>st</sup> August 2015.

The following Banks have not covered the allocated villages are requested to cover the same with Branch/BC by the stipulated date.

- Axis Bank
- Corporation Bank
- HDFC Bank
- ICICI Bank
- IDBI Bank
- Indian Bank
- IOB
- Indusind Bank
- Kotak Mahindra Bank
- PNB
- Punjab & Sind Bank
- State Bank of Bikaner & Jaipur
- Syndicate Bank
- UCO
- Vijaya Bank
- Narmada Jhabua RRB

However all the Banks have covered the allotted SSAs under PMJDY.

Please refer Table 12B for details.

## 6. HOUSING LOANS

### Chief Minister Rural Housing Mission

During the financial year 2014-15 banks have shown a good progress under the scheme. Amongst target of 200000 cases; disbursement is made in 154673 accounts. Bank wise achievement for FY 2014-15 and target for current FY 2015-16 is as under:

Chief Minister Rural Housing Mission							
Bank Wise Mission's Progress (Progress Upto 31/03/2015)							
FY 2014-15							
S. No.	Bank	Bank branches	Target FY 2014-15	No. of cases submitted	No. of cases sanctioned	No. of cases disbursed	Percentage
<b>Nationalized Banks</b>							
1	Indian Overseas Bank	21	1255	1505	953	652	51.95
2	Ori. Bank of Commerce	35	2092	2515	1559	1060	50.67
3	Bank of Maharashtra	90	5380	9547	5610	4227	78.57
4	Union Bank of India	175	10460	13326	9201	6096	58.28
5	State Bank of India	685	40944	60766	36929	30992	75.69
6	Syndicate Bank	33	1973	3072	2267	1493	75.67
7	Bank of India	267	15959	26108	18477	14263	89.37
8	Central Bank of India	376	22475	35119	23469	16956	75.44
9	Bank of Baroda	98	5858	9596	6727	5218	89.07
10	Allahabad Bank	132	7890	10022	6421	6030	76.43
11	Punjab National Bank	153	9145	16039	11656	8954	97.91
<b>Gramin Banks</b>							
12	MGB	418	24985	29249	15805	17222	68.93
13	CMPGB	408	24387	42547	27130	16942	69.47
14	NJGB	324	19366	24005	15248	19296	99.64
<b>DCCBs</b>							
15	Betul	16	956	930	751	527	55.13
16	Indore	28	1674	1349	1148	947	56.57
17	Ratlam	18	1076	1268	933	332	30.86
18	Vidisha	18	1076	1883	710	760	70.63
19	Mandsaur	32	1913	3304	1798	1689	88.29
20	Sehore	19	1136	1897	1334	1017	89.52
	<b>Total</b>	<b>3346</b>	<b>200000</b>	<b>294047</b>	<b>188126</b>	<b>154673</b>	<b>77.34</b>

Chief Minister Rural Housing Mission							
Bank Wise Mission's Progress (Progress Upto 31/05/2015) FY 2015-16							
S. No.	Bank	Bank branches	Target FY 2015-16	No. of cases submitted	No. of cases sanctioned	No. of cases disbursed	Percentage
<b>Nationalized Banks</b>							
1	Indian Overseas Bank	13	808	256	2		0.00
2	OBC	19	1182	315	49		0.00
3	Bank of Maharashtra	96	5970	792	99	213	3.57
4	Union Bank of India	163	10137	2504	550		0.00
5	State Bank of India	669	41604	11213	1567	769	1.85
6	Syndicate Bank	27	1679	1095	173		0.00
7	Bank of India	279	17351	3881	286	382	2.20
8	Central Bank of India	361	22450	6688	942	1000	4.45
9	Bank of Baroda	98	6095	1343	211	414	6.79
10	Allahabad Bank	114	7090	1096	222	250	3.53
11	Punjab National Bank	151	9391	2365	452	184	1.96
<b>Gramin Banks</b>							
12	MGB	391	24316	3766	280	307	1.26
13	CMPGB	405	25187	6228	738	643	2.55
14	NJGB	315	19590	3680	147	817	4.17
<b>DCCBs</b>							
15	Betul	16	995	163	21		0.00
16	Indore	12	746	32	0		0.00
17	Ratlam	17	1057	399	0		0.00
18	Vidisha	19	1182	29	0		0.00
19	Mandsaur	32	1990	0	0		0.00
20	Sehore	19	1182	0	0		0.00
	<b>Total</b>	<b>3216</b>	<b>200002</b>	<b>45845</b>	<b>5739</b>	<b>4979</b>	<b>2.49</b>

During SLBC Sub Committee Meeting on Housing action to be taken on issues of the agenda under discussion as under:

Sr.	Issues of the Agenda	Action Points
1.	<b>Mismatch in reporting the data</b>	All banks has submitted the reports regarding disbursement cases in the Mission as per their CBS for providing the data of Chief Minister Rural Housing Mission (CMRHM) but there was

		<p>some mismatch observed in reporting the data submitted by Banks and that submitted by District Authorities. All banks were requested to recheck the actual data before reporting to the District authority &amp; MPRRDA.</p> <p style="text-align: right;"><b>Action: Concerned Banks</b></p>
2.	<b>Incorrect classification of CMRHM cases</b>	<p>It is reported that Bank of India particularly in Khargon and Dhar Districts has incorrectly classified the house loan cases of CMRHM in their CBS. As there is a separate product code of CMRHM; It is advised the banks to feed as per actual product code in their system while opening of the accounts.</p> <p style="text-align: right;"><b>Action: Bank of India and all other Banks</b></p>
3.	<b>Disbursement in the loan account</b>	<p>It is reported that a lot of banks have merely opened the loan account up to 31.03.2015 in their CBS but disbursement in the account is still pending. It was conveyed that achievement against the target will be considered in those cases where amount is disbursed. It was communicated by MPRRDA that State Govt. would sponsor maximum cases to the branches by 30.06.2015 and banks were advised to dispose-off the cases by 31.07.2015.</p> <p style="text-align: right;"><b>Action: All Banks &amp; State Government</b></p>
4.	<b>Passbook to beneficiaries</b>	<p>It is observed that many branches are not providing passbook with stickers of CMRHM to the borrowers. Banks are requested to deliver passbooks with sticker of CMRHM to all the borrowers.</p> <p style="text-align: right;"><b>Action: All Banks</b></p>
5.	<b>Recovery in NPA accounts</b>	<p>Mounting NPA is a cause of concern. So it is suggested to organize at least two recovery camps in a month in such districts with close coordination of District Administration.</p> <p>It is further conveyed that where Branch Manager took proactive steps for recovery or they have good liasoning with borrowers; positive results have been observed. An example of Samaria village of Dabra Branch (Gwalior District) of CBoI was presented. Other Branch Manager should also take such proactive approaches.</p> <p style="text-align: right;"><b>Action: All Banks</b></p>
6.	<b>Uploading NPA data into the portal</b>	<p>MPRRDA has developed a website portal <a href="http://mmgam.mp.nic.in">http://mmgam.mp.nic.in</a> where banks can directly upload the NPA data branch/district wise. This will helpful in recovery for both Banks as well as MPRRDA.</p> <p style="text-align: right;"><b>Action: All Banks</b></p>

## Urban Poor Housing Finance

Rajiv Rin Yojana, scheme to address the housing needs of EWS and LIG segments in urban areas has been suspended/discontinued. A meeting to frame the guideline for financing the beneficiaries under the Urban Poor Housing Scheme was held on 04.06.2015. Bhopal Municipal Corporation/Nagar Nigam informed that construction of 12000 Houses have already been completed in Bhopal. Banks need to sanction loan to the beneficiaries' upto Rs. 1.2 Lakh in these cases. In more than 4800 cases BMC/Nagar Nigam has received the margin money from the beneficiary.

### **Revised guidelines issued on this scheme on 15<sup>th</sup> June 2015.**

- ❑ In case of default of the loan, and no repayment by the Borrower (3 EMI), Bank will report the same to Municipal Corporation/Nagar Nigam who in turn will get the house vacated and reallocate to some other person in the waiting list, and in case the same does not happen within 180 days from the date of information by Bank to Municipal Corporation, the entire dues of Bank will be repaid by Municipal Corporation/Nagar Nigam. It was also decided that the clause should also be inserted in the Tripartite Agreement.
- ❑ Bankers informed that they need to get the scheme approved by their Head Offices after which they will be able to sanction the cases. In the meantime Banks will accept the cases and process the same.
- ❑ SLBC is requested to adopt this scheme and Banks should ensure sanction and disbursement in such cases.

## 7. REVIEW OF RELIEF MEASURES ON NATURAL CALAMATIES

Due to unseasonal rains and hailstorms in several parts of the State during the month of February-March thousands of acres of Rabi crops were affected in 37 Districts of the State and the Special SLBC meeting on account of providing relief measures (Restructuring the loans) to affected farmers/borrowers of Natural Calamities was convened on 22<sup>nd</sup> April 2015. The decisions taken in the meeting are yet to be operationalized. The main points of the agenda discussed are as under:

1. Meeting of District Level Consultative Committee (DLCC) are already convened in 37 affected districts.

- 2. Identification of borrower and identification of loss.**

Approximately 4.5 lacs people were affected of hailstorm, unseasonal rain. Providing "Annewari Certificate" to affected people is yet to be computed. Further list of affected people in all the Districts is yet to be provided to Banks by the District Collectors which is delaying the task of restructuring.

- 3. Timeline for restructuring the loan accounts of agriculture advances.**

As per the RBI guidelines, the restructuring was required to be completed within three months of the event. The events happened on various dates in the months of February/March and April 2015. As almost a month has passed since the last calamities, a letter was sent to RBI by SLBC to extend the time period up to July 2015.

RBI vide letter no. 805/02.01.02/2014-15 dt. 25.05.2015 has accepted our request and allowed the time line for restructuring the loan accounts up to 31<sup>st</sup> July 2015 as per RBI circular no. FIDD BC 52/05.10.001/2014-15 dated 25.03.2015.

- 4. In the Special SLBC meeting on Natural Calamities held on 22.04.2015, it was decided to restructure the crop loan of the affected farmers by considering the revised norms of loss of crop of 33%. RBI and NABARD have not issued revised guidelines to consider crop loss of 33% and above. As such, banks are facing difficulties to restructure the loan of the affected farmers, where loss of crop is between 33% to 50%.**

## 8. PROGRESS UNDER GOVT. SPONSORED SCHEMES

### Highlights

- ❑ The current edition of the State Credit Plan for the Year 2015-16 includes 31 Schemes sponsored by 16 Agencies representing outlay of Rs.6525.99 Crore.
- ❑ From the data available with SLBC, it is observed that about one third of the applications sponsored under government sponsored schemes get rejected by the banks due to issues related to the quality of such proposals.
- ❑ One of the most important reasons observed is "lack of a minimum standard in canvassing the applications by sponsoring agencies".
- ❑ Therefore, it is suggested for setting of minimum standard for sponsoring of applications under Government sponsored schemes so that the accountability aspect of sponsoring agencies in so far as quality of the applications sponsored is also addressed.
- ❑ Before sending the application to branches; pre inspection and due diligence should be carried out by the officials of sponsoring agencies also will facilitate less rejection and faster disposal of proposals.

### Prime Ministers' Employment Generation Prog. (PMEGP)

This employment generation scheme of Govt. of India is implemented through KVIC, KVIB and DIC. During the FY 2014-15 with the active cooperation of Banks, 113% target was achieved in the State. As per achievement 2737 no. of units have been established with total cost of project Rs 27821.49 lakhs. Margin Money Rs 9241.70 lakhs were released through Nodal branches and 22504 new employments has been created. Performance and target for FY 2015-16 under this scheme is as under:

#### Agency wise progress under PMEGP

Amount in Crore

Particulars	KVIC		KVIB		DIC		Total	
	P	MM	P	MM	P	MM	P	MM
<b>Target 2014-15</b>	2005	24.55	2005	24.55	2674	32.73	6684	<b>81.83</b>
<b>Forwarded to banks (F)</b>	1029	45.58	2086	59.24	2866	89.71	5981	194.53
<b>Sanctioned (S)</b>	535	23.28	1001	26.92	1469	47.94	3005	98.14
<b>Rejected by banks</b>	131	5.70	77	0.99	98	1.64	306	8.33
<b>Disbursed</b>	477	22.94	887	23.70	1372	45.77	2736	<b>92.42</b>
<b>Pending (F-S)</b>	421	16.94	1122	34.55	1396	42.30	2939	93.79

P≈ Physical (No. of Projects) MM≈ Margin Money  
Achievement Index: 113% (Target MM vis-à-vis disbursement MM)



## Bank wise progress under PMEGP

Amount in Crore

Sr.	Name of the Bank	Target FY 2014-15		Sanctioned		% Achievement	Target for FY 2015-16	
		Physical	Margin Money	Physical	Margin Money	Margin Money	Physical	Margin Money
1	CBoI	1321	19.12	466	15.64	82	1194	15.70
2	BOI	1114	16.12	359	11.94	74	927	12.19
3	BOB	847	12.26	236	9.66	79	660	8.70
4	SBI	1224	17.73	318	9.07	51	942	12.39
5	UNION BANK	416	6.03	186	5.92	98	442	6.33
6	ALL. BANK	385	5.58	130	6.11	110	441	6.11
7	PNB	460	6.66	140	4.73	71	401	5.27
8	BOM	297	4.30	115	3.61	84	287	3.77
9	CANARA BANK	124	1.79	70	2.82	157	228	3.00
10	VIJYA BANK	68	0.98	42	1.56	158	117	1.54
11	CORP BANK	47	0.68	29	1.37	203	105	1.39
12	INDIAN BANK	37	0.54	23	0.96	179	73	0.96
13	P&S BANK	38	0.55	24	1.04	190	81	1.07
14	OBC	121	1.75	25	1.07	61	93	1.22
15	UCO BANK	141	2.05	47	1.07	52	140	1.54
16	DENA BANK	118	1.70	33	0.96	56	83	1.10
17	IOB	56	0.82	24	0.95	117	83	1.10
18	SYND. BANK	44	0.63	26	0.64	102	66	0.86
19	IDBI	0	0.00	5	0.28	0	48	0.63
20	ANDHRA BANK	7	0.11	3	0.13	121	29	0.38
21	SBP	14	0.20	2	0.09	44	8	0.12
22	SBBJ	4	0.04	3	0.02	64	13	0.12
23	UNITED BANK	29	0.41	2	0.02	4	14	0.18
24	SBH	2	0.01	0	0.00	0	4	0.05
25	SBM	2	0.01	0	0.00	0	2	0.02
26	SBT	2	0.01	0	0.00	0	2	0.02
27	CMPGB	431	6.25	204	6.10	98	552	7.25
28	NJJB	187	2.72	152	4.54	167	409	5.70
29	MGB	206	2.99	73	2.11	71	294	3.78
<b>Progress total as on 30.04.2015</b>		<b>6684</b>	<b>81.83</b>	<b>3005</b>	<b>92.42</b>	<b>100</b>	<b>7738</b>	<b>102.45</b>

This Financial Year IDBI Bank has also added in the scheme. It is expected that Private Sector Banks should also participate in this lending activities and may be given to target.

## Progress under National Rural Livelihood Mission (NRLM)

Particulars	Amount in Crore	
	Physical (No. of A/c)	Amt. in Crores
Target FY 2014-15	50000	500
Applications submitted to Bank Branches	56712	817
Pending for disbursement during last year	5320	87
Sanctioned during the year	43948	552
Total Sanctioned	49268	639
Returned by Banks	3585	56
Pending for sanction	9150	208
Disbursed	42268	516
Percentage of Sanction over target	99	127
Percentage of Disbursement over target	85	103

## Progress under National Urban Livelihood Mission (NULM)

This scheme of Govt. of India is implemented through Directorate, Urban Administration & Development in the State. Progress under this scheme is given below:

Particulars	FY 2015-16 (Up to May 2015)	
	SEP-I	SEP-G
<b>Target Physical</b>	<b>12000</b>	<b>200</b>
<b>Submitted to Banks</b>	<b>1343</b>	<b>19</b>
<b>Sanctioned</b>	<b>153</b>	<b>7</b>
<b>Disbursed</b>	<b>98</b>	<b>2</b>
<b>Pending</b>	<b>1245</b>	<b>17</b>
<b>Achievement % (sanctioned over submission)</b>	<b>11%</b>	<b>37%</b>

SEP-I ≈ Self Employment Programme Individual

SEP-II ≈ Self Employment Programme Group

## Self Help Group

Unlike the Southern States, the SHG Bank linkages programme penetration in Madhya Pradesh is not satisfactory though during the last four to five years the programme has been making steady progress. During the FY 2014-15; 24973 accounts were linked as against the target of credit linkage of 36429 SHGs and recorded 69% achievement.

SHG Bank Linkage programme may be viewed from the perspective of effective mode of ensuring meaningful financial inclusion. The SHGs can also serve as extended arm of bank through BC/BF and help viable doorstep banking.

There are around 19.40% NPA in SHG loan outstanding, which is major cause of concern.

## Progress under MMUY (Mukhya Mantri Yuva Udyami Yojana)

This scheme of Govt. of Madhya Pradesh is implemented through Industry and Employment Department in the State. Progress under this scheme for FY 2014-15 is given below:

Department	Amount in Crore				
	TARGET	Sanctioned		Disbursed	
	No.	No.	Amt.	No.	Amt.
Industries & Employment	1000	1135	447	995	212
<b>TOTAL</b>	1000	1135	447	995	212

**Achievement Percentage (In number terms) of disbursement over total number of target was 95.5%.**

## Progress under MMSY (Mukhya Mantri Swarojgar Yojana)

This scheme of Govt. of Madhya Pradesh is implemented through seven Departments in the State. Progress under this scheme for FY 2014-15 is given below:

Department	TARGET	DISBURSED
	No.	No.
Vanijya Udyog & Rozgar	20000	20075
KVIB	2200	2332
Adivasi Vit Evam Vikas Nigam	2000	2007

## Education Loan

Directorate of Institutional Finance, Madhya Pradesh monitors the progress of Online Higher Education Loan Application in the State. GoMP is in the process to start a new scheme of settlement of cases in case of death/permanent disability of the student/beneficiary.

Brief draft of the scheme is as under:

- ❑ As per scheme parents/guardian of the student is also borrower. In case of default (In case of death/permanent disability of the student) borrower is responsible to pay the dues.
- ❑ In case of death/100% permanent disability of the student/beneficiary, 50% of the outstanding with interest up to the date of NPA will be paid by the State Government and balance 50% outstanding should be waived off by the bank.
- ❑ State Govt. will provide the amount to bank within 60 days and if there is any delay on the part of the State Govt.in providing the amount, Govt. will pay the interest on 50% outstanding amount only.
- ❑ Such scheme will be applicable in such type of loan where insurance coverage is not obtained by the Bank.
- ❑ Online Higher Education Loan application(s) submitted by applicants to the Branches it is observed that cases are not disposed off by Branches within stipulated time-frame set by the RBI & SLBC. It has been observed that application(s) are lying pending for a quite long time, whereas such applications must be disposed off within 15 days from the date
- ❑ SLBC is requested to accord its concurrence to the proposed scheme, so that State Govt. may formulate scheme document and circulate to all banks for implementation.

## Swarojgar Credit Card (SCC)

Progress FY 2014-15

Particulars	Commercial Banks	RRBs	Co-operative Banks	Total
<b>Annual Target (No.)</b>	7500	4860	1900	14260
<b>SCCs Issued (No.)</b>	995	1459	642	3096
<b>Amount Sanctioned (In Crore)</b>	2	6	2	10
<b>Amount Disbursed (In Crore)</b>	2	5	2	9
<b>% Achievement (Physical)</b>	13	30	34	22

## National Horticulture Mission

### Horticulture

Nearly 3.5 % of total cultivated land in the State is covered by horticulture crops Other than fruits viz. guava, banana, lemon, melons; vegetable cultivation is one of the fast growing activities, especially in the areas surrounding the cities and urban areas. Cauliflower, tomato, green peas, onion and brinjal are some of the prominent vegetable crops grown in the state. Spices i.e. garlic, ginger, chilly and coriander are also grown in the state.

Area based schemes to be prepared and adequate training to be provide to eligible farmers by Horticulture Department before approaching for loans. Department needs to arrange for backward-forward linkages and developing clusters for successful of the scheme.

Amount in Crore

Particulars		FY 2014-15
Cases Received	Number	100
	Amount	20
Sanctioned	Number	89
	Amount	19
Disbursed	Number	86
	Amount	18
Rejected	Number	3
Pending	Number	8
Balance Outstanding	Number	4287
	Amount	113

## Progress under Custom Hiring Centres FY 2014-15

The scheme "Custom Hiring Scheme-Pvt. Sector" is implemented in the State through Directorate of Agriculture Engineering. Progress under this scheme during the FY 2014-15 is as under:

Amt. in Crore

Target FY 2014-15			Sanctioned			Disbursed		
No.	Amt.	Subsidy	No.	Amt.	Subsidy	No.	Amt.	Subsidy
460	92	46	430	88	40	419	86	35

## 9. PERFORMANCE OF BANKS IN DIFFERENT SECTOR

### Sector wise credit deployment under Priority Sector

#### Priority Sector Advance (Outstanding) [ Target: 40% of Adjusted Net Bank Credit (ANBC)]

Bank Credit in India(As prescribed in No.VI of Form A(Special Return as on March 31 <sup>st</sup> ) under Section 42(2) OF RBI Act,1934	I
Bill Rediscounted with RBI and other approved Financial Institutions	II
<b>Net Bank Credit (NBC)</b>	<b>III(I-II)</b>
Bonds/debentures in Non –SLR categories under HTM category + other investment eligible to be treated as priority sector	IV
<b>Adjusted Net Bank Credit (ANBC)</b>	<b>III+IV</b>

#### Sector wise Credit deployment (Outstanding)

Month-Year	Agricu lture	MSE	OPS	Total	Amount in Crore	
					% Growth Y-O-Y	% to Total Credit
March, 2012	42923	13450	11799	68172	20	60
March, 2013	47123	17688	15002	79813	17	57
March, 2014	55681	22937	18001	96619	21	59
March, 2015	61348	26508	20603	108459	12	58

#### Agriculture Advances [Target: 18% of Adjusted Net Bank Credit (ANBC)]

	Amount in Crore			
	March. 2013	March, 2014	March, 2015	Y-O-Y Growth %
Direct Agri	42552	51152	54251	6
Indirect Agri	4571	4529	7097	57
<b>Total Agri</b>	47123	55681	61348	10
<b>% To Total Credit</b>	33	33	33	0

Performance of the State under agriculture sector was impressive, which enabled it to earn the "Krishi Karman Award" for the three consecutive years of 2011-12, 2012-13 and 2013-14. Indirect agriculture lending in Madhya Pradesh has increased rapidly as can be seen from above table.

## Kisan Credit Card

Progress under KCCs up to March-2015 is as under:

Banks	Target 2014-15(No.)	Achievement (No.)	% Ach
Commerc	354012	918247	259
RRB	118538	60974	51
DCCB	600450	417866	70
TOTAL	1073000	1397087	130

Commercial Banks have extended financial support in a big way to farmers, but RRBs are lagging behind. Achievement of RRBs is only 51%. CMPGB achieved only 38% whereas MGB achieved merely 55%.

Particulars	No. of Farmers	Percentage
<b>Total number of farmers in the State</b>	<b>1,04,03,667</b>	100.00
KCC issued by Cooperative Banks	5151829	65
KCC issued by RRBs	831684	11
KCC issued by Commercial Banks	1900973	24
<b>Total number of KCC issued since inception</b>	<b>78,84,486</b>	76
Total number of left over farmers in the State	25,19,181	24

\* Out of the total number of left over farmers, the major chunk fall into category of Oral Lessee, Small Farmers, Marginal Farmers, Share Croppers & Forest dwellers. It has already been proposed by banks for issuance of Cultivators License to such farmers for facilitating bank linkage.

Though banks have extended financial support in a big way to agriculturists, still the problem of small/marginal farmers has to be redressed as a sizeable number of them are deprived of institutional credit. Insurance coverage should be extended to more number of crops. Further, Claim settlement to be expedited. The insurance scheme needs to be fine-tuned and make attractive to loanee and non loanee farmers for its acceptability on larger scale.

## Progress under Artisan Credit Card & General Credit Card

Amount in Crore

BANKS	ARTISAN CREDIT CARD					GENERAL CREDIT CARD				
	TARGET (No.)	CARD ISSUED	AMT. Sanctioned	AMT. Disbursed	CARD ISSUED SINCE INCEPTION	TARGET (No.)	CARD ISSUED	AMT. Sanctioned	AMT. Disbursed	CARD ISSUED SINCE INCEPTION
<b>Commercial Banks</b>	1102	575	3.1	2.9	2532	10851	94150	480.6	392.7	117825
<b>RRBs</b>	2150	63	0.5	0.5	2662	4160	1848	4.37	4.32	33969
<b>Co-operative Banks</b>	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	3252	638	3.6	3.4	5194	15011	95998	485	397	151794

## Financial assistance to Minority Communities FY 2014-15

Amount in Crore

Community	Disbursement During FY 2014-15		Outstanding Balance as on 31.03.2015	
	No.	Amount	No.	Amount
<b>Muslim</b>	<b>37433</b>	<b>645</b>	<b>247164</b>	<b>3502</b>
<b>Sikh</b>	<b>7285</b>	<b>363</b>	<b>54960</b>	<b>1484</b>
<b>Christian</b>	<b>3187</b>	<b>203</b>	<b>32759</b>	<b>407</b>
<b>Parisian</b>	<b>224</b>	<b>6</b>	<b>423</b>	<b>9</b>
<b>Buddhist</b>	<b>630</b>	<b>12</b>	<b>8012</b>	<b>155</b>
<b>Jain</b>	<b>5055</b>	<b>160</b>	<b>90544</b>	<b>1931</b>
<b>Total</b>	<b>53814</b>	<b>1389</b>	<b>433862</b>	<b>7488</b>



## Financial assistance to Scheduled Caste FY 2014-15

Items	Amount in Crore	
	Scheduled Caste	
	No. of accounts	Amount
Application Received	85064	70377
Application Sanctioned	80996	64568
Application Disbursed	77042	54856
Application Rejected	3519	3936
Application Pending	549	1872
Total Bal. O/S as on 31.03.2015	527201	456278
NPA A/c/Amt. as on 31.03.2015	148004	95363
% NPA	28	21

## Financial assistance to Scheduled Tribes FY 2014-15

Items	Amount in Crore	
	Scheduled Tribes	
	No. of accounts	Amount
Application Received	38748	29595
Application Sanctioned	36263	27686
Application Disbursed	35337	24469
Application Rejected	1841	1524
Application Pending	644	386
Total Bal. O/S as on 31.03.2015	271949	233922
NPA A/c/Amt. as on 31.03.2015	56182	42724
% NPA	21	18

## 10. R-SETI & FLC

### **FUNCTIONING OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (R-SETIs)**

RSETIs are functional in all the 51 districts of the State. They are imparting trainings for skill development of the unemployed youth for undertaking self-employment venture. During the FY 2014-15 (till March end 2015) 1038 training programmes have been organized and 27667 youth imparted training by the RSETIs. Altogether 16622 persons have been settled and settlement ratio in percentage terms was 60%. The detailed information pertaining to RSETIs in the State is placed on Table No. 17 for information.

Further training to BCAs is provided to RSETIs. State Head of all Banks operating in the State have been requested to issue instructions to all their branches to consider credit linkages of the trainees. This will help the trained youth to start their own venture and also improve the grading of RSETIs as settlement of trainees is a key parameter for grading by Gol.

Under the PMEGP Scheme, the beneficiaries are to be provided training before loan is disbursed to them. The KVIC, KVIB & DIC are requested to utilize the Training facilities available at the RSETIs.

### **LAND ALLOTMENT TO RSETIs**

In Bhind District construction of RSETI building is pending since last one month due to delay in permission of Nagar Nigam, Bhind. As per guidelines issued by MoRD (Ministry of Rural Development) Gol, MOU to be signed in between Dist Administration and Bank officials, the same was also pending since last 1 month. Further, information received from NIRD (National Institute of Rural development); at any cost the construction of Building should be started on or before 01.07.2015.

### **Progress Report of RSETIs Financial Year 2014-15**

Total no. of RSETIs	Target for FY 2014-15		Achievements FY 2014-15			
	No. of training Prog.	No. of Candidates	Training Prog. conducted	No of Trainee	No. of settlement	Settlement Ratio (in % terms)
51	1256	36105	1038	27667	16622	60%

### **Financial Literacy Centers (FLCs)**

After the launch of Pradhan Mantri Jan DhanYojna and social security schemes; the role of FLC is vital. Financial Literacy Centers (FLCs) are functional in all the districts in the State. Regular financial literacy campaigns are conducting in the villages where financial literacy materials provided by IBA are distributing among the villagers.

All banks are advised to instruct their branches for conducting at least one financial literacy camp in each month in their area.

## 11. REGULAR AGENDA

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### Dispensing of clean notes

- ❑ Banks ensure that notes received over the counters are re-circulated only after ensuring their proper authentication through machines.
- ❑ All Banks ensure to extend the customer facilities like exchange of notes, issue of coins and adjudication of notes etc. by their currency chest and identified branches.

### Popularizing Jeevan Praman among Pensioners

- ❑ As per the present scheme for payment of Government pension, pensioners are required to furnish a life certificate in November every year to the bank concerned for continue receipt of pension without interruption. Even though this requirement has been liberalized to enable pensioners to submit their life certificate at any branch of the pension disbursing bank, several pensioners find it difficult to submit the certificate in time for various reasons. In order to alleviate the hardship caused to pensioners, the Government of India has launched "Jeevan Praman" a digital life certificate based on Aadhar Biometric Authentication. In order to facilitate implementation of Jeevan Pramaan, a web portal **jeevanpramaan.gov.in** was launched on November 2014. Once fully implemented, agency bank branches will be able to obtain information about the digital life certificate of their pensioners by logging on to the website of Jeevan Pramaan. Pensioners will also be able to forward to their bank branches the relative links to their digital life certificate by email/sms. All banks are advised to expedite the implementation of such scheme among the pensioners.

### Delay in reimbursement of Pension Claim

- ❑ It is pointed out by a few banks that they are receiving reimbursement of pension payments made by them with a lot of delay from SBI. It is requested from SBI to instruct such nodal branches to expedite the reimbursement of claim payment.

### Implementation of Official Language Policy

तालिका संख्या 35 समीक्षा हेतु दी गई है.

## 12. NPA MANAGEMENT

### NPA Position Sector wise

Amount in Crore

Scheme	Sub Std.	Doubtful	Loss	Total NPA	Total O/s	% of NPA to Total Advance
<b>Agriculture</b>	1374	1337	551	3262	61348	<b>5.32</b>
<b>MSE</b>	681	881	287	1849	26509	<b>6.98</b>
<b>OPS</b>	294	502	173	970	20602	<b>4.71</b>
<b>Education Loan</b>	31	23	7	61	1996	<b>3.07</b>
<b>Housing Loan</b>	121	67	25	213	17085	<b>1.25</b>

### NPA Position under Govt. Sponsored Schemes

Amount in Crore

Scheme	Sub Std.	Doubtful	Loss	Total NPA	Total O/s	% of NPA to Total Advance
<b>CMRHM</b>	91	31	3	125	2343	<b>5.33</b>
<b>ANTVYAVASAYI</b>	7	8	3	18	229	<b>7.97</b>
<b>KVIC</b>	15	11	5	31	1910	<b>1.64</b>
<b>NULM</b>	13	29	24	66	360	<b>18.22</b>
<b>SRMS</b>	1	2	3	7	261	<b>2.73</b>

Mounting NPA is a serious cause of concern. All steps should be taken for bringing the NPA level below 3%. Rising NPA in CMRHM is bringing demotivation among the bankers towards the scheme. There are many accounts at the verge of NPA. Undoubtedly scheme is good but most of the borrowers are not ready to turn down. Bankers and department need to work together to bring down delinquency ratio under the limit.

### Bank Recovery Incentive Schemes (BRISC)

Web enabled BRISC software application for automation of Revenue Recovery Certificates, Madhya Pradesh Lokhdhan (ShodhyaRashiyon Ki Vasuli) Adhinyam, 1987(BRISC)

## Bank Recovery Incentive Schemes (BRISC)

Amt. in Crore

Particulars	2011-12		2012-13		2013-14		2014-15		Cumulative as on 31.03.2015	
	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
RRC Filed by Bank Branches	182137	1651	138113	1507	61369	2161	60073	2704	465537	8208
RRCs forwarded by Dist. Level Nodal branch to Collectorate	177251	1598	118154	1312	36985	1120	35244	1792	406990	6921
RRCs accepted by District Administration	169926	1532	105341	1154	23284	296	59820	2701	460852	8170
RRCs Rejected/returned by District Administration	1650	15	1279	11	491	7	253	4	4685	38
RRCs issued/allotted by District Administration to Revenue Officer	98233	992	76994	856	22729	281	24890	1307	374816	5556
Recovery against issued RRC	9532	82	11937	96	3719	30	2581	21	26930	243
RRCs Disposed of by District Administration	411	4	983	14	282	2	143	0	1874	21
RRCs pending for Recovery	97822	910	76011	760	22437	251	29321	1317	246164	3439

The above data clearly indicates that a lot of efforts need to be put in to improve recovery performance. The Bank directed all LDMs/ BMs of all concerned branches to contact Collectors/Tehsildars. The general reply was that notices have been served and recovery will be made soon. A strong banking sector is important for a flourishing economy. The failure of the banking sector may have an adverse impact on other sectors. During the 155th SLBC meeting it was advised all banks to forward 5 sample RRCs to DIF for close monitoring of recovery in such accounts. Central Bank of India selected 5-6 RRCs out of pending cases filed by the branches in the year 2011 to January 2015 in 30 districts of MP. But expected result could not come so far. Over the years, much has been talked about NPAs and the emphasis so far has been only on identification and quantification of NPAs rather than on ways to reduce and upgrade them.

- ❑ It is informed by one of the Lead Bank of M.P that their NPA percentage under commercial vehicle segment is on very higher side though income generation to this segment is adequate and regular. It is requested to make No Objection Certificate from the financing bank as mandatory to renew the permit/license of the commercial vehicle.

## 13. OTHER ISSUES

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### ❑ **Govt. Sponsored Schemes- Sanction of advance subsidy claims for which loan was sanctioned on or before 05.08.2015**

In terms of Govt guidelines Ref.No.F.No.G.2015/1/2014-MII dated 13/05/2015, Govt has reopened sanction of subsidy to all eligible projects for which term loan has been sanctioned by financial institutions on or before 05/08/2014 under RG (Rural Godown), AMIGS (Agriculture Marketing Infrastructure Grading and Standardization) and AMI (Agriculture Marketing Infrastructure) sub-scheme of ISAM. Banks have been advised regarding reopening of scheme for which loan sanctioned on or before 5.8.2014 and continuation of ISAM Scheme for SC/ST beneficiaries vide NABARD HO letter No NB.HO.DoR GSS/ circular No 107/ DoR-27/2015 dated 5 June 2015 and letter No NB.MPRO/DoR/1075 RG-corres/2015-16 dated 11 June 2015.

### ❑ **Difficulties faced by Banks in registration of Police Complaints in matters relating to fraud**

- A member bank (Axis Bank Ltd.) had written to Indian Bank Association (IBA) stating that the bank faced challenges in regard to filing of Police complaints. The Police do not accept the complaints *ab initio* filed by the banks, citing various reasons, even in the cases where Bank/Customer have suffered actual financial loss. In respect of attempted fraud cases or where there is no financial loss to the Bank/Customer or the entire fraud loss amount has been recovered, the Police does not entertain the complaints
- In the branches Chhimak, Semai & Ashwar of Gwalior, Morena & Bhind District respectively Central Bank of India is also facing similar types of problem; where Business Correspondent Agents (BCAs) either committed the frauds or attempted the frauds but Police is not lodging the FIR.

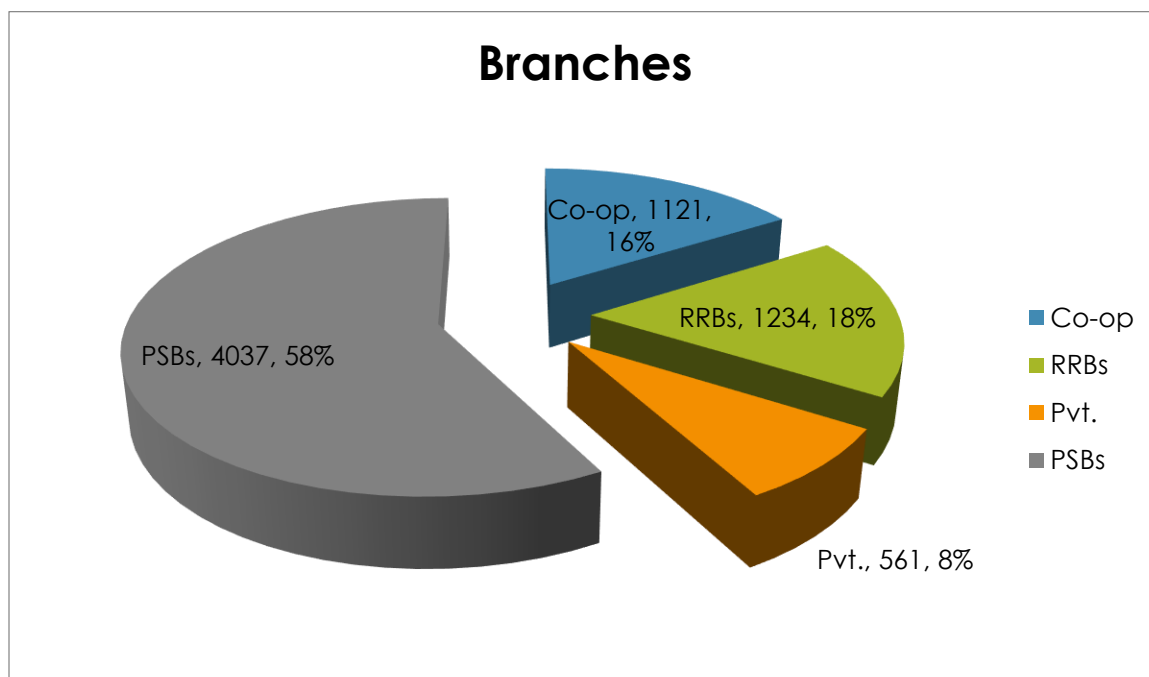
### ❑ **Depositing the compensation amount of the land acquired by the Govt. to the branch where it is already mortgage.**

It has been reported in some instances that the amount of compensation after acquisition of land by the Govt. already mortgaged to bank is not paid to respective bank's branch.

## 14. ANY OTHER ISSUES WITH THE PERMISSION OF THE CHAIR

## 15. BRANCH NETWORK IN MADHYA PRADESH AT A GLANCE

### Agency wise branch network in M.P as on 31.03.2015



### Category wise branch network & ATM

BANKS	RURAL	SEMI URBAN	URBAN	TOTAL	SPL.SME	ATMS
Pvt Banks	124	181	256	561	4	1073
Public Sector Banks	1334	1252	1451	4037	97	7276
RRBs	835	290	109	1234	0	2
Cooperative banks	558	470	93	1121	0	1
<b>Total</b>	<b>2851</b>	<b>2193</b>	<b>1909</b>	<b>6953</b>	<b>101</b>	<b>8352</b>