

**STATE LEVEL BANKERS' COMMITTEE
MADHYA PRADESH
139th MEETING
June 2010**

AGENDA

PART 1: REGULAR AGENDA ITEMS

Agenda Item No. 1: Confirmation of the Minutes of the 138th meeting of State Level Bankers' Committee held on 27th March 2010

Minutes of the 138th meeting of SLBC held on 27th March 2010 was circulated vide Convener Bank's letter No ZO/SLBC/MP/10-11/56 dated 4th May 2010. No amendments/ comments received from any corner. The minutes may be taken as confirmed.

Agenda Item No. 2: Follow-up action on decisions of earlier meetings:

Convener vide letter ZO/SLBC/2010-11/69 dated 14.05.2010 reminded all concerned to initiate follow-up action on decisions taken in the 138th SLBC. Reports received are placed below:

Action Point 2.1: Implementation of 100% coverage of KCCs:

State Government has been receiving frequent complaints that issuance of KCCs by banks to farmers takes considerable time besides involving financial burden on farmers. DIF vide letter 1142 dated 03.06.2010 has informed that multiple procedures are being used by various banks in issuing NOC/No dues Certificate thereby delaying issuance of KCC. The issue has been raised in Vidhan Sabha Sankalp 2013. The following issues need to be resolved:

- Fixing-up of timelines for issuance of KCC to applicant farmer;
- Follow-up of procedure laid down by the Reserve Bank of India and the SLBC for issuance of "No-dues certificate may be adhered to";
- Applicability of processing fee on issuance of Kisan Credit Card to farmer;
- Charging of inspection fee by the bank from farmers against KCC;

Bankers are requested to deliberate as to how to simplify the procedure and reduce the time lag and the expenses.

In 138th SLBC Principal Secretary, Govt.MP, Farmer Welfare & Agriculture Development Deptt. said that figures given by member-banks appeared to be incorrect. He requested member banks to re-check the data and furnish factual position of KCCs issued. Convener bank reiterated directives to all member banks to expedite issuance of KCCs to all eligible farmers, including those whose debts have been written off in the normal course or under ADWDR Scheme 2008.

Updated statistics as received from banks is furnished in **table No. 19 on Page No. 90-91** for information of the House.

It is evident from the data table that most of the private sector banks operating in the State viz: (1) ICICI Bank (2) Ing Vysya Bank (3) IndusInd Bank (4) Karnataka Bank (5) South Indian Bank (6) Federal Bank (7) Laxmi Vilas Bank (8) Karur VYSYA Bank and (9) Jammu & Kashmir Bank have not issued even a single card.

These Banks are requested to apprise the House about their strategy to issue KCC in the State.

All the bankers are once again requested to gear up their machineries to achieve the targets of 100% issuance of Kisan Credit Cards within this half-year and appraise the steps taken in this regard.

Action Point 2.1.1: Crop Insurance Scheme:

State Level Consultative Coordination Committee Meeting held on 11.05.2010 under Chairmanship of Agriculture Production Commissioner deliberated on various points on National Agriculture Insurance Scheme (NAIS) and resolved that:

- (1) Horticulture Department would start crop insurance for 10 horticultural crops. However, Agriculture Department will continue till Horticulture Department starts.
- (2) State Government has not notified any District for Weather Based Crop Insurance Scheme for Kharif season 2010-2011. Farmer Welfare and Agricultural Development Deptt. may apprise to the house about latest status in this regard.

Agriculture Insurance Company of India Ltd (AICI) vide letter BRO./Legal/2328/2010-11 dated 11.05.2010 has requested all member banks to ensure insurance coverage of 100% eligible loans under NAIS and send premium amount in favour of AICI. AICI further clarified that out of 66.76 Lakhs farmers only 15 lakhs have been covered under NAIS. AICI requested to cover all notified crops raised in notified area for which loan has been disbursed, since it is compulsory.

Member Banks are requested to comment and to review the position of eligible farmers under Kisan Credit Card Scheme for coverage under NAIS.

It may be reiterated that even the Farmers who are not financed but are raising notified crops in notified areas are eligible to be covered under NAIS. RBI and NABARD have already issued necessary guidelines in the matter. RBI/NABARD has sought separate information on scheduled castes and scheduled tribes categories benefited under NAIS to review the position of premium subsidy received and claims passed in respect of such farmers. However, despite SLBC letter ZO/SLBC/2010-11/54 Dated 30.04.2010, the information is yet to percolate. Member banks are requested to furnish requisite data.

Data furnished in Table No. **19 page No.90-91**

Action Point 2.2: Issuance of KCC to Kotwars

It has been reported that Cooperative Banks are not issuing KCC to Kotwars. DIF vide letter 981 dated 17.05.2010 requested to MP State Cooperative Bank Ltd. to give instruction to all Cooperative Banks to issue KCC through a campaign. MPSCB Ltd. is requested to react.

Progress of issuance of KCC to Kotwars is as follows: (Position as on 31.03.2010)

Number of Kotwars	Number of Kotwars having sevabhoomi	Out of which KCC issued to Kotwars
35000	28000	20017

Member Banks are requested to issue KCC to all leftover Sewa Bhoomi Kotwars in their Service Area villages.

Action Point 2.3 Financial Inclusion in Madhya Pradesh

Action Point 2.3.1 Financial Inclusion in 35 districts of Madhya Pradesh

State Level Heads of all Banks were requested in 138th SLBC to instruct their branches to accelerate the work of financial inclusion and complete the same within stipulated time frame.

Oriental Bank of Commerce vide 1024 dated 04.05.2010 informed that Morena District has been allotted to PNB and Bhind District to OBC for 100% Financial Inclusion.

As per data received in the Office of SLBC, **66,67,244** savings accounts of job card holders have been opened by Banks under MNREGA scheme in the State.

Data received from LDMs reveals that 15185 out of 39914 villages in the 35 identified districts have achieved 100% Financial Inclusion. All 18 Banks volunteered for this activity are requested to ensure that their Nodal officers should make all efforts to attain 100% Financial Inclusion. A certificate may be obtained from the Sarpanch and Gram Sachiv jointly that the respective villages are 100% Financially Included.

138th SLBC decided to extend the Scheme from 35 to all the 50 districts in the State. Member banks are requested to place before the House their action plans. The name of 15 Banks in leftover 15 districts for 100% Financial Inclusion responsibilities is open for discussion in house.

100% INCLUSION OF 35 DISTRICTS

No. of Districts	No. of villages	No of villages covered under 100% F.I.
35	39914	15185

District-wise details are given in table No. **12 & 12 I, Page 66-68**

Action Point 2.3.2 Providing Banking Services in villages having population of 2000 and above

Convener Bank vide letter **ZO/SLBC/2010-11/17 dated 15.04.2010** circulated list of villages with population of 2000 and above to all concerned for information and necessary action. The total numbers of villages are 2615 wherein banking facilities are to be provided by March 2011. All banks are requested to adhere to the time schedule as stipulated by GoI, RBI and State Government.

Action Point 2.3.3. Information Technology Based Financial Inclusion.

As per decision of the 138th SLBC, a meeting was held under chairmanship of the Principal Secretary, Govt. of M.P., Finance Department on 06.05.2010 for threadbare discussions on ITeFI. Though selected bankers were called to attend the meeting, the minutes were circulated to all Commercial Banks, Private Sector Banks, Regional Rural Banks operating in the State, vide DIF letter 1022 dated 21.05.2010 for follow-up action. The meeting had resolved:

1. Banks will ensure to provide banking facility in all un-banked villages having population 2000 and above by March 2011 as stipulated by the Thorat Committee.
2. Banks will furnish their Micro Action Plan in prescribed format to the DIF, RBI and SLBC by 31st May 2010. Format for furnishing information is attached herewith.
3. Banks will send monthly progress report of the action taken to the DIF, RBI and the SLBC.
4. State Government will issue directives to field level functionaries for providing required space as available in Panchayat Bhawan/Government Premises, if approached by banks.
5. State Government may consider sharing of cost for establishing Bio Metric ATMs, after discussing with banks. SBI, CBI, BOI, UBI may furnish the details of cost involved in establishing such ATMs including cost of machine.
6. State Government may consider to upscale cost sharing for IT enabled financial inclusion in accordance with the earlier scheme to entire State by up-scaling from the Pilot Area.

All banks are requested to provide requisite data.

The Following banks furnished information on ITeFI in 35 districts:

1. **Bank of India:** 15210 cards issued in Sehore, Ujjain & Dewas districts. 42850 have been enrolled.
2. **State Bank of India:** 23237 cards have been prepared and 10665 issued. 207 Kiosks have been opened.
3. **State Bank of Indore:** 31104 cards have been issued in Nateran Block of Vidisha, Dhar & Khargone districts. 55954 have been enrolled, 40234 cards are in process. 2 Kiosks have been opened.
4. **Union Bank of India:** Approximately 95000 cards have been issued and payments to job card holders are being made & enrollment of 108000 cards has been done.
5. **Central Bank of India:** 4588 Cards have been activated and 9647 cards have been enrolled in 10 centers of various Panchayats attached with different branches of Hoshangabad district.
6. **Narmada Malwa Gramin Bank:** The Bank is in the process of finalization of vendor and Banking Correspondent.
7. **APEX Bank:** 155 cards have been issued.
8. **AXIS Bank:** Work has been started in the slum area of Ward No 52 of Bhopal City comprising Saibaba Nagar, Ishwar Nagar and P.C.Nagar with the help of NGO named Little World. 2000 cards have been issued.
9. **ICICI Bank:** Vendor finalized. Work started through Mahila Chetna Manch at Bhopal; Unnati Mahila Sangh at Indore and Sambhav SSO at Gwalior respectively. 2581 cards have been prepared.
10. **Punjab National Bank:** 1836 cards have been issued in Pahargarh block Morena District.

Bankers are requested to inform further progress made in this regard. House may deliberate on the issue.

Action Point 2.4 : Settlement of SLR Bonds

An amount of Rs. 637.06 crores is overdue in respect of subscriptions made by different banks to MPEB bonds.

Bank wise details are given in **Table No. 33 Page 116-117**

The issue was discussed in 138th SLBC wherein the Chief Secretary, Govt. of M.P. informed that since two states i.e. M.P. and Chhattisgarh are involved and litigation is going on it is difficult to take decision independently by one state. However, since a large amount is involved, State Government is requested to facilitate effecting ad-hoc payment at least, pending decision of the Court. DIF is requested to intervene in the matter

Discounting of SIDBI / IDBI bills

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

Bank wise data is given in **Table No. 33 Page 116-117**

Action Point 2.5: Rural Development and Self Employment Training Institutes (RUDSETI) – Now called R-SETI

In compliance to the guidelines issued by the Ministry of Rural Development, GOI, New Delhi, various Banks have already established R-SETIs in 27 Districts in the State. Through these institutions **need-based vocational training programmes** to address the unemployment of rural youth and farmers have been started. It is expected that these Training Institutes will yield desired results, thereby, arresting migration of rural population to urban areas in search of livelihood.

With a view to encourage setting up of R-SETIs, the Ministry of Rural Development, GOI, New Delhi has announced certain incentives, such as sanction of Rs. 1 crore grant to each district, out of which Rs.0.70 crores will be utilized for construction of building, Rs.0.20 crores for infrastructure and remaining Rs.0.10 crores for meeting the rent of the training premises up to two years till construction of the training institute's building is completed. GOI further stipulates that respective State Governments have to provide suitable land for construction of buildings of the training institutes.

LDMs have been advised to take up the matter in DLCC meetings for further discussions in the light of the new guidelines received from the Ministry of Rural Development, GOI , as either land has still not been allotted or if allotted, the possession has not been given to many R-SETIs. SLBC has also followed up with state heads of all concerned banks vide letter ZO/SLBC/2010-11/33-44 dated 08.04.2010.

Panchayat & Rural Development Department, Govt. of M.P. is requested to ensure allocation and possession of land to banks for establishment of R-SETIs in each district.

The sponsor banks are requested to advise Directors of the R-SETIs to take up Need Based Training Programmes followed by Hand Holding process with an aim to improve the living standard of the trainees. The Institutes should take up Entrepreneurship Development Training Programmes or Skill Development Training Programmes for up-gradation of skills. Such programmes are also eligible for reimbursement of expenditure from NABARD, provided the programme is approved by them. Ministry of Rural Development also provides subsidy for Rs.200/ per Trainee belonging to BPL Family.

As on date, 27 R-SETIs opened in rented buildings at different centers are detailed below:

No	Name of the bank		Name of centre
1	Bank of Baroda	1	Jhabua
2	Bank of India	4	Khandwa ,Dewas, Shajapur Ujjain
3	Punjab National Bank	1	Datia
4	Central Bank India	7	Hoshangabad ,Jabalpur, Gwalior Chhindwara, Sagar,Narsinghpur Ratlam
5	Canara & Syndicate	1	Bhopal {Lead District of Bank of India}
6	State Bank of India	5	Chhatarpur, Panna, Damoh, Tikamgarh, Harda
7	State Bank of Indore	6	Guna, Ashoknagar, Shivpuri, Neemuch, Vidisha, Sheopurkalan
8	Union Bank of India	2	Rewa, Sidhi
	Total	27	

DIF vide letter 2008/804dated27/04/2010 desired information from banks regarding claims lodged by them to NIRD, Hyderabad for establishing R-SETIs. Response of SLBC `s letter No SLBC/2010-11/58 dated 04.05.2010 from SBI, SB Indore, PNB, BOB, BOI, Allahabad Bank, Vijay Bank is still awaited. Steering Committee meeting was convened under chairmanship of Director, Rural Employment, Govt. of MP on 08.03.2010 with a note of dissatisfaction over development of R-SETIs as only Central Bank of India has filed claim for fund to NIRD, Hyderabad for the four districts viz: Ratlam, Gwalior, Hoshangabad, Chhindwara. Member Banks are requested to file claims for fund immediately.

Total 5960 Rural Youth and farmers have been **trained by different R-SETIs** till31/03/2010. It is proposed to reimburse the expenses incurred in imparting training to BPL families out of training fund under SGSY. Panchayat & Rural Development Department and Member Banks are requested to deliberate.

It is proposed that:-

- All banks are requested to submit its claim for release of Rs. 1.00 crore to NIRD, Hyderabad, if not submitted;
- All banks are requested to submit its claim for release of training fee for BPL members @ Rs. 200 per candidate for the year 2009-10, if not submitted;
- RSETI Directors may be instructed to design the courses based upon local needs; and
- Quarterly report of participants trained by each RSETI may be submitted to SLBC.

Action Point 2.6: AGRICULTURE DEBT WAIVER AND DEBT RELIEF SCHEME 2008

During the previous SLBC meetings, the Convener as well as representatives of RBI, NABARD and the DIF requested all the Controlling Heads of Banks to initiate suitable steps to disburse fresh loans to the beneficiaries of Agriculture Debt Waiver and Debt Relief Scheme in terms of the provisions contained therein. It is learnt that considerable progress has been made in this aspect. However, the data pertaining to the number of beneficiaries covered and the amount of fresh loans disbursed has not yet been received. There are 12,91,146 small and marginal Farmers covered under waiver who are now eligible for fresh KCCs.

All the member banks are again requested to provide benefit to such farmers.

Action Point 2.6.1 Extension of Agriculture Debt Waiver Debt Relief Scheme (ADWDR) 2008

As announced by Hon'ble Union Finance Minister in the Budget speech (2009-10) the last date for Debt Relief part of ADWDR-2008 has been re-extended from 31st December, 2009 to 30/06/2010 vide GoI, MOF, New Delhi letter 3/9/2008-AC dated 26.03.2010 and Convener SLBC Letter ZO/SLBC/2010-11/07 Dated 07.04.2010. All Banks are requested to extent benefit of extended period to all eligible farmers.

As per provisions of the scheme, Debt Waiver was allowed to the farmers holding 5 acre (2 hectare) land. It has been reported that in some of the cases, where farmer holds 2.023 hectare land are not allowed. In fact, 2 hectare land is equal to 4.942 acre and 5 acre land is equal to 2.023 hectare. House may deliberate on this issue.

Action Point 2.7 Reverse Mortgage Loan (RML) Scheme.

This scheme was notified by Government of India on 13th September, 2008 and is being implemented in the State.

The scheme has been adopted by 23 Scheduled Banks and 2 Housing Finance Companies in the Country. NHB is operating RML counseling centers at 7 locations viz. Delhi, Chandigarh, Kolkata, Bengaluru, Hyderabad and Chennai.

All the banks may take active steps for popularizing the scheme.

The house may deliberate.

Action Point 2.8: Interest Subsidy Scheme for Housing the Urban Poor (ISHUP)

Government of India, Ministry of Housing & Urban Poverty Alleviation (MH&UPA) has launched the Interest Subsidy Scheme for Housing Urban Poor (ISHUP) to address urban housing shortage in the country. The Scheme provides interest subsidy @ 5% per annum on loan of up to Rs. 1 lakh for the Economically Weaker Sections (EWS) and low income group (LIG) in the urban areas for acquisition / construction of houses. The scheme will encourage flow of institutional finance for the EWS and LIG segments and is expected to create additional housing units of 3.1 lakhs houses for EWS/LIG segments over a period of 4 years (2008-12).

The scheme is to be implemented by Scheduled Commercial Banks and Housing Finance companies. The National Housing Bank (NHB) and HUDCO have been designated as the Nodal Agencies for administration, and release of the subsidy.

NHB, New Delhi has supplied Designated Common Application Form for ISHUP Scheme vide letter 74 dated 01.04.2010. Member banks are requested to finalize and use it with suitable modifications.

The Scheme is now a regular part of the agenda of SLBC meeting for review of progress. The Convener vide letter ZO/SLBC/2009-10/345 dated 01.02.2010 has advised all heads of banks to promote the Scheme.

The following action points have been suggested by NHB vide letter NHB(ND)/HPC/74/3182/2010 dated 21.05.2010 for discussion in the meeting.

- a. Banks may appoint nodal officers at zonal/regional level to coordinate the scheme.
- b. Banks claiming the subsidy may clearly indicate rate of interest as also whether they are floating/fixed. They may also exercise prudence while processing claims and accept income certificate only from the revenue authority /competent authority authorized by the state Government.
- c. The state Government with large urban population and their state housing subsidy scheme may consider dovetailing the scheme with ISHUP for better penetration of the scheme.
- d. The state Government may communicate name of the State nodal agency and the targets to lead banks as also to head offices of the concerned banks.
- e. Banks may issue advertisements in vernacular language to popularize the scheme.

A workshop on this scheme was organized by Urban Administration and Development Department jointly with NHB and HUDCO on 9th June 2010.

Agenda Item No 3: Decisions/recommendations of various sub-committees constituted by the SLBC are:

With a view to implement the recommendations of the Thorat Committee, a meeting was organized on 30.01.2010 by the Convener Bank wherein the following Sub-Committees were formed:

3.1 Sub- Committee on Agriculture and Allied activities

Agriculture Production Commissioner, Govt. of MP is the chairperson of the Committee. The meeting could not be held due to preoccupation.

3.2 Sub-Committee on Industries Sector

The meeting was held under the chairmanship of the Principal Secretary, Govt. of MP, Industry Department on 09.02.2010. Committee referred to low percentage sanctions and disbursements in comparison to recommended PMEGP cases. Principal Secretary also advised bankers field staff to change the mindset of obtaining collateral securities in all MSME borrowers. Committee also recommended to review the distt.credit plans particularly for MSME sector. Revival of sick units and restructuring of MSME units also recommended. House may deliberate.

3.3 Sub-Committee on Service Sector

Principal Secretary, Panchayat & Rural Development Department is the chairperson of the Committee. The meeting could not be held due to preoccupation of the chairperson.

3.4 Sub-Committee on IT enabled Financial Inclusion

The meeting was held under the Chairmanship of the Deputy General Manager, Central Bank of India on 30.03.2010 and reviewed the progress. Another meeting on ITeFI was held under the Chairmanship of the Principal Secretary, GoMP, Finance Department on 06.05.2010 to all concerned. It is proposed that this Sub-Committee may be chaired by the Principal Secretary, Finance and Co-chaired by the Regional Director, RBI. It is further proposed that the Sub-Committee on IT enabled Financial Inclusion in Urban Area may be subsumed in this Committee.

3.5 Sub-Committee on IT enabled Financial Inclusion in Urban Areas

The meeting was held under the Chairmanship of the Deputy General Manager, Bank of India on 05.03.2010 and reviewed the stock. District coordinator will liaise with govt. officials to obtain survey list and LDM would allocate the areas among the bankers. All work should be completed in time.

3.6 Sub-Committee on action plan for financial literacy

The meeting was held under the Chairmanship of the Deputy General Manager, State Bank of India on 10.03.2010 and reviewed the stock. Committee recommended to open FLCC in each district in independent premises manned preferably by retired bank employee with sufficient infrastructure to counsel unprivileged class of the society about financial literacy. As per information received from bankers, 13 FLCCs are running successfully in the state of M.P. All member banks having lead bank responsibility are requested to open the FLCC in their districts at the earliest.

3.7 Sub-Committee on improving recovery system

The meeting was held under the Chairmanship of the Deputy General Manager, Central Bank of India on 26.02.2010 and reviewed the progress. Committee recommended for monthly payment of BRISC incentive to revenue officer, target for recovery under RRC to be conveyed to the collectors by State BRISC Cell. As regard support to the banks for recovery under SARFAESI. Government of Madhya Pradesh had already issued instructions to the Collectors to act in accordance to the provisions of section 14 of the SARFAESI Act, 2002, whereby, the banks may also seek assistance of the concerned Chief Metropolitan Magistrate (CMM)/District Magistrate (DM) to take possession of the secured assets and documents related thereto, and to forward such assets and documents to the secured creditors (banks/FIs).

3.8 Sub-Committee on promoting bank/SHG linkage to address the issues relating to provision of micro-finance

The meeting was to be held under the chairmanship of Allahabad Bank. The meeting could not be held.

Agenda Item No 4 Approval and review of Annual Credit Plan of Madhya Pradesh:

Comparative achievement of Annual Credit Plan of last three years are as below:

(Amt. in crores)

Sector	Year 2007-08			Year 2008-09			Year 2009-10		
	T	A	%	T	A	%	T	A	%
Agri. Total	8905	10612	119	10774	12205	113	12977	15508	119
Crop Loan	6379	8029	126	8130	9768	120	9938	11221	113
Term Loan	2526	2583	102	2644	2437	92	3039	4287	141
MSME	875	1265	145	2328	1306	56	2247	1854	83
Others	2840	2260	80	2338	2233	96	2891	2668	92
TOTAL	12620	14137	112	15440	15744	102	18115	20030	111
	112%			102%			111%		

T-Target

A-Achievement

- Agency wise Breakup of Annual Credit Plan 09-10

(Amt in Crores)

	AGRI		MSME		OPS		Total Adv. PS		%
	T	A	T	A	T	A	T	A	
COM. Bank	6418	9498	1984	1754	2591	2238	10993	13490	123
RRBs	1980	2094	143	100	149	256	2272	2450	108
Coop Bank	4579	3916	120		151	174	4850	4090	84
TOTAL	12977	15508	2247	1854	2891	2668	18115	20030	111

T-Target A-Achievement

Bank wise data is given in **Table No. 11, Page No.62-65**

The House may review the progress.

- **Sector-wise Breakup of Annual Credit Plan for the year 2010-11**

(Amt in Rs. Crores)

Sector	Target ACP as per District plan	PLP as per NABARD
Agri. Total	15595.60	16509.83
Crop Loan	12432.19	13151.53
Term Loan	3163.42	3358.30
MSME	2834.47	4317.18
Others (OPS)	3218.60	2006.63
Total	21648.67	22833.64

House may approve the Annual Credit Plan for the year 2010-11.

Agenda Item No 5: Performance of banking sector in Madhya Pradesh at a glance

(Rs. In Crores)

No	Parameters	March 2008	March 2009	March 2010	Variation over March 2009	
					Actual	%
1.	No. of Bank Branches	4949	5159	5347	188	3.65
2.	Total Deposits	89604	108366	130267	21901	20.21
3.	Total Advances	60057	67975	79259	11284	16.60
4.	Investments	5249	6087	5875	-212	3.48
5.	Total Adv. + Investments	65307	74062	85134	11072	19.95
6.	Priority Sector Advances	37128	42592	50866	8274	19.42
7.	Agricultural Adv.	22441	26225	30272	4047	15.43
8.	MSME Advances	5773	6659	9826	3167	47.56
9.	Tertiary Sector	8915	9708	10768	1060	10.92
10.	Advances to Direct Agr.	18733	23783	26257	2474	10.40
11.	Advances to Weaker Sec	7423	10030	11216	1186	11.82
12.	Advances to DRI	7	22	30	8	36.60

5.1 Branch expansion

The total number of branches operating in the State is 5347 as on March 2010. There is a net increase of 188 bank branches over March-09. Number of **ATMs in Madhya Pradesh as on March-2010 is 2315.**

	Rural	Semi-Urban	Urban	Total	Specialized SME
March-07	2452	1327	1000	4779	22
March-08	2434	1379	1136	4949	27
March-09	2429	1475	1255	5159	29
March 10	2420	1548	1379	5347	45

Bank wise position is given in **Table No. 1 Page No.32-33.**

Madhya Bharat RRB has opened 07 CBS branches besides Rewa Sidhi Gramin Bank has achieved 100% implementation of CBS in Madhya Pradesh. Further Vidisha Bhopal Kshetriya Gramin Bank has been migrated to Core Banking Solutions w.e.f. 07.06.2010. The achievement deserves replication by other RRBs operating in the state.

5.2 Deposit growth:

During the period under review the aggregate deposits of the banks in Madhya Pradesh increased by Rs 21901 crores from Rs 108366 crores as at March 09 to Rs 130267 up to March 2010, thus recording a growth of 20.21%. Area wise details breakup is as under:

(Amt. in Crores)

	Rural	Semi-Urban	Urban	Total
March-07	10055	21279	41895	73229
March-08	11614	23861	54129	89604
March-09	13646	29326	20710	27667
March-10	22195	30105	77967	130267

Bank wise position is given in **Table No. 2 & 3 Page 34-35 & 36-37.**

5.3 Credit Expansion

The gross credit in the State increased by Rs 11284 crores, from Rs.67975 crores as at March 09 to Rs 79259 crores as of March 2010, thus exhibiting a growth of 16.60 %. Area wise details are as under:

(Amt. in Crores)

	Rural	Semi-Urban	Urban	Total
March-07	11830	10134	27142	49106
March-08	13656	11636	34765	60057
March-09	18240	13786	35949	67975
March-10	17267	15033	46959	79259

Bank wise position is given in **Table No. 2 & 3 Page 34-35 & 36-37.**

5.4 Credit Deposit Ratio

The overall CD ratio of Banks for the State of Madhya Pradesh 61% as on 31.03.2010

Bank wise position is given in **Table No. 2 & 3 Page 34-35 & 36-37.**

5.5 LOW CD RATIO

Though over all CD ratio in the State is satisfactory, CD Ratio of following 8 districts is still below the minimum level of 40%.

(%age)

S.N.	Name of District	Lead Bank	06-07	07-08	08-09	09-10
1	Umariya	State Bank of India	29.70	31.10	28.99	26.13
2	Sidhi	Union Bank of India	20.38	34.89	22.42	33.52
3	Rewa	Union Bank of India	36.05	36.00	28.77	30.00
4	Alirajpur	Bank of Baroda	46.00	48.00	41.92	31.00
5	Mandla	Central Bank of India	48.00	46.00	39.72	30.90
6	Dindori	Central Bank of India	36.00	36.00	27.00	31.00
7	Anuappur	Central Bank of India	36.00	37.61	34.25	37.76
8	Shahdol	Central Bank of India	29.93	32.69	25.40	28.63

Bank-wise position is given in **Table No. 2 & 3 Page 34-35 & 36-37.**

Convener SLBC vide letter ZO/SLBC/2009-10/246 dated 10.12.2009 and ZO/SLBC/2009-10/260 dated 29.12.2009 requested the State Level Heads of the Banks having Lead Bank responsibilities in above districts to take suitable measures to increase the CD Ratio at par with other districts. The DIF had written a DO letter to all the CMDs of Commercial Banks to review the CDR in the State and issue directives to their State Level Chief Executives to initiate appropriate action ensuring CDR at par with National norms. Bankers are requested to apprise the House about action taken by them.

Member banks having branches with low CD Ratio in above districts have not formulated special scheme to increase the CD Ratio. Concerned Bankers are requested to give their comments .

5.6 Priority Sector Advances

During the period under review, the Priority Sector Advances of Banks in Madhya Pradesh increased by Rs 8274 crores. Sector wise details are as under:

(Amt. in crores)

	Agriculture	MSME	OPS	Total
March -07	17362	3449	8837	29648
March -08	22440	5773	8915	37128
March-09	26225	6659	9708	42592
March-10	30272	9826	10768	50866

Bank wise position is given in **Table No. 5 Page.40-41.**

5.7 Agriculture advances

The Agriculture Advances in the State during the review period has witnessed an increase of Rs 4047 crores from Rs.26225 crores as at March 09 to Rs 30272 crores as at March 2010, thus showing a growth of 15.43 %.

Bank wise position is given in **Table No. 5 Page.40-41.**

5.8 Micro Small & Medium Enterprises (MSME Advances)

The advances to MSME sector during the period under review has witnessed increase by Rs 3167 crores, from Rs.6659 crores as at March 09 to Rs 9826 crores as at March 2010, thus showing a growth of 47.56% Bank wise position is given in **Table No. 5 Page.40-41.**

5.9 Advances to Weaker Sections

During the period under review the advances to weaker sections increased by Rs 1186 crores from Rs. 10030 crores as at March 2009 to Rs 11216 crores as at March 2010, thus showing a growth of 11.82 %.

Bank wise position is given in **Table No. 7 Page 44-45.**

5.10 DRI Advances

The DRI advances have increased by Rs. 8 crores from Rs. 22 Crores at the end of March 2009 to Rs.30 crores at March 2010 registering a growth of 36.36 %

The performance of Banks under DRI is being reviewed in every meeting of SLBC. RBI and Government authorities have been showing their concern about the low progress under the scheme and non- achievement of National Goal of 1%

Member banks are requested to take up the matter with their branches and ensure progress under this scheme and to initiate suitable steps for achieving the target and also to submit the progress to Convener Bank for review in the next meeting.

5.11 Achievement in respect of Salient Parameters vis-à-vis National Goals

No	Parameters (RATIO)	Goal %	March 08 %	March 09 %	March 10	Variation over March 09
A)	C D Ratio	60	67	63	61	-2
B)	C D Ratio (Rural + S/U)	60	71	75	62	-13
C)	Credit + Inv. To Deposits		73	68	65	-3
D)	PS Adv to Total Credit	40	62	63	64	1
(E)	Agri. To Total Credit	18	38	39	38	-1
F)	Advances to Weaker Section to Total Adv	10	12	15	14	-1
G)	DRI Advances to Total Adv.	1	0.01	0.03	.04	-

Bank wise position is given in **Table No. 6 Page 42-43.**

Highlights

- The ratio of Priority Sector Advances to total advances, as at March 2010, stands at 64 % as against National Goal of 40%.
- The share of agricultural advances to total advances, as at March 2010, is 38% against the stipulated level of 18%.
- The advances to weaker sections constitute 14 % of the total advances as against the stipulated level of 10%. Classification of Weaker Sections should be ensured to be reviewed strictly by member banks in conformity with directives of RBI issued on this subject.
- The CD Ratio in rural & semi urban area is above the National Goal by recording a level of 62 % as at March 2010.
- Though there is minute variation in percentage terms in DRI advances but there is increase of Rs. 8 crores in absolute terms.

5.12 **IBA package on MSME, Housing and Auto Sector.**

Ministry of Finance, Government of India desired that special focus should be made on the implementation of Special Package for MSME, Housing and Auto Sector announced by Indian Banks' Association to deal with the impact of global financial situation on these sectors.

Special Package on MSME Sector:

MSME help desks of various banks have been displayed on SLBC web-site:
www.slbc-mp.co.in.

The summarised position of performance of Banks under Special Package after its implementation in the State for the month ended March2010 is given below:

Format for report on Special SLBCs on Items on Economic Package

Particulars	During the quarter under reporting March2010		Cumulative at the end of March2010	
	No. of Accounts	Amount (Rs. in Crores)	No. of Accounts	Amount (Rs. in Crores)
(1) Credit flow to MSME:				
Sanction of working capital loans (New)	6517	418.56	34464	3005.695
Sanction of incremental working capital loans (existing units)	6253	223.47	15138	1044.36
Restructuring of MSME accounts	0	0	13420	339.43
Sanction of loans for purchase of Gen Sets on soft terms	0	0	7	0.54
(2) Sanction of housing loans				
Loans up to Rs. 5 lakh	3402	110.83	20731	605.39
Loans from Rs. 5 lakh to Rs.20 lakh	3092	327.62	17395	1763.44
Loans above Rs. 20 lakh	424	129.1	1871	540.07
(3) Sanction of auto loans	6293	280.61	31710	1002.39

5.13 Doubling of Flow of Credit to SMEs in 5 Years

RBI had advised banks to open specialized SME branches in each district. RBI has clarified that, there should be no objection for designating one bank branch in each district as specialized 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. Only 33 Special SME branches are working in the State.

As regards doubling of flow of credit to MSME sector, the progress is as follows:

Item	Base figure as on 31.03.05	Fresh Advances from 01.04.09 to 31/03/2010		Total Advances March 2010	
		No.	Amt.	No.	Bal. O/S
Small & Micro Enterprises	2452	10791	632	62381	4114
Small & Micro Services		43210	1222	303020	5712
Advances to Medium Enterprises		1419	606	13746	1005
Total SME	2452	55420	2460	382296	10831

Bank wise data is given in **Table No.34, Page 118-119.**

RECOVERY**5.14 NPA Position**

(Amt. in Crores)

Scheme	Sub-Std.	Doubtful	Loss	Total NPA	Total Adv.	% of NPA to Total Adv
Agriculture	310	353	91	754	30272	2
MSME	209	259	114	582	9826	6
OPS	223	206	97	526	10768	5
PMRY	59	111	42	212	580	37
SGSY (Group)	20	19	5	44	324	14
SGSY (Ind)	21	24	6	51	332	15
KVIC	12	10	2	24	167	15
SJSRY	17	19	9	45	194	23
SRMS	3	4	1	8	56	14
Antyavyasai	8	9	2	19	78	24

Bank wise position is given in **Table No. 8 (I) to 8 (IV) Page 46-55.**

The recovery under PMRY, SGSY (Individual), SJSRY, SRMS and Antyavyasai is minimal. DIF has requested concerned Departments to issue necessary guidelines to their field level functionaries for assisting banks in recovery drives. All concerned departments are once again requested to help Banks in recovery in the NPA accounts under each scheme.

5.15 Year Wise Position of Written off Accounts

(Amt. In Crores)

Agency	Up to 2005-06		2006-07		2007-08		2008-09		2009-10		Total up to March 2010	
	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
CBs	368914	1269	71541	401	43266	313	42945	359	50242	186	576908	2528
RRBs	212335	107	21900	16	17867	16	19644	28	10101	15	281847	182
Co-Op	75660	36	1402	1	1167	1	-	-	833	2	79062	40
Total	656909	1412	94843	418	62300	330	62589	387	61176	203	937817	2750

Bank wise position is given in **Table No. 9 Page 56-57.**

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

(Amt. in crores)

Item	No.	Amt.
Recovery cases pending at the beginning of the quarter	874779	1778
Cases filed during the quarter	21349	97
Total RRC	896128	1875
RRC disposed of during the quarter	9637	33
RRC withdrawn during the quarter	2514	7
RRC pending at the end of the quarter	883977	1835
Of which pending up to 1 year	123090	433
1 to 3 years	190753	426
3 to 5 years	181741	410
5 to 12 years	137740	187
Above 12 years	250653	379

Bank wise data is given in **Table No. 10 & 10 (I) Page 58-61.**

Banks Recovery Incentive Scheme (BRISC)

Commercial Banks in the State assist the State Government in meeting targets for institutional financing of various government-sponsored schemes, like PMRY, SGSY, SJSRY, Rural Housing & various developmental schemes etc. Since disbursements of loans to beneficiaries under these schemes are target oriented, very often recoveries are not up to the mark, which makes recycling of funds difficult for the bank.

With a view to further give impetus to the BRISC Scheme, DIF has developed a simplified technique, viz: **web-enabled BRISC software application for paperless automation of Revenue Recover Certificates** for recovery of overdue in government sponsored schemes for meticulous follow up and effective recovery. The Web-enabled Software Application for BRISC was launched on PILOT BASIS in Sehore & Morena districts got success. Hence, this has been upscaled to **15 Districts**.

1. 1 to 10 formats would be used for filing, follow up and reporting of RRC.
2. RRC Number and Bank a/c Number would appear on format
3. For password e-mail address of new system (demo.mp.nic.in/brisc) can be used and creator of user ID only can reset the PASSWORD
4. User-ID has been allotted to all District Magistrates and State Heads of the banks by State BRISC Cell, Bhopal. State heads of the banks should allot user-ID to their field functionaries
5. Starting from new age RRC to old age RRC (maximum upto 3 years old), All RRC data would be fed into system within 2-3 months. RRC pending for more than 3 years would be re-lodged in new system which counts for 570134 RRCs.
6. RRC with effect from 01.04.2009 will be placed on Web-enabled Software Application for BRISC. No hard copy of the RRC will be accepted by the district administration from 01.04.2010.

It may be pointed out here that once the Web-enabled Software Application for BRISC would become successful, the system would get streamlined and monitoring of pending RRCs would become easy automatically. All member Banks are requested to cooperate to allot user-ID to their subordinate offices and get them trained and aware of the new system

This is for information of the House

Agenda Item No 6 Performance / progress of banking sector under various government sponsored programmes

6.1 Prime Minister's Employment Generation Programme (PMEGP) F.Y. 09-10

Progress is as under :(2009-10)

(Amt. in crores)

KVIC Target		KVIB Target		DIC Target				Total target	
P	MM	P	MM	RURAL		URBAN		P	MM
373	10.48	373	10.48	249	6.98	249	6.98	1244	34.92
Progress									
Cases sanctioned	MM	Cases sanctioned	MM	Cases sanctioned	MM	Cases sanctioned	MM	Cases sanctioned	MM
231	11.64	669	17.33	350	7.38	487	10.28	1737	46.63

Progress is as under :(2008-09)

(Amt in Crores)									
KVIC Target		KVIB Target		DIC Target				Total target	
P	MM	P	MM	RURAL		URBAN		P	MM
1155	13.86	1155	13.86	770	9.24	770	9.24	3850	46.20
Progress		Up to 31.08.2009 (cut off date)							
Cases sanctioned	MM	Cases sanctioned	MM	Cases sanctioned	MM	Cases sanctioned	MM	Cases sanctioned	MM
63	3.00	216	5.50	185	3.27	204	3.87	668	15.64

P- Physical MM- Margin Money

Bank wise and district wise data is given in **Table No.13, Page 69-76.**

KVIC vide letter dated 23.11.2009 desired banks that before issuing sanction letter, banks should ensure that all formalities under the Scheme are completed. Thereafter they should submit for EDP training programme of the beneficiary. The Convener vide letter 239 dated 30.11.2009 has requested all state level heads for necessary action.

6.2 Performance under SGSY:

(Amt in Crores)		
Particulars	2008-09	2009-10
Target (Financial)	325.67	328.14
Sanctioned	112.09	85.47
Individual	248.24	240.19
Group	360.33	325.66
Total		
Disbursed	85.88	83.37
Individual	230.95	235.02
Group	316.83	318.39
Total		
% age Sanctioned	110.64	99.24
% age Disbursed	97.28	97.03

Bank wise and district wise data is given in **Table No. 14 Page 77-80**

Year- wise data is as under:

(Amt in Crores)				
	Target (amt.)	Sanctioned	Disbursed	% Achievement
March-07	200.00	206.00	192.00	103.00
March-08	251.00	265.00	245.00	106.00
March-09	325.67	360.00	317.00	111.00
March-10	328.14	325.66	318.39	97.03

Bank wise credit disbursement is as follows

Above 100%	Syndicate Bank, Canara Bank, Allahabad Bank, Union Bank of India, Punjab National Bank, Bank of India, Bank of Maharashtra, State Bank of Bikaner & Jaipur, Bank of Baroda, RRBs, Central Bank of India, State Bank of India,
Between 99-85 %	Dena Bank, State Bank of Indore
Between 84-20%	United Commercial Bank, Punjab & Sind Bank, Oriental Bank of Commerce, Indian Bank, Bank of Rajasthan, Central Co-Operative Bank

Less than 20 %

Land Development Bank & other banks

Further, GOI, MORD, New Delhi, vide letter.12011/26/2009-SGSY(C) Dated 17.02.2010 has directed to incorporate the information on SC/ST in SLBC in order to monitor the progress of SC/ST under SGSY.

The DIF vide letter 2274 dated 01.12.2009 has informed about low progress in credit mobilization under SGSY Scheme. All banks are requested to ensure that their branches have issued **Cash Credit Limit** to each illegible accounts for which the **Revolving Fund has been received** and apprise the House. Convener, SLBC vide letter ZO/SLBC/2009-10/249 dated 15.12.2009 has requested the State Level Heads of all the Banks to take suitable measures to increase the SGSY Advances.

6.3 Swarna Jayanti Shahari Rozgar Yojana (SJSRY)

Revised Target for FY 2009-10

(Amt. in crores)

Targets	Self Employment Programme	UWSP
Physical	5206	487
Financial	49.46	39.65

(Amt in Crores)

Particulars		USEP		UWSP	
		2008-09	2009-10	2008-09	2009-10
Tar. Physical		26413	5206	627	487
Financial	Subsidy	14.40	13.02	7.87	14.61
	Loan	76.83	36.44	7.05	25.04
	Total	91.23	49.46	14.92	39.65
Ach. Physical		16937	15232	184	211
Financial	Subsidy	9.27	12.23	1.99	2.74
	Loan	53.78	36.07	1.80	4.60
	Total	63.05	48.30	3.79	7.34
% Ach. Physical		64.12	292.59	29.35	18.76
Financial %		64.35	93.98	25.27	43.33

Bank wise progress is given in **Table No. 15, Page 81-84**

- **USEP**

Year wise data on achievement is as under:

(Amt in Crores)

	Target (No)	Sanctioned	Disbursed	% Achievement
March-07	8645	35.00	23.0	66.0
March-08	24012	64.03	54.43	68.00
March-09	26413	63.05	63.05	64.35
March-10	5206	48.30	48.30	93.98

- **DWCUA/UWSP**

Year wise data on achievement is as under:

(Amt in Crores)

	Target (No)	Sanctioned	Disbursed	% Achievement.
March-07	403	4.00	2.00	39.00
March-08	570	6.41	2.42	37.62
March-09	627	3.91	3.79	25.27
March-10	487	7.95	7.34	43.33

6.4 Scheme for Rehabilitation of Manual Scavengers (SRMS)

The data received from Department is as under:

(Amt. in Crores)

Year	2009-10					
	(A) SRMS		(B) Antyavaysayee		Total (A+B)	
	08-09	09-10	08-09	09-10	08-09	09-10
Target	7100	4670	12000	10000	19100	14670
Sponsored	6659	2670	29786	20488	36445	23158
Sanctioned No.	2734	377	8393	8378	11127	8755
Disbursed No	2734	377	8393	8378	11127	8755
Amt	16.52	2.28	32.26	37.32	48.78	39.60
Rejected/Returned	954	2293	3995	3706	4949	5999
Pending	3001	0	8896	8404	11897	8404

Bank wise progress is given in **Table No. 16&16 I Page 85-87**

All member banks are requested to ensure Zero pendency of loan applications received during in the year 2008-09 and 2009-10 in all government sponsored schemes,

- **(A) PRATISTHA/SRMS**

Year wise performance:

(Amt in Crores)

	Target(No)	Sanctioned	Disbursed	% Achievement
March-07	5500	8.42	4.20	61
March-08	3237	8.52	1.51	44
Mar-09	7100	16.52	16.52	38.50
Mar-10	4670	2.28	2.28	14.11

- **(B) Antyavaysayee Swarojgar Yojana**

Year wise performance

(Amt in Crores)

	Target(No)	Sanctioned	Disbursed	% Achievement
Mar-07	8120	42.57	30.00	90
Mar-08	10000	27.37	19.89	92.11
Mar-09	12000	32.26	32.26	69.94
Mar-10	10000	37.32	37.32	83.78

M.P State Scheduled Caste Financial and Development Corporation Ltd vide letter 106A dated 19.04.2010 addressed to CEOs of all **Janpads**, has informed to continued following three Schemes for the Year 2010-11

- (1) Bahin Niwedita S.H.G. Development Scheme
- (2) Sant Ravidas Housing Cum Workshop Scheme
- (3) Deen Dayal Market Development Scheme

Agenda Item No 7 Performance/ progress of banking sector under various SPECIAL FOCUS Programmes as decided by NABARD/State Government/Government of India

7.1 Self Help Groups (Under NABARD Scheme)

(Progress from April 09 to March10)

(Amt. In Crores)

A	S.B A/cs opened	42759
B	Amount deposited in HSS A/c	25.08
C	Out of (A) A/c credit linked	4300
D	Amount disbursed	33.02
E	Balance Outstanding	(No.) 82714
		(Amt.) 347.94
F	NPA Amount	30.72
G	% age NPA	8.83

Bank wise data is given in **Table No. 18, Page No.88-89.**

Concerted efforts are required to be made by all the partners in the programme, viz. Banks, Government Departments, and NGOs etc for achieving a target of credit linkage of at least 25000 SHGs during the year

In 138th SLBC 138 it was decided that 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, Government Departments, etc. and status of their credit linkage along-with data relating to financing of SHG under SGSY. Such data will be useful for dissemination of information among bank branches and also for district level review in DCC/BLBC, etc. Panchayat & Rural Development Department is requested to issue necessary directives to their field level functionaries.

7.2 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. 563 crores. Banks have disbursed Rs 1913 crores by the end of March 2010 in 28647 loan cases.

Bank wise data is given in **Table No. 20, Page 92-93** for review of house.

	Cases (No)			
	Received	Sanctioned	Disbursed	Return/Rejected
March-07	23076	21067	28523	1822
March-08	24547	22759	21728	1839
March-09	21974	21070	20741	690
March 10	30178	28911	28647	964

(b) Golden Jubilee Rural Housing Finance Scheme

During the year 2009-10 financial assistance of Rs 22.19 crores has been provided under the scheme to 1080 beneficiaries.

Bank wise Data is available in **Table No. 21, Page 94-95** for review of house. Year wise data on achievement is as under:

Cases (No.)				
	Received	Sanctioned	Disbursed	Return/Rejected
March-07	1208	1190	1212	11
March-08	1016	976	925	40
March-09	680	644	635	30
March-10	1093	1086	1080	7

7.3 Financial assistance to Minority Communities (State)

(Amt. in Crores)

Community	Disbursement 09-10 (April 09 to March10)		Outstanding Balance MARCH-2010	
	No.	Amt.	No.	Amt.
Muslim	14128	258.44	185650	2076.89
Sikh	1940	49.93	30679	573.42
Christian	1380	20.09	14437	252.35
Zoroastrian	27	1.38	705	9.11
Buddhist	135	2.07	7897	55.17
Jain	8027	118.62	65331	875.67
Total	25637	450.53	303727	3842.61

Government of India vide letter F NO.7(60)2008-CM dated 24.08.09 conveyed the following aggregate target for the State, based on the targets reported by individual Public Sector Banks:

(Rs. In crores)

Total Priority Sector lending target March2010	Total Minority Community lending
38825.87	4968.33

Government of India further advised to review the progress in lending to minorities in coordination with concerned Departments of State Government.

Bank wise position is given in **Table No. 22 & 23, Page 96-97 & 98-99** for review of house.

7.4 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 March-10 is as follows:

(Amt. in Crores)

Communities	March-2010	
	No.	Amt.
Muslim	51242	722.36
Sikh	15511	152.32
Christian	1126	21.98
Zoroastrian		
Buddhist	306	3.01
Jain		
A. TOTAL	68185	899.68
B. Total Priority Sector	900311	5822.22
C. Total Advances	1395522	9782.35
% age to A to B	7.57	15.45
% age to A to C(Total Advances)	4.88	9.19

7.5 Financial Assistance to Schedule Castes /Schedule Tribes

The progress up to 31.03.2010 is as under:

(Amt. in Crores)

Item	Schedule Castes		Schedule Tribes	
	No. of A/cs	Amt.	No. of A/cs	Amt.
App. Recd.	21587	159.56	14624	144.34
App. San.	20546	147.57	14227	140.00
App. Disb.	20167	140.73	14227	137.76
Ap. Rejected	801	9.68	269	2.42
App. Pend.	240	2.31	128	1.92
Total Bal. O/S	610877	2259.35	380499	1361.76
NPA Amt.	64301	278.43	35955	157.62
% age NPA	10.52	12.32	9.45	11.57

Bank-wise data is given in **Table No. 24 & 25, Page 100-101 & 102-103**

• Loans to Denotified Nomadic Tribes (DNTs)

The National Commission for De-notified Nomadic and Semi-Nomadic Tribes (NCDNSNT) has interalia recommended that bank loans should reach De-notified Nomadic Tribes (D.N.T.s) to enable them to undertake suitable economic activities and appropriate percentage be fixed for the group within the overall target of PSL and the sub-target for weaker section. Further, the process of disbursement of loans to DNTs may be reviewed and monitored by the District Level Consultative committees and State Level Bankers Committee so as to ensure that the DNTs receive an equitable portion of the bank credit.

The Reserve Bank of India has written to IBA to identify and examine the operational problems / issues that the banks may face and the support required from State Governments for identification / verification of beneficiaries as also other modalities in implementing the recommendation made by the committee.

Now, Indian Banks' Association requested all the SLBCs to examine the matter and place it for discussions at the SLBC meetings so as to arrive at an action plan in this respect. Hence action may be deliberated.

7.6 Swarojgar Credit Card (SCC)

The progress up to 31.03.2010 under Swarojgar Credit card scheme is given below: (Amt. in crores)

Particulars	Comm. Bks	RRBs	Co-op Banks	Total
Annual Target (No.)	5382	8368	1300	15050
No. of SCCs Issued	1004	4263	485	5752
Amount Disbursed	2.92	11.76	.78	15.46
% Achievement	18.65	50.94	37.30	38.22

Bank wise progress is given in **Table No. 26 Page No.104-105.**

NABARD has informed that reporting of progress by Banks is not satisfactory. Member Banks are requested to submit data in time .

Directorate of Hathkargha, Government of Madhya Pradesh has informed that bankers delay in sanction/release of loans under the Scheme. The Directorate

desired that cases under the Scheme be processed and action be taken within 15 days.

The house may review the progress.

7.7 Artisan Credit Cards

As per information given by Banks the target set for 2009-10 was 3475 against which the Banks have issued 1019 cards during the year ended March 2010. Total cards issued under the scheme since inception are 6371

Bank wise position is given in **Table No 27, Page 106-107.**

Most of the banks have reported Zero progress in the scheme. This situation needs to be rectified by employing appropriate strategies and organising campaigns for issuance of these cards.

7.8 General Credit Card (GCC) Scheme.

As per information given by the Banks, a total of 7501 cards have been issued during the FY 2009-10 up to March 2010 against the self set target of 14196. Total cards issued under the scheme since inceptions are 39077.

Bank-wise position is given in **Table No 27, Page 106-107.**

7.9 Education Loans

Banks have sanctioned 13985 education loans amounting to Rs. 356.65 crores during the current financial year, of which Rs. 93.01 crores have been sanctioned to 4166 girl students.

Bank wise position is given in **Table No 28, Page 108-109.**

7.10 Advances to Women beneficiaries

Advances to women beneficiaries stood at Rs 5420.53 crores which is 6.84% of the total advances and well above the target of 5%.

Bank wise data is given in **Table No 29, Page 110-111.**

MP Woman Financial and Development Corporation vide letter 116 dated 19.05.2010 has proposed that Balaghat, Mandla, Dindori, Tikamgarh, Chhatarpur and Panna districts would be covered under Tejaswini Scheme for the year 2010-11 under SGSY and locational staff of this scheme would be authorized to work as BC/BF. House may deliberate

7.11 Progress under National Horticulture Board Scheme

Particulars	Unit	(Amt in Crores)
		2009-10 Up to march 2010
Cases Received	No	1184
Cases Sanctioned	No	1154
Cases Disbursed	No	889
	Amt	9.84
Cases Rejected	No	24
Cases Pending	No	9
Balance Outstanding	No	5052
	Amt	104.30

Bank wise and district wise data is given in **Table No. 30, Page 112-113.**

- **NHB Progress report:**

The progress up to 31.03.2010 under NHB scheme is given below:

(Amt in Crores)		
Particulars	Number	Amount
LOI placed before Board	347	-
LOI approved by Board	342	-
No. of cases where subsidy released through NHB Bhopal:		
Below Rs.20 lacs	140	.96
Above Rs. 20 lacs	4	.25
TOTAL	144	1.21

Asstt. Director NHB Bhopal has informed that some banks are not completing the formalities of projects as per guidelines. Convenor issued list of pending cases vide letter ZO/SLBC/2010-11/42 dated 21.04.2010 to concerned banks with request to complete the project as per scheme's guidelines or refund the subsidy with interest through DD in favour of NHB, Bhopal at the earliest. Concerned Banks to please ensure compliance.

7.12 DEBT SWAP

Convenor requested the banks to achieve 3% of the target for financing under the debt swap scheme in respect of farmers indebted to private money lenders and also requested to provide the progress along with SLBC Data every quarter.

7.13 Farmers' Clubs.

Promotion of Farmers' Clubs – In the 11th Five Year Plan a target of formation of 1,00,000 Farmers' Clubs has been fixed for the whole country. NABARD assistance to all agencies for forming Farmers' Clubs will uniformly be @ Rs.10000/- per club per annum for a period of 3 years. This activity needs to be taken up on priority basis but no significant achievement has been made even at the end of the F.Y. The farmers' clubs may function as Business facilitator / Business correspondents also facilitating them to play an important role in Financial Inclusion.

PART II: THEME BASED AGENDA ITEM

138th SLBC resolved that every SLBC should deliberate on a theme based scheme decided in the previous meeting. **Financial Inclusion** was selected as the theme for 139th SLBC meeting. In accordance with the decisions of the meeting, the thematic paper has to be prepared. DIF has prepared a draft on the thematic subject for the meeting and circulated it along with a letter PDF / Fin.Inc. /8 /DIF /2010 /1152 dated .07.06.2010 to all member banks for deliberations in the meeting.

Member banks are requested to deliberate on the issue and also to select an issue for the next SLBC meeting.

PART III : AGENDA ITEM PROPOSED BY

(A) Government of Madhya Pradesh

1. Loans to Forest Dwellers.

The DIF vide letter 413 dated 4.03.2010 has conveyed that Chief Secretary Govt. of M.P. desired that Loans up-to Rs. 1 lakh to Forest Dwellers be given without guarantee and they should also be provided with KCCs. Member banks are requested to deliberate, as land of Tribals can not be sold to non-tribals.

2. Review of Lead Bank Scheme – Banking facilities in every village by 2011.

The issue of providing banking services at the doorsteps of villages having population of more than 2000 was deliberated at length in a meeting of all LDMs convened by the Convener on 22.02.2010. Bankers informed the progress as follows:

A Sub-Committee of DLCC has been formed in each district to take decisions as also to follow-up of the progress. Sub-committee has identified and allotted villages to different bank branches, keeping in view the service areas. Micro plans elaborating month-wise planning for providing banking services to each identified village have been sought from state heads of concerned banks vide SLBC letter zo/slbc/2010-11/51 dated 29.04.2010. Member banks are requested to deliberate

3. Disbursement of State Government Pensions through Banks

Madhya Pradesh Central Committee of Pensioners Association has informed that dearness relief sanctioned by the State Government from time to time is not being credited in their pension accounts by commercial banks. The Association, therefore, demanded that the pensioners be provided with slip of account on annual basis. It may be mentioned here that with the concurrence of Indian Banks Association, there is a provision to issue pension slips to the Central Government Pensioners (Civil) at commencement of pension and thereafter whenever there is a change in the quantum of pension. The Directorate of Pension opines that issuance slip of account on annual basis will be a good practice. The authorized nationalised banks are requested to provide slips of account on annual basis to pensioners.

4. Joint Director Industries Deptt. Govt. of M.P. vide letter No. स्वरो/आरडी(10)/2007/931, भोपाल दिनांक 4.06.2010 has informed following agenda item for discussion in SLBC meeting :

“Bank should consider the authority letter of habilitated land and building of the beneficiaries towards guarantee for loan provided under Rani Durgawati Scheme as valid document.”

Members are requested to deliberate.

(B) Agenda proposed by RBI :

1. **Levy of license fee by Bhopal and Indore Municipal Corporations on banks** Bhopal and Indore Municipal corporations are levying license fee on banks functioning within their municipal limits. The issue is pending since very long, the Urban Administration and Development Department of Govt. of MP is again requested to issue appropriate directives to concerned Municipal Corporations.
2. Collateral free Loans – Educational Loan scheme – Banks must not mandatorily obtain security in the case of educational loans upto Rs. 4.00 lakhs.
3. Quarterly Public Meeting and Grievance redressal - Each LDM may convene a quarterly public meeting at various locations in the district, in coordination with Reserve Bank, banks having presence in the area and other stake holders to generate awareness of various banking policies and regulations relating to common person, obtain feedback from the public and provide grievance redressal to the extent possible.
4. Preparation of Potential Linked Plan (PLP) by NABARD may be advanced to be completed by August every year so that the State Government may factor in the projection made by the PLP in the State/ District plan. NABARD would prepare the PLP for the districts taking into account the firm commitments given by the State Government/banks/ other stake holders for the year.
5. Greater Role of Private sector banks. – discussion.
6. Usage of PACs as BCs : Although permitted PACS are not being used as BCs . Concerted efforts may be made for using PACS as BCs where such PACS are working well. – discussion.
7. Road/Digital connectivity for banking penetration : State Government to ensure road/digital connectivity to all centres where penetration by formal banking system is required. Achievement may be monitored by a sub-committee of DCC. A sub committee to monitor the progress may also be formed at SLBC level. Advantage may be taken of the special scheme offered by RBI of satellite connectivity through small V-SATs in remote areas.
8. Strengthening of LDM's office : LDM's office being the focal point for successful implementation of the Lead Bank Scheme, due care should be taken in selecting the incumbent and posting should be made coveted one. LDMs should be sufficiently empowered and delegated with powers to discharge their responsibilities.
9. Use of ATM machine by rural people: The banks may consider providing education to the rural population for usage of ATM machines. The banks may consider making the ATMs operations identical. For the benefit of the ATM user, the banks may consider putting up the operation details at the place of ATM operation.

(C) Agenda proposed by NABARD:**1. Kisan Credit Card (KCC) Scheme - Targets and Achievements (31.3.2010):****(a).By Regional Rural Banks**

As against the target of 166704 KCCs set for the year 2009-10 for 8 RRBs in the State, as on 31.03.2010 only 91604 KCCs (55%) were issued. RRB wise targets and achievements during the year were as under :

S. No.	Name of the RRB	KCC targets for the year 2009-10	No. of cards issued during the year (up to March 2010)	% Achievement
1	Jhabua Dhar	35,629	4,472	12.55
2	Madhya Bharat	30,000	30,315	101.05
3	Mahakaushal	3,300	1,468	44.48
4	Narmada Malwa	20,000	20,325	101.63
5	Rewa Sidhi	10,375	1,027	9.90
6	Satpura Narmada	48,600	24,228	49.85
7	Sharda	15,500	8,512	54.92
8	Vidisha Bhopal	3,300	1,257	38.09
	TOTAL	166,704	91,604	54.95

Out of 08 RRBs, only 02 RRBs i.e. Madhya Bharat KGB and Narmada Malwa KGB have achieved the targets. Other RRBs have to make all out efforts to cover all eligible farmers through KCCs during the year 2010-11 to achieve the targets.

(b). By District Cooperative Central Banks

During the year 2009-10, against the target of 226300 KCCs, 269941 KCCs (119.28% of the target) had been issued by all 38 DCCBs up to 28 February 2010.

2. Credit Linkage of SHGs.

NABARD has set a target of 25000 SHGs for credit linkage during the year 2010-11. All banks are requested to pay special attention in this regard.

3. Farmers' Clubs.

Banks are requested to form Farmers' Clubs as per NABARD guidelines and further banks are also requested to open bank accounts of Farmer's Clubs formed by NGOs whenever they approach the banks.

4. Swarojgar Credit Card Scheme.

The forum may deliberate on the progress in achievement under SCC scheme and with a view to increasing the GLC flow, banks are requested to associate in conducting NABARD sponsored REDPs/SDPs.

5. RIDF

NABARD has been providing financial assistance to Govt. of Madhya Pradesh for executing rural infrastructure projects. As on date, NABARD has sanctioned 2113 projects encompassing sectors like - Roads, Bridges, Power, Irrigation, Health Education etc. Of these, completed projects under Roads, Bridges, Irrigation and Power have relevance in assessing credit requirement and enhancing lending to agriculture sector. Upto 31 March 2010, the details of completed Roads, Bridges, Irrigation and Power projects with RIDF assistance are as under:

Sr. No.	Activity	Projects completed	Number of villages benefited	Potential in M, Km, Ha, MW and Numbers	Marketing Centres connected
1	Bridges	191	4,727	18,890	592
2	MIP	19	0	100,481	0
3	MIS	450	0	158,707	0
4	MJP	16	0	144,032	0
5	Power	34	0	115	0
6	Roads	426	5,527	6,856	888
	TOTAL	1,136	10,254		1,480

Due to increase in infrastructure in various fields, credit requirements for activities like- integrated godowns (25-50 T capacity), drying yards, post-harvest machinery, seed processing units, grading units, cold storages, electronic weighbridges, integrated pack houses, refrigerated vans, cotton ginning mills, milk chilling units, horticulture crops, crop loans, energy efficient pump sets, micro irrigation and SMEs can be reassessed.

The SLBC may take cognizance of infrastructure created under RIDF projects & subsidy schemes of GOI, to achieve XI plan period goal of increasing agricultural growth from 2% to 4%.

6. Higher Growth under Agriculture Credit

Agriculture credit in M.P. per ha. was at Rs. 7846.65 during 2005-06 in MP. A disaggregated analysis of district wise data indicates a wide variation among the districts on per ha. basis and it varied from Rs. 806.57 per ha. in Anuppur district to Rs. 36945.32 per ha. in Indore district. Some of the districts which are having higher percentage of irrigated area were having lesser credit per ha. than State average. Only three districts namely Burhanpur, Gwalior and Indore were having higher credit flow on per ha. basis in comparison to national average. **Districts which are having lesser average agriculture credit per ha. than State average (i.e. Rs. 7846.65 /-) may have a suitable target of 50% or higher growth rate in annual credit plan or DCP to minimise the variations.**

7. Lower Growth in Agril. Term Loans

Ground Level Credit flow in agriculture increased from Rs. 6954.43 crore to Rs. 12204.79 crore in 2008-09 thereby showing a compounded annual growth 20.51 percent which varied between 4.86 percent in term loan to 26.46 percent in crop loan. A disaggregated analysis of crop loan on agency wise basis indicated that the share of commercial banks increased from 41 % in 2005-06 to 57.34 % in 2008-09 whereas the share of RRBs was stagnant and a decline in Cooperative banks

share was observed. The share of crop loans in total agriculture loan increased from 67.9 % in 2005-06 to 80.0% in 2008-09.

Table . Details of Total Agril. Loans disbursed during 2005-06 to 2008-09

(Rs. In lacs)

Name of Agencies	2005-06	2006-07	2007-08	2008-09	CARG
Commercial Banks	361626.23	485652.00	548799.00	767754.00	26.88
Cooperative Banks	221266.30	271916.00	343624.00	270619.00	8.74
RRBs	112550.25	130654.00	168815.00	182106.00	18.52
Total	695442.78	888222.00	1061238.00	1220479.00	20.51

Lower growth in Agril. Term Loans (i.e. 4.86%) is a matter of concern and needs to be increased as it leads to capital formation. Secondly, poor growth may be due to non reporting of data because of KCC limit utilisation. Banks may be advised to maintain database of Agril. Term loan particularly disbursed under KCC.

8. Financial Inclusion:

8. Financial Inclusion:

Financial Inclusion by extension of Banking Services - Use of Self Help Groups (SHGs) as Business Correspondents (BCs)

As an initiative towards total financial inclusion; NABARD had advised all PSBs & RRBs to consider appointing authorised functionaries of good performing Self Help Groups as BCs of the bank. NABARD had also requested them to provide feedback on various items of expenditure involved in working out the model for support.

मद सं.-08 राजभाषा नीति का कार्यान्वयन

मध्यप्रदेश में 49 बैंकों में से केवल 38 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 120 में समीक्षा हेतु स्थिति दी गई है ।

Agenda Item No. 9 OTHER AGENDA ITEMS:

(A) Absence of bankers from DLCC meetings : Some LDMs have informed about the absence of bankers from DLCC meetings despite advance information due to which many agenda points can not be attended properly. Convenor requested vide letter ZO/SLBC/2010-11/61 dated 04.05.2010 to all member banks to instruct their District-coordinator/Branch Manager to attend such meetings invariably.

(B) As per District credit plan(Agriculture) As per proposed in budget speech of Union Finance Minister (Agriculture Sector) Annual Credit Plan2010-2011

- NABARD vide letter 905 dated 07.05.2010 has referred Budget Speech of Finance Minister Government of India for year 2010-2011. The ACP 2010-2011 prepared on the basis of District Credit Plans would differ in respect of agriculture from what it would be on the basis of Finance Minister's speech. This needs to be deliberated and revised Annual Credit Plan for Agriculture Sector be approved in special DLCC meetings.

Sector wise (Agriculture)

TARGET (Rs. in Crores)

Sector wise	Year 2010-11	
	As per District Plans	As per FM's Announcement
Agri. Total	15595.60	18000
Crop Loan	12432.19	10710
Term Loan	3163.42	7290

Institution wise (Agriculture)

Year 2010-11

	As per District Plans	As per FM's Announcement
COM. Bank	7728.58	13500
RRBs	2366.36	1800
Coop Bank	5500.66	2700
TOTAL	15595.60	18000

Agenda Item No. 10 Any other issue with permission of the Chair