



मध्यप्रदेश गार

सुख का दाता सब का साथी ,शुभ का यह सन्देश ह,  
मा का गाद पिता का आश्रय , मरा मध्यप्रदेश ह !

विन्ध्याचल सा भाल नमदा का जल जिसक पास ,  
यहा ज्ञान विज्ञान कला का लिखा गया इतिहास है !  
उपर भूमि,सघन वन ,रत्न सम्पदा जहा अशेष है,  
स्वर-सौरभ-सुषमा से माडत मरा मध्यप्रदेश ह !!

सुख का दाता सब का साथी ,शुभ का यह सन्देश ह,  
मा का गाद पिता का आश्रय ,मरा मध्यप्रदेश ह !

चम्बल को व -कल से गुजत कथा तान-बालदान को ,  
खजुराहो मे कला को,चित्रकूट मे राम को !  
भामबेटका आदकला का पत्थर पर आभषक ,  
अमृत कुड अमरकटक मे ,एसा मध्य प्रदेश ह !!

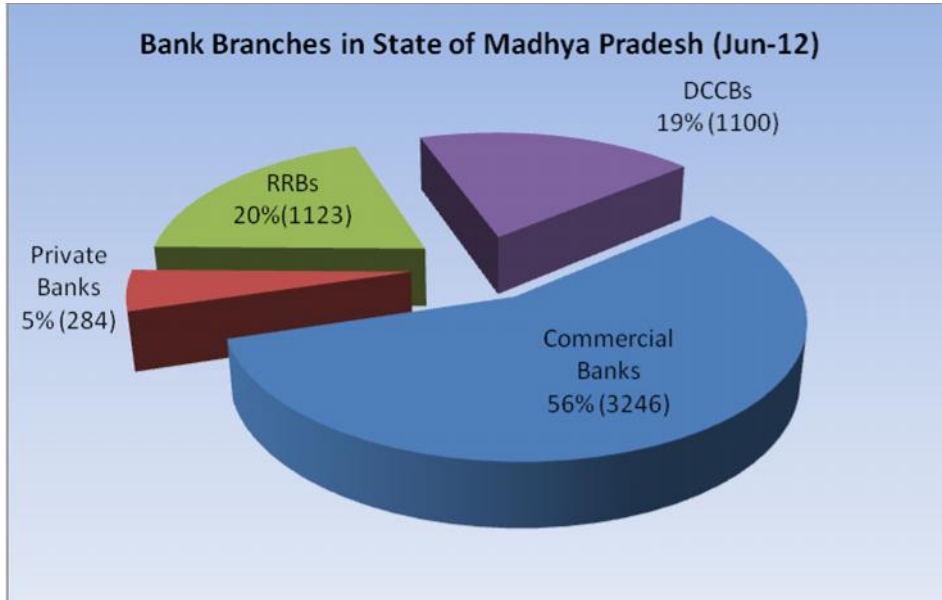
सुख का दाता सब का साथी ,शुभ का यह सन्देश ह,  
मा का गाद पिता का आश्रय ,मरा मध्यप्रदेश ह !

क्षिप्रा मे अमृत घट छलका ,मिला कृष्ण का ज्ञान यहा,  
महाकाल का तिलक लगान मिला हम वरदान यहा!  
कावेता,न्याय,वीरता,गायन,सब कुछ यहा विशेष है,  
हृदय देश का ह यह, मे इसका,मरा मध्य प्रदेश ह !!

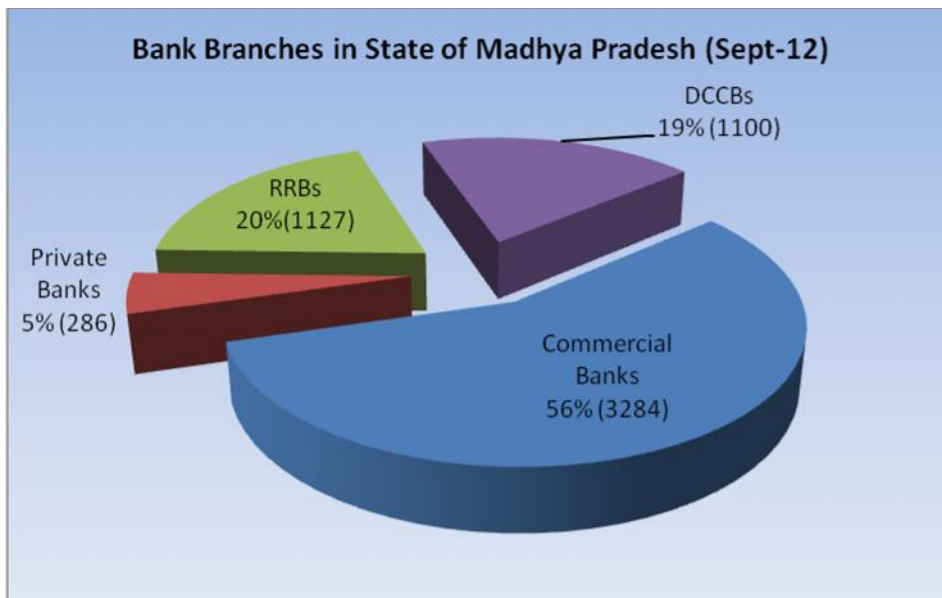
सुख का दाता सब का साथी ,शुभ का यह सन्देश ह,  
मा का गाद पिता का आश्रय , मरा मध्यप्रदेश ह !

**Banking Statistics (as on 30<sup>th</sup> September 2012)**

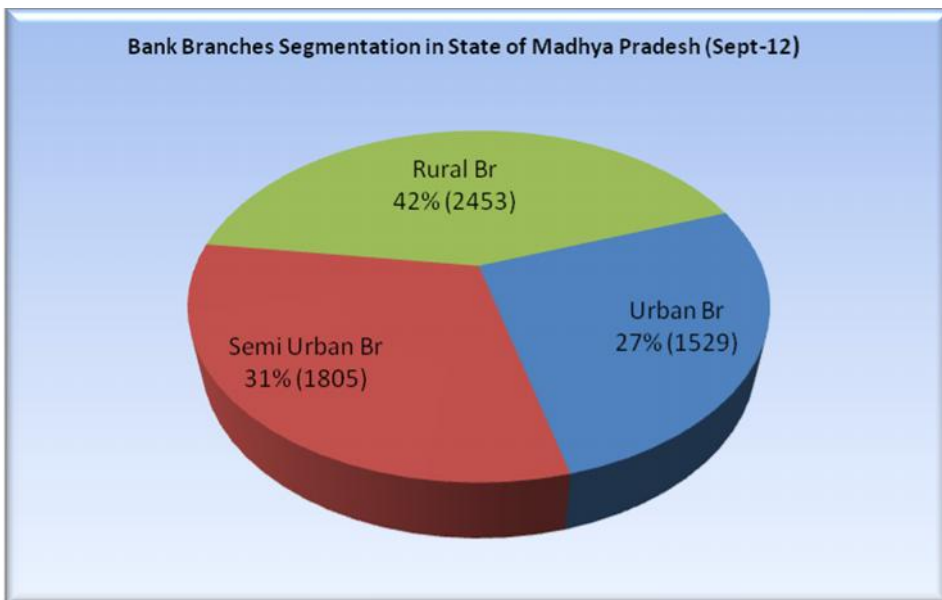
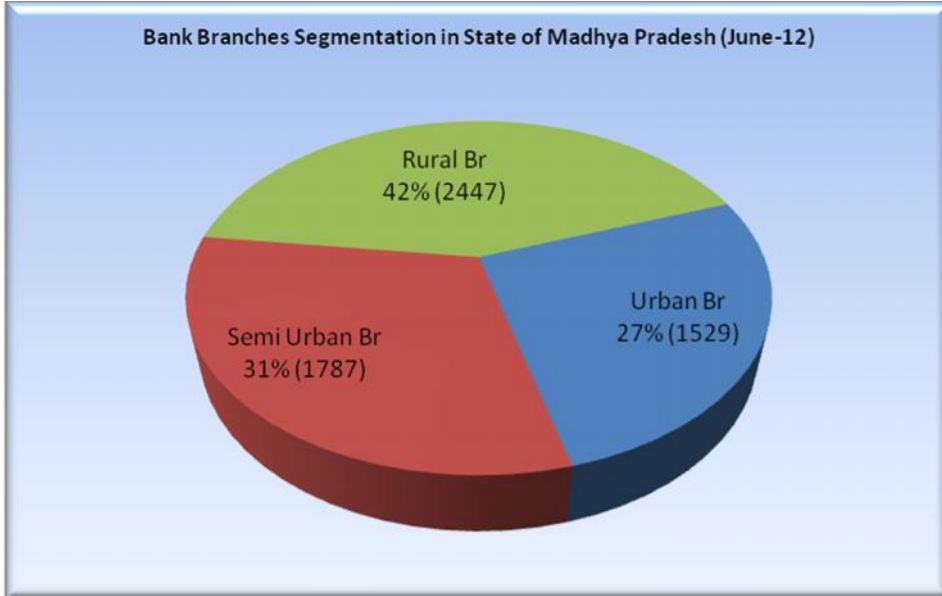
**Total No. of Branches in June 2012 : 5753 (March,2012 : 5733)**



**Total No. of Branches in Sept 2012: 5797 (June 2012 : 5753)**

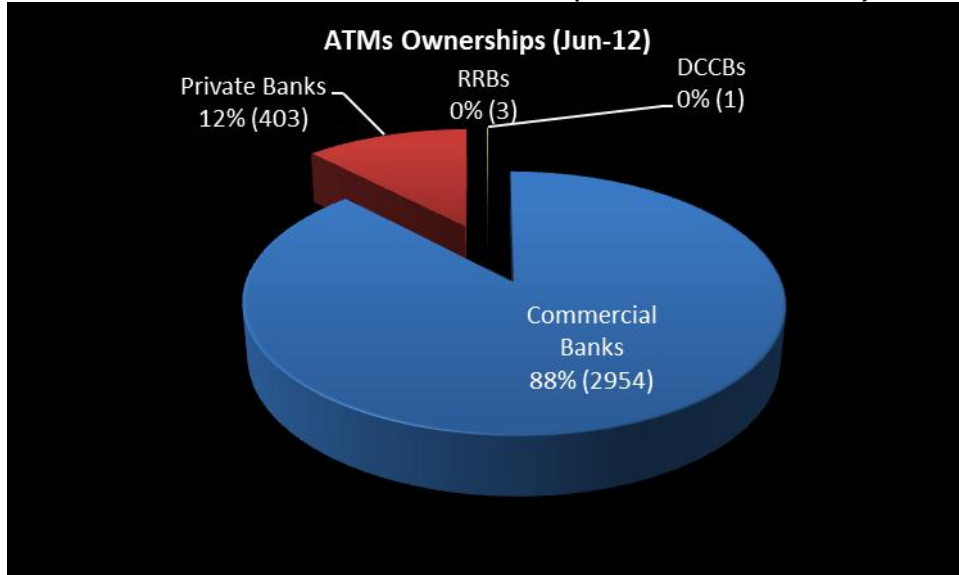


**Branch Segmentation**

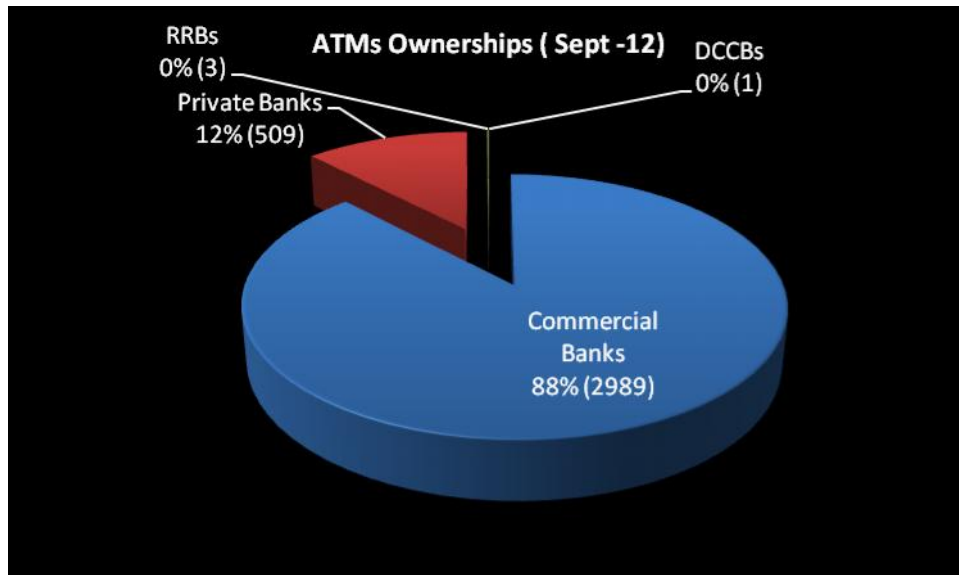


**ATMs : Ownership Details**

**ATM Status as on June 2012 No.3361( March 2012 - 3248)**



**ATM Status as on September 2012 (Total No. 3502)**





**State Level Bankers' Committee (SLBC) of State of Madhya Pradesh  
NOVEMBER 2012**

**AGENDA**

**STATE LEVEL BANKERS' COMMITTEE, STATE OF MADHYA PRADESH  
November, 2012**

**CONVENOR : CENTRAL BANK OF INDIA  
CORPORATE OFFICE: CHANDERMUKHI, NARIMAN POINT, MUMBAI 400021  
Tel.: 022 – 6638 7777, CALL CENTER TOLL FREE NO ( 24 hours ).-1800 200 1911**

**email : [dataslbcmp@centralbank.co.in](mailto:dataslbcmp@centralbank.co.in) (for submission of SLBC data)  
[smslbc@centralbank.co.in](mailto:smslbc@centralbank.co.in) (for communications)**

**Website : <https://www.centralbankofindia.co.in> (Bank)  
<http://www.slbcmadhyapradesh.com> (SLBC Website)**

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## Vision of the State of Madhya Pradesh

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An all-round and all-inclusive development of the state through which the life of citizens can become rich and prosperous and they should have opportunities for putting in their best efforts according to their potential and contributing to the nation's development

\*\*\*\*\*



**Adoption of the minutes of the 148<sup>th</sup> SLBC meeting of Madhya Pradesh**

⇒ **Minutes of the 148<sup>th</sup> SLBC**

Date of 148<sup>th</sup> SLBC Meeting : 12<sup>th</sup> September 2012

Venue : Central Bank of India, Conference Hall, 1<sup>st</sup> Floor, Jail Rd, Bhopal

The Minutes of 148<sup>th</sup> Meeting of SLBC held on 12<sup>th</sup> September, 2012 has been uploaded on website of SLBC ([www.slbcmadhyapradesh.com](http://www.slbcmadhyapradesh.com)) and DIF's website ([www.dif.mp.gov.in](http://www.dif.mp.gov.in)). No amendment has been received from any member banks and any Govt. departments

**~ Thus MINUTES MAY BE CONFIRMED & ADOPTED**

### Financial Literacy – Functioning of R-Seti and FLCC

#### R-Seti

There are at present 50 R-Seti and one RUDSETI in the State of Madhya Pradesh.

#### Position of Land Allotment/Possession of R-Seti

- ✓ State Government has allotted land to almost all R-Seti's barring at few places which requires Government intervention. Government of Madhya Pradesh in process of redressing the matter through District Administration
- ✓ All Sponsoring Banks of R-Setis have received grant from Government of India
- ✓ All R-Setis have initiated steps for setting up the R-Seti.

#### Details of Training Program with Settlement details (FY 12-13)

Bank	No of R-Setis	No of Training Prom. Conducted	Total Trainees Trained	Credit Linkage	Settlement %
Central Bank of India	18	117	2366	757	32
State Bank of India	13	64	1704	357	20
Bank of India	11	42	1180	271	23
Union Bank of	3	2	60	10	17
Bank of Baroda	2	9	180	20	11
Allahabad Bank	1	9	362	61	17
Canara Bank / Syndicate Bank	1	6	207	45	22
Punjab National Bank	1	11	245	46	19
Vijaya Bank	1	6	200	30	15
Total	51	266	6504	1478	22.72

### Financial Literacy – Functioning of R-Seti and FLCC

#### District wise Settlement Ratio at R-Seti

Name of RSETI	Main training programs conducted from April 12 to Sept. 2012	No. of training arranged	No. of persons trained	Settlement (%)		
				Bank Credit	Self-Finance	Job
Narsinghpur	Dairy	8	314	238	76	-
Jabalpur	Garment production, Motor Driving	4	138	10	24	10
Anuppur	Lakh collection	1	23	-	23	-
Mandla	Dairy, Garment, Computer	4	80	10	10	-
Bhind	Dairy production	1	25	-	25	-
Balaghat	Readymade garments, Beauty Parlour	7	218	142	10	-
Seoni	Mobile repairing, Beauty Parlour, Readymade garments	4	125	18	24	-
Indore	Dress designing, leather toys, computer	10	181	41	20	-
Umaria	Motor Driving, Computer, tailoring	5	119	-	20	31
Dindori		7	270	122	20	-
Gwalior	Computer, Tailoring, Beauty Parlour	11	255	10	25	-
Hoshangabad	Computer, Tailoring, Beauty Parlour	5	176	99	20	-
Mandsaur	Computer, Tailoring, Beauty Parlour	9	305	200	25	-
Morena	Computer, Tailoring, Beauty Parlour	2	49	-	4	-
Raisen	Computer, Tailoring, Beauty Parlour	5	180	131	20	-
Ratlam	Computer, Tailoring, Beauty Parlour	7	361	113	20	-
Sagar	Computer, Tailoring, Beauty Parlour	4	158	80	-	-
Shahdol	Computer, Tailoring, Beauty Parlour	2	74	28	10	-
Rajgarh	Dairy, Computer, Tailoring,	11	397	306	20	-
Damoh	Dairy, Computer, Tailoring	10	296	84	20	-
Panna	Dairy, Tailoring	33	775	247	40	-

**Financial Literacy – Functioning of R-Seti and FLCC**

<b>Ashok Nagar</b>	Dairy, Tailoring	4	87	-	20	6
<b>Shivpuri</b>	Dairy, Tailoring	5	112	-	25	--
<b>Vidisha</b>	Computer, Tailoring, Beauty Parlour , Dairy	8	208	82	28	-
<b>Sidhi</b>		-	-	-	-	-
<b>Satna</b>	Computer, Tailoring, Beauty Parlour , Dairy	9	362	61	24	-
<b>Alirajpur</b>	Dairy	4	77	19	5	-
<b>Jhabua</b>	Dairy, Tailoring	7	158	-	-	-
<b>Bhopal RUDSETI</b>	Computer, Tailoring, Beauty Parlour	8	278	132	30	-
<b>Ujjain</b>	Motor winding, Mobile Repairing, Khajur Silk	5	108	-	-	-
<b>Dhar</b>	Agriculture	1	26	-	-	-
<b>Dewas</b>	Readymade Garments, Beauty Parlour, Dairy, Mobile Repairing, Computer, Networking	10	218	43	42	10
<b>Datia</b>	Stitching, Mobile Repairing, Beauty Parlour	20	480	26	31	215
<b>Betul</b>	Mobile Repairing, Stitching	8	93	5	5	3
<b>Harda</b>	Dairy, Stitching	8	233	3	67	33
<b>Katni</b>	Stitching, Basic Computer	3	68	4	8	24
<b>Chhatarpur</b>	Dairy farming, Basic Computer	11	309	30	95	-
<b>Tikamgarh</b>	Basic Computer	3	75	20	30	-
<b>Sheopur</b>	Sabji Utpadan & Jaivik Kheti, Bakri Palan	7	208	-	150	10
<b>Bhopal (BOI)</b>	Dairy farming, Mobile repairing	3	69	-	50	-
<b>Badwani</b>	Nil		Nil	Nil	Nil	Nil
<b>Rewa</b>	Poultry	1	32	-	32	-
<b>Neemuch</b>	Artificial Jewellery, Computer Fridge, Cooler , AC repairing, Beauty Parlour	6	158	3	35	12
<b>Singrauli</b>	Poultry	1	22	21	-	-

### Financial Literacy – Functioning of R-Seti and FLCC

<b>Khandwa</b>	Computer, Motor winding, Dairy farming, Tailoring	7	190	76	10	5
<b>Khargone</b>	Dairy devp., Mobile repairing	2	31	-	20	-
<b>Burhanpur</b>	Stitching	2	44	07	06	-
<b>Sehore</b>	Dairy farming, Computer Hardware, Beauty Parlour	3	90	40	-	-
<b>Shajapur</b>	NA	NA	NA	NA	NA	NA
<b>Guna</b>	NA	NA	NA	NA	NA	NA

The low settlement ratio in R-Setis triggered a deep concern to all stake holders, resulting in holding **R-Seti Conclave** under the chairperson of Smt. Aurna Sharma, Additional Chief Secretary and Development Commissioner, Rural Development, Madhya Pradesh Government.

#### Findings of the R-Seti Conclave

##### ➤ **Nagging Issues : A Need for introspection**

- a. Lack of Passion by R-Seti Directors
- b. Lack of effective involvement of R-Setis, LDMs and District Administration
- c. Lack of marketing support after training
- d. Experience of trainees
- e. Social Concern like unwilling to work because of marriage in girl/female trainees etc.

##### ➤ **Suggestions for affecting better settlement**

- a. Proper identification and screening of prospective trainees
- b. Proper age selection
- c. Profiling entrepreneur skills and inclination of these trainees
- d. Need based and geographical based course / module
- e. R-Seti to be an entrepreneur incubator rather than a degree institute
- f. Hand holding and nurturing of trainees till settlement
- g. Involvement of LDMs, Branch Managers, District Administration during the training period

## Financial Literacy – Functioning of R-Seti and FLCC

- h. FLCC coordination
- i. Marketing linkages and support
- j. Efforts to be directed for linkages during the training period etc.

➤ **Concern Areas :**

Calculation of R-Seti Settlement Ratio needs to be introspected by each R-Seti Directors and banks. The Settlement Ratio shall be calculated on three parameters individually and as a whole. The parameters are:

1. Settlement through bank credit linkages
2. Settlement through self-finance
3. Settlement through jobs

**Minutes of the Meeting of R-Seti Conclave [Minutes of Meeting.docx](#)**

## Financial Literacy – Functioning of R-Seti and FLCC

### Financial Literacy and Credit Counseling Centres

#### Objective of FLCC

- To provide financial counselling services face-to-face interaction as well as through other available media like e-mail, fax, mobile, etc.
- Education on responsible borrowing , proactive and early savings, and offering debt counselling to individuals who are indebted to formal and/or informal financial sectors;
- To educate on various financial products including micro insurance
- To formulate debt restructuring plans for borrowers in distress and recommend the same to formal financial institutions, including cooperatives, for consideration
- To take up any such activity that promotes financial literacy, awareness of the banking services, financial planning and amelioration of debt-related distress of an individual;

#### General Observation on FLCC

- All FLCCs are located in Urban and Semi Urban areas.
  - No FLCC is functioning in the rural areas, where the largest sections of financially excluded population reside.
  - Awareness of existence of FLCC among local populace is limited.
  - FLCCs are mostly serving walk in clients, whereas outdoor literacy drives by FLCCs are exceptions.
- 
- The literacy material available at FLCCs is generally the publicity material pertaining to various products of sponsor banks.
  - Even though 53% of the FLCCs are run by separate Trusts/Societies formed for the purpose, these are actually working as institutions of sponsor banks due to their dependence for funding and administrative support. Thus, FLCCs are not in a position to maintain arms- length distance from sponsor bank as envisaged in the Model Scheme

Details guidelines /findings of FLCC [RBI circular on FLC.pdf](#)

Details of FLCC in the State of Madhya Pradesh [..FLCC quarter data.xls](#)

## Financial Literacy – Functioning of R-Seti and FLCC

### Action Points for Bank on FLC

- a. Bank to prepare standard financial literacy material / training modules
- b. The material to be in vernacular language using stories and pictorial representations to disseminate information on the four basic banking products as:
  - a. Saving cum overdraft account
  - b. Pure savings products ideally a recurring deposit scheme
  - c. Remittance product for electronic benefits transfer and other remittances and
  - d. Entrepreneurial credit in the form of General-purpose Credit Card (GCC) or Kissan Credit Card (KCC)



## Progress made in Financial Inclusion

Financial Inclusion implementation started in the state in November 2007 in selected districts / villages in the State of Madhya Pradesh

There were 2736 villages with population over 2000 to be covered under the Financial Inclusion plan by March 2012 and all banks have effectively completed this phase of implementation as on date

Bankwise / Districtwise details of Financial Inclusion activities detailed in Table [mapping of villages over 2000.xlsx](#)

Now the target of FI implementation is villages with population less than 2000.

### Steps taken in implementing the FI plan for villages with less than 2000 population

- There are approx. 54,903 Villages in the State of Madhya Pradesh, out of which 2736 villages with over 2000 population covered under FI plan
- To provide Financial Dispensation to all 54,903 villages in State of Madhya Pradesh through 14500 FI outlets in cluster
- Approx. 6500 FI outlets are functioning out of 54903 villages using BC, Brick and Motor, Kiosks, Mobile Van etc and covering 19200 villages
- Each cluster to map villages within its vicinity may be say a 3KM - 5 KM periphery and BCs to cover these villages with base branch as the focal branch.
- Mapping of villages bank wise has already been done
- Statewise disaggregation of FIP data for the state for each banks finalised
- MPCON Ltd, being the common business correspondent for the State of Madhya Pradesh has started implementation of FI plan and phased manner of identification of BCs, its training etc.
- As on date 20 banks including RRBs have executed MOU with MPCON Ltd.
- State Bank of India is in process of executing MOU with MPCON Ltd.
- Private Banks in process of executing the MOU with MPCON Ltd.

### **Bankwise / district wise mapping of villages**

RBI Circular on Roadmap-Provision of Banking Services in villages with population below 2000 [Roadmap-Provision of Banking Services in Villages with Population below 2000.pdf](#) with annex A [Annex A- Roadmap-Provision of Banking Services in Villages with Population below 2000.Xls](#) and annex B [Annex B- Roadmap-Provision of Banking Services in Villages with Population below 2000.Xls](#)

**Master Circular on Strategy and Guidelines on Financial Inclusion by**  
 Department of Financial Services, Ministry of Finance , Government of India  
[Master Circular on Strategy and Guidelines on Financial Inclusion.pdf](#)

## Micro Small and Medium Enterprises

### MSME : A snap shot on progress

- Prime Minister's Task Force on MSMEs directs banks to achieve a 20 per cent YoY credit growth to micro and small enterprises and a 10 per cent YoY growth in the number of micro enterprise accounts.
- As on March 31, 2012, the YoY growth rate in **MSE is 18.85%** and **7.49% increase in the number of accounts.**
- Credit to MSE sector to see substantial jump this Financial Year due to focus by Government of Madhya Pradesh
- Government of Madhya Pradesh in process giving more boost to this sector by various Government schemes

Particulars	Amt in Cr			
	As on 30.09.2011	As on 31.03.2012	As on 30.09.2012	Y-o-Y Variation %
Micro, Small Entp	Amt	Amt	Amt	
Manufacturing	3833	4683	5645	47.27
Services	8427	8766	8173	3.01
<b>Total SME Adv.</b>	<b>12260</b>	<b>13450</b>	<b>13818</b>	<b>12.70</b>
Medium Enterprises	1594	1494	1963	23.15
<b>Total MSME Advances</b>	<b>13764</b>	<b>14944</b>	<b>15781</b>	<b>14.65</b>

### MSME - ACP Targets and Achievements:

Year	Target	Achievement	Percentage
			Percentage
2009-10	2247	1236	55%
2010-11	2835	3054	108%
2011-12 ( 31.03.12 )	3480.68	5022.68	144%
2012-13	6027.73	2776.04 (as on Sept 30, 2012)	46.05%
Commercial Banks	5447.75	2703.35	49.62%
RRBs	294.78	72.69	24.66%
Others	285.20	0	0

### Micro Small and Medium Enterprises

#### Observations:

- The MSME target for the year 2012-13 was upwardly revised by 73% vis-à-vis 2011-12.
- It was observed from the ACP 2012-13 data that the banks in the State had achieved 19% of the targets assigned for the year as at the end of Sept 2012. The performance of private sector banks was lower (6%) than that of other bank-groups.

#### MSME - Review of NPA Position

(Rs. In crore)

Particulars	NPAs under MSE As on 30.09.11	NPAs under MSE As on 31.03.12	NPAs under MSE As on 30.09.12	Y-o-Y Variation (In %)
Commercial Banks	454.00	460.32	499.26	10.00
SBI Group	210.00	229.22	229.00	9.04
Private Banks	13.00	16.32	52.00	325.00
RRBs	62.00	66.02	118.00	70.96
Co-operative Banks	0	0	65.00	0.00
<b>Total</b>	<b>739.00</b>	<b>771.88</b>	<b>963.56</b>	<b>30.38</b>

Table No. 8

- The NPAs under SME sector increased during the quarter by 30.38% mainly due to the growth in NPAs of Private Bank by 325% and RRB by approx. 71% on Year-on-Year.

#### Rehabilitation of Sick MSE Units:

The number of sick SME units in Madhya Pradesh as at the end of March 2012 were 3331 units with outstanding credit of Rs.225.25 crore.

### Micro Small and Medium Enterprises

#### Details are as under:

31 <sup>st</sup> March 2012	No.of Units	Amt in Rs. cr
Potentially Viable units	394	43.92
Non-Viable units	2805	176.18
Units under Nursing	132	5.15

#### Position of loans under CGTSME for the State :

1. The data obtained from CGTSME indicated that 1930 proposals amounting to Rs.112.96 Crore received from various banks in the State were approved by the trust during the quarter ended June 30, 2012. The performance of private sector banks in this regard was found to be poor.
2. As on June 30, 2012 the total number of proposals pertaining to Madhya Pradesh approved by the trust under CGTSME Scheme was 26158 accounts amounting to Rs.1300.85 crore.

#### Issues concerning MSME

- Need for faster resolution of proposals, thus availability of timely credit is required
- MSME Counseling for units and the entrepreneurs
- High cost of credit.
- Collateral requirements  
Limited access to equity capital
- Procurement of raw materials at a competitive cost
- Problems of storage, designing, packaging and product display
- Inadequate infrastructure facilities, including power, water, roads, etc.
- Low technology levels and lack of access to modern technology
- Lack of skilled manpower for manufacturing, services, marketing, etc.
- Absence of a suitable mechanism which enables the quick revival of viable sick enterprises and allows unviable entities to close down speedily

## Cyber Treasury in State of Madhya Pradesh

### Cyber Treasury in the State of Madhya Pradesh

- The facility of cyber treasury was introduced in the state in the year 2001.
- Dedicated website on cyber treasury :- [mptreasury.org](http://mptreasury.org)
- Cyber treasury project started with State Bank of India, mandating them to have accounts with State Bank of India
- In the year 2007, a negligible amount of Rs.15.00 crore were deposited through cyber treasury with 24,477 transactions
- In the Financial Year 2011-12, an amount of Rs.7614 crore through cyber treasury with over 10 lacs transactions.
- Only commercial taxes and transport related taxes are deposited through cyber treasury
- Now Government of Madhya Pradesh effective 05.01.2012, has broadened the bank coverage under the cyber project, allowing other banks like Central Bank of India, Union Bank of India, Allahabad Bank, Punjab National Bank, Bank of India, UCO Bank etc. to offer cyber tax facility and also payments facilities through their banks. The same is in process

### Cyber Treasury: A Progress Card

#### E- Receipt Progress Card (Started in the year 2007)

Financial Year	Amount in Cr	No. of Transaction (lacs)
2007-08	15.00	0.25
2008-09	366	4.29
2009-10	651	6.39
2010-11	3303	8.59
2011-12	7614	10.12

Amount and No of transaction are approx.

### Present Status

Presently of 09 banks are accredited to undertake this business in state of Madhya Pradesh.

### Cyber Treasury in State of Madhya Pradesh

Brief status with regard to each bank is tabulated as under

Name of Bank	Status
State Bank of India	e- Receipt module <b>already implemented</b>
Union Bank of India	e- Receipt module <b>implemented w.e.f 13.07.2012</b> after successful integration of the bank's payment gateway with portal of MP treasury to the satisfaction of Directorate of Treasury & accounts.
Central Bank of India	All technical requirements, including the testing of the bank's interface with the cyber treasury has been completed. e-Receipt module <b>likely to be implemented by 31 Oct 2012.</b>
Allahabad bank	The bank is in <b>advanced stage of meeting the desired technical requirements.</b> e- Receipt module likely to be implemented shortly. The bank has nominated its branch to act as cyber treasury branch
Punjab National Bank	The bank held meeting with the Treasury Department of the M.P Govt and <b>process flow was discussed/ exchanged for e-RECEIPT SYSTEM (Cyber Treasury)</b>
Bank of India	The bank participated in the meeting held at RBI to discuss the implementation of e receipts on March 16,2012
UCO Bank	The bank participated in the meeting held at RBI to discuss the implementation of e receipts on March 16,2012
ICICI Bank Ltd	Recently accredited and yet to commence Govt Business (only receipts)
Axis Bank Ltd	Recently accredited and yet to commence Govt Business (only receipts)

#### **E-Payments Progress Card (Started in December 2010)**

- Presently branches of 09 banks are accredited to undertake this business in Madhya Pradesh.
- Approximately 85% of the payments effected by the M.P Government through various treasuries are through e-mode
- 100% payments through E-mode by FY 12-13
- Salary payments, some other payments including vendor payments are affected through E-mode
- At present, State Bank of India is providing this facility to the M.P Government

### Cyber Treasury in State of Madhya Pradesh

- Central Bank of India, Union Bank of India and Allahabad Bank in process of operationalising the e-payment module at bank branches that are providing banking services to treasuries

**Status** with regard to the other three banks Punjab National Bank, Bank of India and United Commercial Bank whose branches linked to treasuries are not providing e- payment facility is as under

Bank	Status
Punjab National Bank	Preliminary discussions with regard to technical requirements/issues have been held by the bank with the Treasury department of the M.P Government .
United Commercial Bank	Necessary discussion and meeting has been held with treasury officials, the bank is in process of implementing the module. Awaiting Corporate office approval/directions.
Bank of India	Preliminary discussions have been held by the bank with the Treasury department of the M.P Govt. Approval of Corporate office for starting the E payment module

Break up of bank wise branches managing Government treasury business in the State of Madhya Pradesh is tabulated as under

Name of Bank	No of Treasuries /Sub Treasuries attached to
State Bank of India	187
Central Bank of India	09
Union Bank of India	06
Allahabad bank	03
Bank of India	02
Punjab National Bank	03
UCO Bank	02
ICICI Bank Ltd	Recently accredited and yet to commence Government Business (only receipts)
Axis Bank Ltd	Recently accredited and yet to commence Government Business (only receipts)

## Kissan Credit Card (KCC)

Kissan Credit Card scheme revised effective May 2012 to provide credit linkages to farmers as:

- To meet the short term credit requirements for cultivation of crops
- Post harvest expenses
- Produce Marketing loan
- Consumption requirements of farmer household
- Working capital for maintenance of farm assets and activities allied to agriculture, like dairy animals, inland fishery etc.
- Investment credit requirement for agriculture and allied activities like pump sets, sprayers, dairy animals etc.

### Eligibility :

- All Farmers – Individuals / Joint borrowers who are owner cultivators
- Tenant Farmers, Oral Lessees & Share Croppers
- SHGs or Joint Liability Groups of Farmers including tenant farmers, share croppers etc.

Detailed Annexure to revised KCC [Detailed annexure to revised KCC.pdf](#)

### Kissan Credit Card and State of Madhya Pradesh

- 72.37% population in State in rural area
- The agriculture sector forms almost one-third of the GSDP and forms the backbone of the MPs economy
- 5 crop zones, 11 agro climatic regions and 4 soil types
- Around 65 percentage of the total land holdings belong to small and marginal farmers occupying only 26 percent of the cultivable land
- In the State, the multiple cropped area is about 24% which can be exploited for cultivation at any time of the year irrespective of the season
- Out of the total gross cropped area 59% is sown in the Kharif season and 41% in the Rabi season
- District Narsinghpur is considered to be the most fertile land all over Asia
- Approx. 90.17 lac farmers in the State
- **An Estimated 82% farmers have KCC linkages with banks**
- **District Annupur is having lowest KCC linkages at 34% followed by Dindori district at 50% and Shivpuri at 56% etc. and Districts Raisen, Seoni, Ujjain and Vidisha has 99% KCC linkages**

**[District wise list of KCC linkages with banks](#)**    **[District wise KCC linkages.xlsx](#)**



## Kissan Credit Card (KCC)

### **100% KCC linkages : A Challenge**



**To cover balance 18% of farmers with KCC linkages to Bank**



**To initiate KCC model adopted by the State of Bihar and Uttar Pradesh under BGREI (Brining Green Revolution in Eastern India) in ensuring 100% KCC linkages**



- The process of 100% KCC to eligible farmers was initiated in the 137<sup>th</sup> State Level Bankers Committee meeting of the State of Madhya Pradesh held on the 28<sup>th</sup> of May 2009.
- The efforts has led to incremental growth of KCC farmers in the districts and the State ultimately
- **Replication of KCC model as adopted in State of Bihar and Uttar Pradesh, which was envisioned to be implemented in the 147<sup>th</sup> SLBC meeting of the State of Madhya Pradesh, enumerated as:**
  - Loan Application for Kisan Credit Card would be collected by District Administration in coordination with LDMs and Bank Branches.
  - Organizing Camp at village level.
  - Patwari, CEO Janpad and all concerned would provide necessary documents for processing application on the spot.
  - Application is sent to Bank Branch for sanction and disbursement suitably

### **Proposed Action Plan for 100% KCC linkages**

- Target districts with least KCC linkages
- Cluster villages within these districts
- District Administration to sanitize the field functionaries CEO, Sarpansh, BDO, thasildar etc. for the need to educate the farmers
- District Administration to prepare list of excluded KCC eligible farmers to banks
- Banks to get such list vetted at DLCC
- FLCCs of banks to reach these eligible but excluded KCC farmers
- Banks to sanitize Government field functionaries at village level with the legal requirements of KCC like praroop V, charge creation etc. for farmers as land owners
- For tenant farmers and oral leasee, JLG model may be adopted
- Banks to organize camps in sweep mode in these villages with help of district administration.

## Kissan Credit Card (KCC)

- Banks in coordination with district administration fix dates for such sweep mode camps and use resources like nagadas, kotwals, village meetings etc. to inform the villages
- Banks to hold sweep mode camps in cluster and district administration to create charge on land on the spot
- Banks to release KCC
- Banks with coordination with district administration to provide KCC in JLG mode for farmers having no land
- Forest Departments with help of DFOs and banks to reach to these farmers for KCC



### **A leaf from 148<sup>th</sup> State Level Bankers Committee of Bankers (Special Theme Agenda)**

A way forward towards 100% KCC linkages and also efficiency in KCC linkages with aim of KCC transparency (double KCC finance)

Government to explore possibility of **Cultivator's Licence** for facilitating Credit Linkages to farmers falling under the category of Oral Lessee, Small Farmers, Marginal Farmers, Share Croppers & Forest dwellers

Government of Madhya Pradesh to explore adoption of Government of Karnataka model of Bhoomi programme, for computerization of land records of farmers.

Provide opportunity for online access to banks and other financial institutions for creations/ amendments/ release of charge on the land, thereby hampering the process of smooth extension of credit to the beneficiaries

Details of Bhoomi program [Bhoomi Project Features.doc](#)



**Government of Madhya Pradesh has also directed District Administration to ensure 100% KCC linkages of farmers [DIF Letter for 100% KCC to District Administration.pdf](#).**



**As a follow-up, it is requested that Government of Madhya Pradesh should once again write to District Administration for 100% KCC linkages**

### Kissan Credit Card (KCC)

✓ Government of Madhya Pradesh may adopt various strategies as envisaged in the Sub-Committee on CD ratio for affecting incremental growth of CD in the 9 affected district having less than 40% CD. Few of the strategies are as

- To hold camps in sweep mode with the help of District Administration
- District Administration to attend such camps
- There has to be atleast three camps per branch per month and the branch in the service areas should take lead in arranging camps and its publicity
- Camps to focus linkages in CKCC, Artisan cards, Fisherman card, Joint Liability Group, Tenant farming etc.
- LDM to coordinate with Chief Conservator Forest, DSO, Jt Forest Management Committee, etc. for linkages in tribal areas in tenant farming, and other credit linkages

## Performance Review

### a. Sector / Agency wise Annual Credit Plan 2012-13

#### Details of ACP

Sr. No.	Sector	ACP FY 11-12	ACP FY 12-13 (Revised )	% to Gross ACP	Projected Growth over last year (%)
1	Short Term Credit for Production and Marketing and Food Security	19853.00	23085.85	54.53	16.28
2	Agriculture Term Credit for Food Security	5925.00	9005.97	28.06	52.00
3	Total Credit-Agriculture and Allied Activities	25779.00	32093.18	75.80	24.49
4	MSME	3480.00	6027.73	14.24	73.21
5	Other Priority Sector	3517.00	4218.66	9.96	19.96
6	Total Priority Sector	32777.00	42339.57	100	29.17

## Performance Review

### b. Comparative achievement of ACP over last three Financial Years (Half Year)

**Amt. in Rs. (crore)**

Sector	2010-11(Sept-10)			2011-12 (Sept -11)			2012-13 (Sept-12)		
	Target FY10-11	Ach.	% Ach.	Target FY11-12	Ach.	% Ach.	Target FY12. 13	Ach.	% Ach.
<b>Agri. Total</b>	21445	10978	51	25779	11633	45	32093	18484	57
<b>Crop Loan</b>	16384	8350	51	19854	9899	50	23086	15884	69
<b>Agri.Term Loan</b>	5061	2629	52	5924	1734	29	9007	2600	29
<b>MSME</b>	2836	1098	39	3481	1632	47	6027	2776	46
<b>Others</b>	3223	1258	39	3517	1132	32	4218	1392	33
<b>TOTAL</b>	<b>27504</b>	<b>13334</b>	<b>48</b>	<b>32777</b>	<b>14397</b>	<b>44</b>	<b>42339</b>	<b>22653</b>	<b>54</b>

### c. Agency wise ACP 2012-13 ending half year Sept 2012

**Amt. in Rs. (crore)**

Banks	Agriculture			MSME			OPS			Total Adv. PS		
	Target	Achi	%	Target	Achi	%	Target	Achi	%	Target	Achi	%
<b>Comm.</b>	<b>19712</b>	9692	49	5448	2703	50	3786	1299	34	28947	13694	47
<b>RRBs</b>	<b>3951</b>	2260	57	294	73	25	256	88	34	4501	2421	54
<b>Co-op</b>	<b>8430</b>	6532	77	285	0	0	176	5	3	8891	6537	74
<b>TOTAL</b>	<b>32093</b>	<b>18484</b>	<b>58</b>	<b>6027</b>	<b>2776</b>	<b>46</b>	<b>4218</b>	<b>1392</b>	<b>33</b>	<b>42339</b>	<b>22652</b>	<b>54</b>

Comm. ~ Commercial  
 Co-op ~ Co-operative  
 Achi ~ Achievement

Bank wise position is given in Table No.11

### Performance of bank sector in Madhya Pradesh

#### a. Deposit Growth

Year wise (Half Year ending Sept) breakup is as under:

(Amt. Rs. in crore)

	Rural	% Growth	Semi-Urban	% Growth	Urban	% Growth	Total	% Growth (YOY)
Sept 2010	16891		33697		84351		134939	
Sept 2011	23120	36.88	41623	23.52	99695	18.19	164439	21.86
Sept 2012	34191	5.00	48151	16.00	119373	20.00	191715	17.00

Aggregate Deposit growth is on YOY basis.

#### b. Credit Growth

(Amt. Rs. in crore)

	Rural	% Growth	Semi-Urban	% Growth	Urban	% Growth	Total	% Growth (YOY)
Sept 2010	18137		15117		46195		79449	
Sept 2011	20639	13.80	19815	31.00	61933	34.07	102387	28.87
Sept 2012	25066	21.45	20128	2.00	77124	25.00	122318	19.47

Credit in rural branches has shown a growth of and cumulatively increased 19% on YOY basis.

#### c. Credit Deposit (CD) Growth / Ratio:

Banks	Sept 2010	Sept 2011	Sept 2012	Growth over March 2012
Comm	59	58	61	1
RRBs	55	53	54	1
Co-op	62	121	108	-1
Total	59	62	64	1

Table No. 3

Comm. ~ Commercial  
 Co-op ~ Co-operative

### Performance of bank sector in Madhya Pradesh

#### Conclusion:

Overall CD ratio of banks for the State of Madhya Pradesh is 64% as on 30.09.2012, an increase 100 basis point over March FY12, as against the committed level of 65% as envisaged to Hon'ble Governor, Reserve Bank of India. However, it is observed that the CD ratio has improved marginally quarter on quarter and is expected to reach 65% by March 2013.

Banks having CD Ratio > 60% as on Sept 2012

**Commercial Banks:** Bank of India, Corporation Bank, Dena Bank, IDBI Bank, United Bank of India,

**Private Banks:** HDFC Bank, ICICI Bank, Indus Ind Bank, ING Vysya Bank, Karnataka Bank, Axis Bank

**RRBs:** Narmada Malwa

#### d. Incremental CD Growth

##### Credit Deposit Ratio (ratio of increased CREDIT and DEPOSIT)

	Sept 2011	Sept 2012	Sept 2012 (half year) over March 2012
Incremental CD Ratio %	62	64	+1

#### e. District wise CD performance < 40% achievement:

In %

S.N.	Name of District	Lead Bank	March 2012	June 2012	Sept 2012
1	Umaria	State Bank of India	23	24	24
2	Tikamgarh	State Bank of India	35	36	33
3	Sidhi	Union Bank of India	32	33	33
4	Rewa	Union Bank of India	31	31	31
5	Singrauli	Union Bank of India	-	-	21
6	**Mandla	Central Bank of India	35	35	40
7	Anuppur	Central Bank of India	22	25	28
8	Shahdol	Central Bank of India	29	32	32
9	Alirajpur	Bank of Boroda	29	33	33

\*\* Mandla has achieved the minimum 40% CD ratio barrier in October 2012

Bank wise position is given in Table No. 2

### Performance of bank sector in Madhya Pradesh

#### Action Taken Points:

In line with the decisions of the 148<sup>th</sup> SLBC meeting, a meeting of LDMs of the 9 affected Districts with CD ratio less than 40% on year on year basis was held under the chairmanship of Commissioner, DIF on the 18<sup>th</sup> October 2012, to formulate strategies for increasing the CD ratio. The action points emanated are as:

- a. District credit plan should be prepared in proportion to the CD ratio of the District
- b. Coverage of 100% CKCC linkages in all the Districts
- c. A minimum of three credit camps to be conducted in each month. The camps should be equal to the number of branches in the district multiplied with 3 camps per month
- d. The credit camps should endeavor for credit linkages in the form of CKCC , JLGs, Fisherman credit cards, artisan card etc
- e. LDMs should invite district administration like collector, SDM, Thalisdar etc. during such camps. Adequate publicity should be given (even in media) prior to holding such camps
- f. Credit card linkages should be explore in the Tribal affected areas with the help of CCF, DFO, Jt Foresh Management Committee for extending credit support in areas of Bee farming, Cocoon farming, Rope making, PDS shops, etc.
- g. LDMs should review the scale of finance approved in the DLTC meeting and have it approved, if not done till date. This should be finalized latest by 10<sup>th</sup> November 2012
- h. R-seti involvements, DDM of NABARD involvement and LDMs should join hands for the overall growth of the district
- i. Linkages through SHG-PI and SHGs should be vibrantly explored
- j. Each branch in the district should have atleast two Business Facilitators and Farmers Club.
- k. Each district to ensure incremental CD growth in the district

#### f. Priority Sector Advance (Outstanding)

Sector wise details

(Amt. in crore)

	Agriculture	SME	OPS	Total	% Growth (YOY)
Sept-2010	30060	10120	10425	50606	
Sept-2011	35646	12261	11225	59133	16.85
Sept-2012	38550	13818	18867	71235	20.47

Table No. 5



### Performance of bank sector in Madhya Pradesh

#### g. Agriculture Advances

(Amt. in crore)

Sept 2011	Sept 2012	YoY Growth
35646	38550	8%

#### Action Points:

1. In parity with the directions of 148<sup>th</sup> SLBC meeting, emphasis needs to be on increasing credit linkages to farmers more in the form of capacity building i.e. term loan apart from linkages through production credit. This will lead to sustainable growth in rural areas of the State as capacity capital though term loan leads to more stable and lasting growth. .
2. Farm mechanization scheme of the Government, is a step forward in this direction and banks have been requested to formulate their loan scheme based upon the above and direct their field functionaries to achieve the meager target of 400 cases by end of 31<sup>st</sup> March 2013.
3. Banks are also requested to explore linkages through Small Farmers Agribusiness Consortium (SFAC), an organization promoted by Ministry of Agriculture, which will give further boost to
4. Banks to organize planned publicity and awareness building campaign through SFAC for the benefit of rural masses and ultimately capacity building.

#### h. Micro & Small Enterprises (MSE) Advance:

(Amt. in crore)

Sept 2011	Sept 2012	Growth YoY
12261	13818	12.70

#### Action Points:

1. There are 228 identified MSME clusters in the State of Madhya Pradesh, which should propel the desired credit growth in this sector.
2. Lead Bank in the districts to liaison with various industry associations to not only identify growth potential but also to take corrective steps in for arresting delinquencies in this sector.
3. Banks should identify more MSME clusters and open specialized SME branches, which may help the dedicated flow of credit to this sector.
4. NABARD and Banks should jointly explore activities in rural areas like agro processing units etc., which can also be leveraged through CGTMSE scheme

### Performance of bank sector in Madhya Pradesh

Granular data : MSME Performance Indicator

#### Performance vis-à-vis National Goal

(Amt in Rs. Crore)

National Goal	O/s Sept 2011	% to total MSME	O/s Sept 2012	% to total MSME	National Goal % to total MSME	Achievement
Micro Manufacturing where investment is up to Rs.5 lacs	2833	23	3083	22	40	21
Micro Service Enterprise where investment in equipment is upto Rs2 lacs	1162	9	2764	20		
Micro Manufacturing where investment is above Rs.5 lacs but upto Rs.25lacs	1310	10	1314	10	20	17
Micro Service Enterprises where investment in equipments is above Rs2lacs but upto Rs.10 lacs	842	7	1882	14		

Total MSME outstanding Sept 2011 : Rs.12261 crore

Total MSME outstanding Sept 2012 : Rs.-13818 crore

Bank wise position is given in Table No. 34

#### Performance of Various Special Focused Program

##### i. Progress under Different Government Sponsored Scheme

##### i. Prime Minister's Employment Generation Program (PMEGP)

Progress during quarter Sept 2012 is as under:

(Amt in Crore)

	KVIC		KVIB		DIC		Total	
	P	MM	P	MM	P	MM	P	MM
<b>Target</b>	1282	29.50	1282	29.50	1710	39.32	4274	98.32
<b>Forwarded to banks</b>	178	7.40	615	12.28	715	13.94	1508	33.62
<b>Sanctioned</b>	2	.18	133	2.49	615	12.01	750	14.68
<b>Disbursement</b>	125(back log also)	6.28	90	5.37	447	10.21	662	21.86(wit hbacklog)
<b>Pending with bank</b>	175	7.19	472	9.66	127	1.38	774	18.23

P ~ Physical

MM ~ Margin Money

Bank wise position is given in Table No. 15

### Progress under Different Government Sponsored Scheme

#### Action Points:

1. The progress in the sector appears satisfactory as compare to last quarter
2. LDMS to monitor the applications at district level and DLCC meeting and any large pendency should be brought to the notice of District Administration and also the respective bank Head Quarter
3. LDMS should be very critical in assessment of proposals at task force and only business generation proposals should be considered in the selection committee for onward submission to branches
4. Monthly progress card should be placed before the DLCC/BLBC

#### ii. Swarna Jayanti Shahri Rozgar Yojana (SJSRY):

Achievement: Half Year Sept 2012

**(Amt in Crore)**

Particulars		USEP	UWSP
Target Physical		7320	880
Financial	Subsidy	51.24	26.40
	Loan	73.20	45.25
	Total	124.44	71.65
Achievement Physical		3748	334
Financial	Subsidy	5.05	0.58
	Loan	13.00	1.09
	Total	18.05	1.67
% Achievement Physical		51%	38%
Financial %		15%	2%

\*

### Progress under Different Government Sponsored Scheme

Bank wise position is given in Table No.

#### iii. Antyavayawsayee Swarozgar Yojna

Progress under the scheme is as under:

(Amt. in Crore)

Year		During Sept 2012	
		Antyavasayee	
Target		17103	
Sponsored		12604	
Sanctioned No.		2222	
Disbursement	No		
	Amt	10.17	
Rejected/Returned		991	
Pending		9391	

Bank wise position is given in Table No. 15 I

#### iv. Under Kapildhara Yojna

Progress under the scheme is as under:

(Amt. in Crore)

Year		During Sept 2012	
		Kapildhara	
Target FY		2175	
Sponsored		614	
Sanctioned No.		97	
Disbursement	No	60	
	Amt		
Rejected/Returned		67	
Pending		450	

Bank wise position is given in Table No. 16

### Progress under Education Loan

In its endeavour for providing education loan to the students, who hitherto may not be part of the banking system due to various constraints like low income, no guarantee, no mortgage etc., Directorate of Institutional Finance, Government of Madhya Pradesh has been connecting to local masses in the form of education loan awareness campaign through print media, web etc. and has plans to create jingles to reach to each of the corner of the State.

#### Few of the measures are as:

- Telephone numbers of Government Department and banks' Controlling Office have been publicized
- Capturing of approx. 9000 cases of prospective education loan students through their technical education website and forwarding to the Controlling offices of each banks
- Conducting of camps in colleges by banks in participation with Government Officials
- Developing of website for education loan and in process of being released for public, where students can login with education loan request and monitor the progress card.

#### Education Loans : Review

Target : 30000 Nos

**Achieved : 9033 cases 30%**

**Average cases sanctioned during past three years: 15,000- 16,000**

**Achievement barometer with past three year trend : 56% - 60%**

(Amt in Crore)

Disbursement upto Sept 2012		Outstanding Balance Sept 2012	
No.	Amt.	No.	Amt.
9033	113.03	77217	1654.55

Banks have sanctioned 9033 cases as against 7069 cases in the corresponding half year of FY 2010-11, an incremental increase of 27.78% on YoY basis

Bank wise position is given in Table No. 28

- Banks to sanitize field staff about the education loan schemes
- Branches should not ideally reject any proposal without assessing the need of the students, its repaying capacity, viability of the course etc.
- Branches should not insist of collateral / Guarantee with the permitted level i.e. Rs.4.00 lacs
- Banks should vigorously market Government of Madhya Pradesh scheme of Government Guarantee and should if need be arrange camps in cluster mode with prior publicity
- All education loan proposals should be rejected by one level higher than the sanctioning authority

## Progress under Housing Loan

### Housing Loan Progress card

#### General Housing Scheme:

(Amt in Rs. Crore)

Outstanding Balance March 2012		Outstanding Balance Sept 2012	
No.	Amt.	No.	Amt.
217499	8834	233139	10842

Bank wise position is given in Table No 20

#### Chief Minister Rural Housing Mission:

Progress under CM Rural Housing Mission during quarter Sept 2012

S.No.	Bank	No of loan cases submitted to bank branches	No of loan cases sanctioned by bank branches	No of Cases Disbursed by banks (Sept 2012)
1	Central Bank of India	34709	11822	6682
2	Bank of India	34892	11901	6336
3	State Bank of India	15270	3797	1096
4	Union Bank of India	9895	4138	1515
5	Bank of Baroda	6573	2272	841
6	Central Madhya Pradesh Gramin Bank	13504	4353	2332
7	Narmada Malwa RRB	9010	1432	540
8	Madhya Bharat RRB	7680	2661	52
9	Syndicate Bank	458	10	0
10	Bank of Maharashtra	461	0	0
	Total	132452	42386	19394

Only 14% achievement as against the target of 150896.

#### Action Taken Points:

1. There is an increase of 62% in outstanding over March 2012,
2. Allahabad Bank and Punjab National Bank is in process of signing MOU with State Government

Progress under Housing Loan

3. State Bank of India to revisit their policy on CM Rural Housing. Presently they have budgeted Rs.100.00 crore toward CM Rural housing for FY 12-13. They need to upwardly revise considering their target of 43,000 cases for the FY 12-13.
4. Dedicated campaign to be launched at each District level with the support of District Administration.
5. Delay in creation of mortgage with the Registrar
6. Verification of Patta allotted by Government of Madhya Pradesh
7. Sensitization of branch and field staff
8. Proper scrutiny of proposal to avoid section of borrowers who are already a defaulter on one count or other
9. Support from Government on cases which are to reach delinquency stage
10. Monitoring of the proposal and pendencies of proposal at nodal level and redress the same
11. Delay in proposal and reasons should be part of a regular agenda in DLCC
12. It is suggested that the sponsoring agency should upload the details of the cases sponsored / forwarded to banks with details, enabling them not only to monitor the these cases but ensure sanction and disbursements

## Account Opening- Relaxing of KYC

### Small Accounts

In the context of the Financial Inclusion, it is imperative for the banks to facilitate the process of the opening of accounts to the financially excluded segment of the population and more so for population among the hawkers, street vegetable vendors, rickshawala, scavengers, labourers etc., who are unable to comply with the normal KYC compliance.

A step forward in this direction has been initiated by Reserve Bank of India, in allowing bankers to open small accounts which allows bankers to accept documents as job cards issued by NREGA duly signed by an officer of the State Government or letter issued by the Unique Identification Authority of India containing details of name, address and aadhar number.

#### Action Points:

Banks are requested to make an all out efforts in sensitizing their branches / field staff in not only emphasizing with these strata of society but help in opening of **SMALL ACCOUNTS**.

These accounts can later be migrated to No Frill Account or Normal Saving Account subject to compliance of stipulated KYC norms

Detailed RBI circular on small account [RBI Circular on small accounts.pdf](#)

Action Taken Report: [Action Taken Report 148 SLBC.doc](#)

#### Implementation of Official Language Policy:

मध्यप्रदेश में 47 बैंकों में से केवल 43 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 समीक्षा हेतु स्थिति दी गई है।

#### Action Taken Report

OTHER ISSUES WITH THE PERMISSION OF CHAIR