

***154th Meeting of the state Level Bankers' Committee
(SLBC)
Madhya Pradesh***

26/05/2014

AGENDA

STATE LEVEL BANKERS' COMMITTEE, STATE OF MADHYA PRADESH

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1. Adoption of the minutes of the 153rd SLBC meeting of Madhya Pradesh

➤ **Minutes of the 153rd SLBC meeting**

Date of 153rd SLBC Meeting : 22nd January, 2014

The Minutes of 153rd Meeting of SLBC held on 22nd January, 2014 was circulated vide email dated 31/01/2014 and have been uploaded on website of SLBC (www.slbcmadhyapradesh.com) and DIF's website (www.dif.mp.gov.in).

No amendments/suggestions have been received on the above, hence we propose to confirm and adopt the minutes.

Action Taken Report

➤ Action Taken Report

Convener, SLBC requested all concerned to provide progress on decisions taken in the 153rd SLBC meeting.

Action Taken Report pertaining to the Agenda has been incorporated under respective heads of Agenda items

The Summary of Action Taken Report is as under:

Sr. No.	Agenda Item	Action Taken
1	Minutes of 153rd Meeting of SLBC held on 22nd January, 2014	Minutes of the meeting have been circulated to all members, and no amendments have been received.
2	ACP 2013-14 .	Data has been submitted to NABARD. Achievement under ACP has been 100 %.
	I The skewed distribution of Agriculture Advances on account of Refinance & Scale of Finance have created Regional disparities in the State. It was suggested to revise the scale of finance for crops in different districts.	1. Under advances in Agriculture, Scale of Finance and unit cost of machinery has been revised by NABARD in 31 districts, and circulated to all banks.
	II Extension of preferential credit support by NABARD in backward regions of the State was suggested.	2. Chairman & Managing Director of Convener Bank had requested to Chairman of NABARD to review refinance policy and if possible preferential treatment of higher refinance for backward regions may be allocated.
	Sub-Committee meetings for the first quarter.	9 Sub Committee meeting has taken place. Gist of proceedings is given on Pg.44-47.
	Mukhya Mantri Yuva Swarozgar Yojna	The subsidy claim mechanism and format was circulated to all banks. Banks were also requested that their branches should canvass at least 10 cases each under this scheme and get them sponsored. In the Special SLBC held on 26.02.2014 Banks had committed for disposal of cases with unit cost of Rs.50000/- by the 31.03.2014. The bank wise progress is given in Table No14(1) to14(4)
	CM's Rural Housing	In the Special SLBC meeting held on 26.02.2014 Banks were urged to make the disbursements by 31 st March, 2014 for all sanctioned cases but the pendency still persists. Banks may take necessary steps for disposal of the cases and also claim EMI under eligible cases on a regular basis.
	Financial Inclusion	Banks are following the guidelines issued by RBI and Administration in the State, Progress is given in Table No.12.

ACP 2014 - 15

A. PROVISIONAL ANNUAL CREDIT PLAN 2014-15 (SECTOR-WISE).

Table A

(Amt. In Crores)

Sr. No.	Sector	ACP FY 13-14 (TARGETS)	ACP 14-15 (TARGETS)	Growth over last year (%)
1	Total Credit-Agriculture and Allied Activities	41666	54012	30
3	MSE	7707	10312	34
4	Other Priority Sector	6297	7465	19
5	Total Priority Sector	55670	71789	29

Observations:

✚ The Block Level Bankers Committee forum should be activated in districts for a comprehensive and effective implementation of the Lead Bank responsibilities.

✚ The Targets set for Agriculture Credit for FY 2014-15 for Madhya Pradesh

As per the Ground Level Credit Target for Agriculture (Union Interim Budget for 2014-15 by GOI, out of the target of 8.00 Lakh Crores set for the entire country)	52,420.00 Crores	14% increase over FY 2013-14
As per the provisional ACP set by DLCCs for MADHYA PRADESH	54012 .00Crores	30% increase over FY 2013-14
**The above facts indicates the higher growth target under ACP set for the State compared to the Govt of India Ground Level Credit Target		

ACP 2013 - 14

B.ACP ACHIEVEMENT FY 2013-14 IN MODIFIED FORMAT SPECIFIED BY RBI

Table. B:

(Amt. in Crore.)

S. NO.	SECTOR	SUB-SECTOR	PERFORMANCE UNDER ACP 2013-14				% ACHIEVEMENT (Amt).
			NUMBER OF A/Cs		AMOUNT IN CRORES		
			TARGET	ACHIEV.	TARGET	ACHIEV.	
1	PRIORITY	AGRI & ALLIED – DIRECT	3333873	2963276	40150	40628	101
2		AGRI & ALLIED – INDIRECT	212177	23953	1516	2990	197
3		TOTAL AGRICULTURE & ALLIED	3546050	2987229	41666	43618	105
4		MSE	282899	148484	7708	7181	93
5		EDUCATION	16822	15461	919	571	62
6		HOUSING	93157	199267	2232	4160	186
7		OTHERS	184912	41469	3145	368	12
8		SUB TOTAL(5+6+7)	294891	256197	6296	5099	81
9		TOTAL PRIORITY SECTOR = 3 + 8	4123840	3391910	55670	55898	100
10	NON-PRIORITY	HEAVY INDUSTRIES	7	1899	235	452	192
11		MEDIUM INDUSTRIES	62	290	260	1013	390
12		EDUCATION	185	399	69	21	30
13		HOUSING	199	4797	85	632	743
14		OTHERS	103020	88380	3100	7065	228
15		TOTAL NON PRIORITY SECTOR	103473	95765	3749	9183	245
GRAND TOTAL = (9) + (15)			4227313	3487675	59419	65081	182

ACP 2013-14

C.COMPARATIVE ACHIEVEMENT OF ACP OVER LAST THREE FINANCIAL YEARS.

Table C

(Amt. in Rs. crore)

Sector	2011-12(March,12)			2012-13 (March-13)			2013-14(March-14)		
	Target FY11-12	Ach.	% Ach.	Target FY11-12	Ach.	% Ach.	Target FY13-14	Ach.	% Ach.
Agri. Total	25779	24493	95	32092	31651	99	41666	43618	105
<i>Crop Loan/Direct</i>	19853	14750	99	23085	26779	116	40150	40628	101
<i>Agri. Term Loan/indirect</i>	5926	4936	83	9006	4872	54	1516	2990	197
MSE	3480	5023	144	6028	5950	99	7708	7181	93
Others	3517	3904	111	4218	3594	85	6296	5099	81
TOTAL	32777	33419	102	42338	30609	97	55670	55898	100

D. ACP ACHIEVEMENT MARCH-2014-SECTOR WISE

Table D

Amt. in Rs. (crore)

BANK	AGRICULTURE			MSE			OPS			TOTAL PS ADV		
	TARGET	ACHI	%	TARGET	ACHI	%	TARGET	ACHI	%	TARGET	ACHI	%
Comm	25487	26493	104	6950	7022	101	5693	4698	82	38130	38213	100
RRBs	5360	4649	87	397	159	40	346	401	116	6103	5209	85
Co-op	10819	12476	115	361	0	0	257	0	0	11437	12476	109
TOTAL	41666	43618	105	7708	7181	93	6296	5099	81	55670	55898	100

Comm ~ Commercial

Co-op ~ Co-operative

Achi~ Achievement

Bank wise position is given in Table No.11(A)& 11(B)

Total Agriculture disbursements : Rs.43,618Crs with achievement:105%
Total MSE disbursements : Rs.7,181Crs with achievement:93%
Total Priority Sector disbursement : Rs.55,898Crs with 100% achievement.

Observations

The growth in MSE sector is due to the focus on Self Employment Schemes of the Govt. of M.P./GOI, by banks. Same may be followed this financial year also.

KISAN CREDIT CARDS

KCC Performance Review:

Progress under KCCs up to March-2014 is as under:

Table: E

Banks	Target 2013-14 (No)	Achievement (No)	% Ach
Comm.	317142	881002	278
RRB	118538	51313	43
DCCB	300000	169911	57
TOTAL	735680	1102226	150

Bank wise position is given in Table No.19

Banks have extended financial support in a big way, but still the cause of small/marginal farmers has to be redressed.

Conversion of KCCs into RuPayKisan Card (KCC).

All Banks have been instructed by their Head Offices for Up-scaling of KCC to RuPay Cards / Smart Cards. RRB's may scale up their technology by opting for ATMs. At present illiteracy of farmers, and high incidence of overdue accounts are proving to be hurdles in issuance of Rupay Cards/ Smart Cards. This problem is predominant in RRB's and Cooperative Banks.

Cooperative Banks

- After switchover to Core Banking Platform, Cooperative Banks are required to work out the plan for the installation of ATMs/ Micro ATMs/ POS machines to be installed/ placed in the branches/ PACS. RTGS and NEFT has been successfully started by tie-up with Central Bank of India and DCCB's.
- As per Gol guidelines, the Cooperative Banks were to complete the process of issuing RuPayKisan Card by the quarter ended MARCH, 2014, but the process has not yet been started.

Suggestions

1. List of farmers yet to be covered by bank finance to be provided by District Administration to LDMS. Banks should cover all farmers including those who have not availed KCC through banking linkages.
2. 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. This will help in extending bank linkages to this segment, hitherto not quite explored.

Credit / Deposit Ratio of Banks

A. Deposit Growth

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

Table F (Rs. in crore)

	Rural	% Growth	Semi-Urban	% Growth	Urban	% Growth	Total	% Growth (YOY)
March 2012	21745	(0.3)	44496	12	114630	26	180871	19
March 2013	25794	18.62	55432	24.58	139464	21.66	220690	22
March 2014	45696	77	61870	12	141959	2	249525	13

Aggregate Deposit growth is 13% on YOY basis.

B. Credit Growth

Table G (Rs. in crore)

	Rural	% Growth	Semi-Urban	% Growth	Urban	% Growth	Total	% Growth (YOY)
March 2012	24776	23	18946	13	69574	27	113291	24
March 2013	29275	18.15	24194	27.69	85868	23.42	139337	23
March 2014	37703	29	28839	19	98335	14	164877	18

Aggregate Credit growth is 18% on YoY basis.

C. Credit Deposit (CD) Growth / Ratio:

Table H

Banks	March,2012	March,2013	March,2014	Total % Achievement
Comm. Banks	60	59	61	66
RRB's	53	54	57	
Co-op	109	130	136	
TOTAL	63	63	66	

Credit / Deposit Ratio of Banks

D. District wise CD RATIO performance < 40% achievement:

Table I		Figures in %					
S.N.	Name of District	Lead Bank	March 2012	March 2013	March 2014	March, 2014 with RIDF	ACP Achiev. During FY 2013-14
1	Umaria	SBI	23	23	32.29	51	63.38
2	Tikamgarh	SBI	35	35	20.64	86	104.30
3	Rewa	UBI	31	35	58	75.51	73
4	Singrauli	UBI	-	23	26	26	121.79
5	Mandla	CBOI	35	38	41.06	91.76	99.78
6	Anuppur	CBOI	22	26	24	39	100.61
7	Shahdol	CBOI	29	32	33	48	96.70s

Observations:

1. Achievement of ACP also depicts that the credit absorption capacity of the Districts is being served by banks.
2. As per guidelines given by RBI, the RIDF disbursement is to be accounted for with the total advance to work out the CD Ratio of a district.
3. In this respect the district-wise CD Ratio of the above 7 districts with RIDF has considerably improved and only **2** districts now fall below 40% CD Ratio category.
4. Newly launched Swarozgaar schemes of the Govt. of Madhya Pradesh may act as a catalytic effect for improving the CD Ratio of the Districts during FY 2014-15.
5. Alirajpur district CD Ratio has improved and now it is more than 41%.

Education Loan

Education Loans: Review

Target (FY 13-14) 16822 Numbers.

Table J

(Amt. in Lacs)

Fresh Sanctions during the year 2013-14		Outstanding Balance March, 2014	
No.	Amt.	No.	Amt.
15891	49436	101763	196310

Fresh sanctions of Education loan during the year was **15891** as against **14349** in the previous FY, an incremental YOY growth of 11% has been registered.

Bank wise position is given in Table No. 28

Education loan sanction trend analysis

Table: K

Year	March, 2012	March, 2013	March, 2014
No. of sanctions	12681	14349	15891
% Growth	(9.5)	13.15	10.74

Observations:

1. DIF, Govt. of MP had launched a web-based Higher Education Loan Application Monitoring System (HELAMS).
2. It has been made operative from the previous financial year, where the status of loan application submitted by a student can be monitored on-line.
3. From the status given by the Deptt. of Institutional Finance it may be inferred that at branch level Banks are not aware of the application. Banks are requested to give instructions to their branches suitably.
4. It is also observed that proper infrastructure viz. internet connections are not available at branches.
5. **Targets under Education Loan for the year 2014-15** have been given by Directorate of Institutional Finance to all banks. They are as given below for the State:

No. of Branches of Banks			Targets for Education Loan			
Rural Brs	SU Brs	U Brs	Total	SU	Urban	Total
2635	1930	1686	6251	4380	16102	20482

Education Loan

Concern: Participation in education loan sanction by Private Banks needs to be improved.

BANK-WISE DETAILS OF APPLICATIONS RECEIVED AND DISPOSED IN HELAMS-31/03/2014

Table:L

SR.	NAME OF BANK	APPLICATIONS		
		RECEIVED	DISPOSED	PENDING
1	ALLAHABAD BANK	38	8	30
2	ANDHRA BANK	3	0	3
3	AXIS BANK	1	0	1
4	BANK OF BARODA	18	18	0
5	ORIENTAL BANK OF COMMERCE	10	10	0
6	BANK OF INDIA	65	47	18
7	BANK OF MAHARASHTRA	24	5	19
8	CANARA BANK	15	14	1
9	CORPORATION BANK	2	0	2
10	CENTRAL BANK OF INDIA	123	117	06
11	CENTRAL MADHYA PRADESH GRAMIN BANK	39	39	0
12	DENA BANK	4	0	4
13	HDFC BANK	3	3	0
14	SYNDICATE BANK	5	0	5
15	MADHYANCHAL GRAMIN BANK	13	12	1
16	NARMADA JHABUA GRAMIN BANK	8	7	1
17	PUNJAB NATIONAL BANK	65	65	0
18	STATE BANK OF INDIA	427	276	151
19	UNION BANK OF INDIA	68	58	10
20	UCO BANK	5	0	5
21	IDBI BANK	1	0	1
22	INDIAN OVERSEAS BANK	12	7	5
23	ICICI BANK	2	0	2
24	VIJAYA BANK	1	0	1
	TOTAL	952	663	289

Education Loan

Madhya Pradesh Government Education Loan Guarantee Scheme:

Eligibility Criteria:

- a. Annual Income of Parents : Not more than Rs.5.00 Lacs per annum.
- b. Parents to give an undertaking that they are not in a position to offer collateral.
- c. Technical Education, Medical Education and Higher Studies are permitted.
- d. Government Guarantee is offered for a maximum number of 200 students per year.
- e. Maximum Amount of Guarantee for studies in India and abroad is based upon amount of loan sanctioned by a bank.
- f. Detail circular / guidelines are available on website <http://www.dif.mp.gov.in>

Higher Education Loan Subsidy Scheme of Govt. of Madhya Pradesh

The Govt. of Madhya Pradesh had informed all banks to claim interest subsidy under Higher Education Loan Subsidy scheme for the year 2013-14 by 30/04/2014. All banks were requested to claim the subsidy amount through nodal Bank. But many of the Banks have not sent in their claims till now. DIF is requested for extension of time limit for the same.

Relief Scheme of Govt of India on Interest outstanding component as on 31.12.2013 for education loans sanctioned up to 31.03.2009 and outstanding as on 31.12.2013

- GOI will take over the entire interest liability for the cases sanctioned and outstanding as mentioned above to students belonging to Economically Weaker Sections (with parental income of less than 4.5 lacs per annum) availed from Schedule Commercial Banks/RRBs for studies in recognized technical/professional course in India.
- Banks should contact the eligible borrowers and collect the required documents for claiming the relief amount to the nodal Bank (Canara Bank). The entire exercise should be completed by 30th June 2014.
- The detail guidelines are available in the website of Canara Bank.

Observation:

1. Private Banks have been given targets under this sector, and are required to participate enthusiastically.
2. Participation of RRBs and DCCB in the scheme (due to their reach in rural areas) is required.

CHIEF MINISTER RURAL HOUSING MISSION

Bank wise progress under Chief Ministers Rural Housing Mission is given below as on 31.03.2014 (Pertaining to FY 2013-14)

Table: M

S. No.	Bank	Bank branches	Target FY 2013-14	No. of cases submitted to the bank	No. of cases sanctioned by the bank	No. of cases disbursed by the bank 2013-14	No. of Cases Disbursed 2012-13	Disbursement percentage 2013-14	
								over Sanction	over target
Nationalized Banks									
1	State Bank of India	683	43029	65859	42240	37831	2132	100.50	87.92
2	Central Bank of India	321	20223	42032	28275	24866	3399	139.81	122.96
3	Bank of India	265	16695	27610	19105	18014	759	114.43	107.90
4	Union Bank of India	168	10584	16718	11002	8129	1078	103.94	76.80
5	Bank of Baroda	85	5355	9864	6858	6149	280	128.06	114.83
6	Syndicate Bank	21	1323	3050	1934	1545	213	146.18	116.78
7	Bank of Maharashtra	91	5733	9715	6173	5533	414	107.67	96.51
8	Oriental Bank of Commerce	41	2583	1890	1214	959	12	46.99	37.13
9	Punjab National Bank	155	9765	16272	10877	8660	723	111.38	88.68
10	Allahabad Bank	137	8631	10300	6756	4983	9	78.27	57.73
Gramin Banks									
11	Central Madhya Pradesh Gramin Bank	424	26712	43820	28771	24453	2251	107.70	91.54
12	Madhyanchal Gramin Bank	354	22302	32557	18877	15832	639	84.64	70.99
13	Narmada Jhabua Gramin Bank	312	19656	26957	19079	18501	639	97.06	94.12
DCCBs									
14	Indore, Vidisha, Sehore, Ratlam, Mandsaur Co-operative Bank	115	7245	8820	5681	5204	4	78.41	71.83
Total		3172	199836	315464	206842	180659	12552	103.50S	90.40

Suggestions:

1. Banks are requested to make Disbursement of all sanctioned cases under the scheme by 30/06/2014.
2. Web-enabled system may be made available at district level by Distt. Administration for tracking of application. Electronic Data format is being developed by the Department for web portal of MPRRDA.
3. Targets have been given to banks for 2014-15 in the Sub-Committee meeting held on 20.05.2014. (Bankwise Physical Targets- 200720).

Financial Inclusion

BRANCH EXPANSION PLAN OF BANKS FOR FY 13-14

Table No.N

BRANCH EXPANSION PLAN OF BANKS FOR FY 13-14													
S.NO.	NAME OF THE LEAD BANK	BRANCHES PENDING TO BE OPENED FROM PLAN 2012-13	PLAN FOR 2013-14	TOTAL PLAN FOR 2013-14	R	SU	U/M	TOTAL NUMBER OF BRANCHES OPENED					Out of this in Shadow areas
								R	SU	U/M	TOTAL		
1	ALLAHABAD BANK	1	15	16	10	4	2	4	0	0	4	2	
2	BANK OF BARODA	6	20	26	7	14	5	1	10	4	15	1	
3	BANK OF INDIA	7	18	25	6	10	9	9	4	4	17	2	
4	CENTRAL BANK OF INDIA	3	31	34	19	7	8	20	4	2	26	4	
5	PUNJAB NATIONAL BANK	15	22	37	10	23	4	1	9	3	13		
6	STATE BANK OF INDIA	22	50	72	22	53	12	12	4	10	26		
7	UNION BANK OF INDIA	7	15	22	17	4	1	16	5	2	23		
8	SYNDICATE BANK	1	5	6	2	2	2	0	0	1	1		
9	UCO BANK	2	18	20	6	10	4	0	0	0	0		
10	BANK OF MAHARASHTRA	4	7	11	11	0	0	0	0	0	0		
11	ICICI BANK	0	31	31	31	0	0	40	2	0	42	7	
12	INDUSIND BANK	0	4	4	4	0	0	0	0	0	0		
13	CMGBANK (RRB)	10	36	46	19	9	18	18	10	0	28		
14	MADHYANCHAL GB	7	42	49	35	14	0	0	0	0	0	13	
15	NARMADA JHABUA GRAMIN BANK	9	37	46	41	2	3	11	1	0	12	1	
16	CANARA BANK	0	85	85	13	40	32	7	23	28	58		
17	DENA BANK	1	4	5	3	2	0		2	0	2		
18	ORIENTAL BANK OF COMMERCE	4	5	9	0	0	9	0	0	2	2		
19	VIJAYA BANK	0	15	15	5	5	5	0	0	0	0		
20	INDIAN OVERSEAS BANK	14	1	15			15	2	1	2	5		
21	AXIS BANK	10	24	34	0	29	5	0	1	2	3		
22	CORPORATION BANK	0	4	4	2	2	0	2	2	0	4	2	
23	Punjab & Sindh Bank		6	6	5	0	1	5	0	1	6		
	TOTAL	123	495	618	268	215	135	148	78	61	287	32	

Financial Inclusion

Branch Expansion Plan (RBI)

As per RBI Circular No.RBI/2013-14/330 DBOD/BAPD/BC.60/22.01.001 DT. 21/10/2013, domestic scheduled commercial banks(other then RRB's) are permitted to open branches in Tier 1 to Tier 6 centres without having the need to take permission from Reserve Bank of India in each case, subject to reporting. At least 25 percent of the total number of branches opened during a financial year, must be opened in unbanked rural(Tier 5 and Tier 6) centres. Banks may open branches in Tier 1 centres, (Over and above their eligibility as defined in the circular given above), equal to the number of branches opened in Tier 2 to Tier 6 centres of under banked districts.

The regulatory requirement for opening of at least 25 percent of total branches in unbanked rural centres (Tier 5 and Tier 6) has not been fulfilled by many banks. All banks to explore the possibility of opening of branches in unbanked rural areas of the State in view of the and for close supervision of BC operations so as to provide sustenance and robustness to the BC model.

Banks are requested to submit their Branch Expansion Plan for 2014-15 to Convener Bank and RBI, latest by **30.06.2014**.

Financial Inclusion

The status of coverage under Financial Inclusion by Lead Banks is as under:

Table: 'O'

NAME OF THE LEAD BANK	NO. OF VILLAGES TO BE COVERED BY THE BANK		OUT OF (2) & (3) - NO. OF VILLAGES BELONGING TO SHADOW AREA		NO. OF BCs	OUT OF (6) NO. OF BCs WITH POPULATION As on date		PROGRESS IN VILLAGES WITH POPULATION <2000	
	POP U> 2000	POP U< 2000	4(Allot)	5(Cov)		>2000	<2000	Cumulative Target For March 2014	VILLAGES COVERED
1	2	3	4	5	6	7	8	9	10
ALL BNK	110	1517	924	645	101	101	0	603	42
BOB	32	728	172	172	60	32	28	285	514
BOI	206	3430	487	487	493	203	290	1364	2223
CBOI	299	5904	2110	2110	1022	289	733	2359	2827
PNB	86	2085	460	460	86	86	0	829	783
SBI	616	9863	3258	3258	5180	602	4578	3949	4453
UBI	131	2183	696	696	125	125	0	870	1142
TOTAL	1480	25710	8107	7828	7067	1438	5629	10259	11984

Density of BC

No. of BC's deployed by all Banks : 8345

No. of Villages Allotted (>2000+<2000) : 19468

Density of BC's in villages : 6 Villages : 1 BC (10 Vil:1 BC As on 31.03.13)

Table No. 12 may be referred for more details.

From the Bank wise No. of transactions given in Table No. 12 it is observed that banks need to strengthen the situation, as with low transactions, viability of BC,s may not be sustainable in long run.

Financial Inclusion

Implementation of Sub Service Area under Financial Inclusion

As per Deptt.of Financial Services, Ministry of Commerce & Industry, GOI, letter No. 6/36/2012-FI dt 20/12/2012, the guidelines for Sub Service Area are as given under:

“ Itshall be the endeavor to ensure that there is at least one bank branch/BCA in every Gram Panchayat(s).

Banks need to ensure that about 1000 to 1500 household are availablein The Sub Service Area of Bank Correspondent Agent.

In case of larger Gram Panchayats more than one BCA could be appointed.

In case of smaller Gram Panchayats more than one contiguous Gram Panchayats(s) to be covered by each bank branch/BCA, is clearly identified as a Sub Service Area within the Service Area of the branch.

Progress under SSA as on 31/03/2014:

No. of Sub Service Area allotted(all banks)	9232
Covered by branch	1002
Covered by Bank Correspondent	2168
Covered by Customer Service Centres	1014
Proposed BC/ CSC	5048

Online feeding and updation of SSA Panchayat details on portal provided by DFS, GOI has been completed by the LDMs except in Rewa district.

Aadhar Enrolment:

As of 15.05.2014

Population in the State	UIDAI Enrolment in State	% of Completion
7.26 Crores	4.57 Crores	63
© © © ©		© © ©
Highest Enrolment	Indore Distt	24.26 lacs
	Jabalpur	19.29 lacs
	Bhopal	19.27 lacs
Lowest Enrolment	SheopurKalan	1.41 lacs

Source: <https://uidai.gov.ins>

RSETI/FLCC

Financial Literacy and credit counseling centers/ Rural Self-employment Training Institutes (R-SETIs)

It is observed that vibrancy in RSETIs is required in order to nurture the talents in the rural masses and synergize these talents into productive way in the form of establishments of units with the support of the Government of Madhya Pradesh.

- In various meetings, the role of RSETIs has been highlighted for coordinating with Skill Training Centres set up by the Tribal Welfare Department and Deptt. of Technical Education Madhya Pradesh. The list of such Training Centres has been circulated to Lead Banks and Lead District Managers. Lead Banks may pursue with LDMs for desired results.
- National Academy of RUDSETI has changed the grading criteria of RUDSETI/ RSETIs and as per new methodology, RUDSETIs/RUDSETI types of Institutions have been classified into two categories: Category one includes those RSETIs which are aged less than 3 years, and 2ndCategory includes those RSETIs which are more than 3 years old.
- NABARD will extend financial support only to RSETIs graded (as on March 2013) as A under category I and AA under category II. The details of RSETIs eligible for Grant support from NABARD in both the categories are as under.

CATEGORY I (RSETIs aged less than 3 years and graded as "A")	Satna, Rajgarh, Narsinghpur, Sagar, Indore, Umaria, Gwalior and Sehore districts
CATEGORY II (RSETIs aged over 3 years and graded as "AA")	Bhopal, Chhatarpur, Damoh, Datia, Guna, Shivpur, Shivpuri and Vidisha districts

As regards NABARD's support to RUDSETIs and RUDSETI type of institutions, for which there is no grading available, the existing criteria of settlement rate of 75% or above will be applicable.

Average settlement ratio in M.P. is 75%. Districtwise data is given in annexure.

RSETI/FLCC

FINANCIAL LITERACY & CREDIT COUNSELLING CENTRES (FLCC)

All FLCC's are active and are conducting indoor and outdoor programmes. In centres where FLCC In-Charge has not been appointed, LDM of the District is taking care for conducting literacy camps.

- ◆ For encouraging financial inclusion drive through RRB's and keeping in view that RRB's are required to play an active role in establishment of Financial Literacy Centres, on account of their deep penetration level, NABARD has introduced a scheme to support RRB's for establishment of Financial Literacy Centres. RRBs should open one FLC per district .
- ◆ Wise Like DCCBs are required to open one FLC in each block.
- ◆ Financial assistance to the tune of **of Rs.5.00 lakh per FLC** is available from NABARD for the establishment of FLCs for Capital and Operational Expenditure within the total outlay for one year only. The assistance is restricted to 80% of the total expenditure (capital and operational) .
- ◆ Financial assistance to the tune of Rs.10.00 lakh or cost of the vehicle whichever is lower, is available for **Mobile Vans** from NABARD for demonstration of banking technology. RRBs and DCCBs may submit the proposals to NABARD at the earliest. This assistance may be utilized for the purchase of Mobile Van and demonstration of ATM, GPRS Router, UPS, POS, etc. on the mobile vans.
- ◆ All the banks i.e. Commercial Banks, RRBs and Cooperative Banks are eligible to avail grant assistance for organizing FLPs (Financial Literacy Programmes) in the rural areas. Financial assistance will be restricted up to 60%, 80% and 90% or Rs.10000/-, whichever is lower, in respect of CBs, RRBs and Cooperative Banks respectively.
- ◆ Rural Branches of Banks are required to send quarterly statement in the prescribed format regarding outdoor and indoor camps held by the branches. Format has been provided to all banks. Banks are requested to comply with RBI instructions to implement the Financial Literacy program through all the Rural Branches.
- ◆ Location of the programmes may preferably be in the Shadow area villages identified by the SLBC/ State Government or in backward areas of the state.
- ◆ Meeting the financial requirement of farmers is an important issue. Different types of relief/concessions extended by banks, crop insurance cover in the event of a natural calamity, may be made part of the financial literacy. NABARD has suggested that **Farmer's Literacy** may be an integral part of the Financial Literacy Drive.
- ◆ All the banks are requested to prepare the plans and submit the proposal to NABARD for their consideration.

Suggestions:

1. Branches should actively participate in the outdoor campaign and Financial Literacy.
2. FLC In charge and LDMs to conduct outdoor activities on Financial Literacy .
3. Literature on FLCC has been provided to all banks. Banks may provide the same to Rural Branches immediately with appropriate instructions.

Performance of Banks under different sectors in Madhya Pradesh

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

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

Sector wise details - Credit Deployment(Outstanding)

Table-P

(Amt. in crore)

Month-Year	Agriculture	MSE	OPS	Total	% Growth (YOY)	% to Total Credit
March, 2012	42923	13450	11799	68172	19.52	60.17
March, 2013	47123	17688	15002	79813	17.07	57.28
March, 2014	55681	22937	18001	96619	21.00	58.60

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

Table Q

(Amt. in crore)

	March. 2013	March, 2014	YoY Growth
Direct Agri	42552	51152	20.21
Indirect Agri	4571	4529	(1.00)
Total Agri	47123	55681	18.16
% To Total Credit	33.82	33.77	(0.05)

*Table No. 5 for reference.

Action Points:

In addition to providing production credit to farmers, banks are requested to increase Investment Credit in Agriculture. This will ensure Capital Formation in the rural areas of the State. To accelerate investment credit for Agriculture and allied activities for sustainable growth of Primary Sector lending, a complete banking plan for 3-5 potential activities in Agriculture and Allied Sector for creation of capital assets by a committee of Lead Banks and necessary support from NABARD has been suggested by NABARD. It is suggested that a pilot district may be taken up initially.

Performance of Banking sector in Madhya Pradesh

The District Level Technical Committee (DLTC) meeting for fixing Scale of Finance has been conducted in 31 districts and 20 Districts are yet to conduct the same. Increase in scale of finance and revision in unit cost will also facilitate enhanced credit deployment under Direct Finance

Micro & Small Enterprises (MSE) Advance:

Table R (Outstanding)

(Amt. in crore)

March,2013	March, 2014	Growth YoY
17688	22937	30 %

Suggestions:

1. According to GOI, bank branches should focus and play effective role in augmenting the Flow of credit to the identified MSE cluster in the State of Madhya Pradesh.
2. Lead Bank in the districts where the MSE clusters are located may also focus on their Credit requirements and enhance credit flow to MSEs, particularly in the clusters where banking facilities are inadequate.
3. Banks should open more specialized SME branches, which may help the dedicated flow of credit to this sector.
4. Banks should leverage CGTMSE scheme and avail the maximum opportunity of finance under CGTMSE .
5. Regular meetings are required to be conducted with clientele of Micro and Small Enterprises at branch level to resolve their issues. Special efforts are required for mobilizing newbeneficiaries; particularly under Food and Agro-based sector (Covered under MSE as prescribed guidelines).
6. PopularizingKVIC's Margin Money scheme at village level necessary for success of this sector. Entrepreneur Skill Development programmes at potential pockets are also necessary for positive results.
7. Govt. of Madhya Pradesh has launched new schemes for self-employment, which are classified under MSE Sector. Financing by banks for these new schemes also facilitates their exposure under MSE.

Performance of Banking Sector in Madhya Pradesh

Granular Data: MSE Performance Indicator (Performance vis-à-vis National Goal)

Table S

(Amt in Crore)

National Goal	O/s March 2013	% to total MSE	O/s March 2014	% to total MSE	National Goal % to total MSE	Achievement %
Micro Manufacturing where investment is up to Rs.10lacs	1278	7.23	2187	9.5	40	29.60
Micro Service Enterprise where investment in equipment is upto Rs4lacs	2973	16.81	4612	20.10		
Micro Manufacturing where investment is above Rs.10lacs but up to Rs.25lacs	1972	11.14	2539	11.15	20	21
Micro Service Enterprises where investment in equipment's is above Rs4lacs but up to Rs.10 lacs	2189	12.37	2519	10.00		

Bank wise position is given in Table No. 34(i)-(iii)& Comp. Policy package in Table No. 31

Total MSE outstanding March 2013: Rs.17688Crores

Total MSE outstanding March 2014: Rs.22937Crores

Advances to Weaker Section: [Target: 10 per cent of Adjusted Net Bank Credit (ANBC)]

Table T

(Amt. in Crores)

March 2013	March 2014	Growth over March 2013 (%)
15401	21277	38

Adv. against weaker section achievement: 13% of total credit (Bank wise position: Table No.5)

DRI Advance: [Target: 1 per cent of total advances as at the end of the previous year]

Table U

(Amt. in Crores)

	March 2013	March 2014	Growth over March 2013 (%)
DRI Advances	22	28	27

DRI advance achievement: 0.02% of total credit (Bank wise position is given in Table No. 7)

Suggestions:

1. R-SETIs needs to impart training to beneficiaries under weaker section for DRI loans and to forward the loan applications to respective bank Branches.
2. Banks to plan and initiate suitable steps for achieving the target for DRI and submit progress report to Convenor Bank for the review.

Performance of Banking Sector in Madhya Pradesh

PERFORMANCE OF VARIOUS SPECIAL FOCUSED PROGRAMMES

a. Swarojgar Credit Card (SCC) : March 2014

Table V

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	7500	5600	1900	15000
SCCs Issued (No.)	1553	4106	642	6301
Amount Disbursed (in Rs. Crores)	25	10	2	37
% Achievement (Physical)	21	73	34	42

Comm. ~ Commercial RRB ~ Regional Rural Bank Co-op ~ Co-operative Bank
 Bank wise position is given in Table No. 26

b. Artisan Credit Card Scheme (ACC): March 2014

Table W

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	1102	2360	0	3462
ACCs Issued (No.)	710	118	0	828
Amount Disbursed (in Rs. Crores)	2	1	0	3
% Achievement (Physical)	64	5	0	24

Comm. ~ Commercial RRB ~ Regional Rural Bank Co-op ~ Co-operative Bank
 Bank wise position is given in Table No. 27

c. General Credit Card Scheme (GCC):-March 2014

Table X

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	6666	4610	0	11276
GCCs Issued (No.)	6394	3709	0	10103
Amount Disbursed (in Rs. Crores)	67	16	0	83
% Achievement	96	80	0	90

Bank wise position is given in Table No. 27

Performance of Banking sector in Madhya Pradesh

PROGRESS UNDER NRLM(NATIONAL RURAL LIVELIHOOD MISSION)

As on 31/03/2014

Table:Y

	Physical (No. of A/c)	Amt in Crores
Target FY 2013-14		545.18
Applications submitted to Bank Branches	23745	481.13
Sanctioned	15117	256.29
Returned	316	5.48
Pending	3167	92.36
Disbursed	11950	163.92
Percentage of Sanction	64%	47%
Percentage of Disbursement	79%	64%

The State Rural Livelihood Mission has desired that applications of women SHGs pending with banks should be disposed before 30/06/2014, and unused subsidy by banks where it has not been disbursed for SwarnJayanti Gram SwarozgarYojna should be returned directly to Jila Panchayats.

Table : 17

SHG's (NABARD PATTERN)

The spread of SHG movement in the State is very low. Targets for promotion of Savings linkage and credit linkage for the year 2014-15 given by NABARD is as follows :

Table Z

Sr.No	Purpose	Target for the year
1	SHG savings linkage	75000
2	SHGs-Credit linked	50000
3	JLGs formation and linkage	15000

Banks may take the support of NABARD to revive dormant SHG's. NABARD has suggested for utilization of the services of Business Correspondents. Banks may consider signing an MOU with NABARD on formation and extending credit support to JLG's for availing the refinance etc. available from them.

Performance of Banking sector in Madhya Pradesh

Suggestions:

Implementation of WSHG (Women SHG) Programme : WSHG programme is being implemented in 09 backward (including one LWE district) districts of Madhya Pradesh. So far credit linkage has taken place only in four districts (viz. Rewa, Sidhi, Balaghat & Seoni). The progress is slow in remaining districts.

Issues Affecting SHG

- Inadequate outreach in many regions.
- Multiple membership and borrowings by SHG members within and outside SHGs.
- Limited banker interface and monitoring.
- Delays in opening of SHG accounts and disbursement of loans.
- Impounding of savings by banks as collateral.
- Non-approval of repeat loans even when the first loans were repaid promptly. Therefore sanction of C/C limits to SHG,s as per GOI guidelines to be adopted by banks.

The district-wise data from participating banks is required to be sent to NABARD on SHG savings linkage and credit linkage in the prescribed format.

Performance of Banking sector in Madhya Pradesh

Financial Assistance to Minority Communities:

Table AA

(Amt. in crore)

Community	Disb. during FY 2013-14		Outstanding Balance March 2014	
	No.	Amt.	No.	Amt.
Muslim	41554	485	204247	2738
Sikh	5933	163	51611	1474
Christian	1711	47	16862	224
Parsis	8	NEGLIGIBLE	865	10
Buddhist	791	11	6340	91
Jain	7175	135	80582	1254
Total	57172	843	360507	5791

Bank wise position is given in Table No. 22& 23

Financial Assistance to Scheduled Caste: Quarter March 2014

Table AB

(Amt. in Crores)

Item	Schedule Castes	
	No. of A/cs	Amt.
Application Received	32506	542.53
Application Sanctioned	31108	443 (82%)
Application Disbursed	29832	407 (75%)
Application Rejected	1123	16
Application Pending	275	82
Total Bal. O/S on 31.03.2014	734486	4213
NPA A/C/Amt. on 31.03.2014	121122	762
%age NPA	16	18

Bank wise position is given in Table No. 24

Performance of Banking sector in Madhya Pradesh

Financial Assistance to Scheduled Tribe: March 2014

Table AC

(Amt. in Crores)

Item	Schedule Tribes	
	No. of A/cs	Amt.
Application Received	20959	274
Application Sanctioned	19814	261 (95%)
Application Disbursed	19289	253 (92%)
Application Rejected	712	10
Application Pending	433	3
Total Bal. O/S on 30.09.2013	434823	2487
NPA Amt. on 30.09.2013	47010	289
% age NPA	11	12

Bank wise position is given in Table No.25

Share of SCs was 4.72% and ST was 3.29% of the total beneficiaries. The matter is being discussed in the Sub-Committee for Scheduled Tribes, and with strategies being developed for training to ST youth for self-employment training programmes.

Performance of Banking sector in Madhya Pradesh

PROGRESS UNDER DIFFERENT GOVERNMENT SPONSORED SCHEMES

1.Prime Minister's Employment Generation Program (PMEGP)

Progress during FY 2013-14 (31.03.2014) as under:

Table AD

(Amt. in Crore)

	KVIC		KVIB		DTIC		Total	
	P	MM	P	MM	P	MM	P	MM
Target	2323	30.51	2050	25.40	3094	40.87	7467	96.78
Forwarded to banks	1447	53.51	2995	74.66	4434	370.30	8876	498.47
Sanctioned	469	19.81	1090	24.54	1393	133.80	2952	178.15
Disbursement	395	17.85	832	18.81	678	57.43	1905	94.09
Rejected	48	1.59	473	10.62	308	11.72	829	23.93
Pending with bank	930	32.09	1432	39.51	715	76.37	3077	148.78
% Sanction over cases received	32%	21 %	36%	33%	31%	36%	33%	36%
% Disb over cases received	27%	33%	28%	16%	15%	15%	21%	19%

P ~ Physical

MM ~ Margin Money

Earlier, KVIC had obtained the exemption for a period of 12 months for completing EDP training after date of release of first installment from Ministry of MSME in PMEGP scheme. This was done to ensure prompt adjustment of Margin Money. It was observed that this exemption resulted in delay in conducting EDP training as well as delay in settlement of EDP bills. Accordingly the policy has again revised, which is as follows:

“ After issuance of sanction letter by the financing branch of the bank and receipt of copy of the same, the beneficiary must undergo EDP training for the purpose of release of funds.”

Action Points: Reasons for non-sanction/high rejection of cases

1. Targets are not allotted to all branches in the district. Non utilization of the network of branches has been found.
2. In many cases, sponsored cases are less than the allotted targets. Some branches have not received cases despite allotment of targets.
3. Bank Formalities are not being completed by applicants.
4. After repeated contact by Branch official applicants are not turning up.
5. In cases above Rs.50,000/- applicants are unable to arrange the required margin.
6. Applicants are not having appropriate space for running the unit. Rent agreement/Lease agreement is not being produced by applicant.

Table :13 (1)

Performance of Banking sector in Madhya Pradesh

2.Swarna Jayanti Shahri RozgarYojana (SJSRY):

Achievement: Quarter ending March 2014

Table AE

(Amt. in Lacs)

Particulars		USEP	UWSP
Target Physical		9000	880
Financial	Subsidy	2250.00	2640.00
	Loan	6300.00	4525.72
	Total	8550	7165.72
Achievement Physical		11623	221
Financial	Subsidy	2460.69	336.06
	Loan	6397.19	622.47
	Total	8857.88	958.53
% Achievement Physical		129	25
Financial %		109	12.73

Bank wise position is given in Table No.16(1) & 16(2)

Comments: Progress under USEP is satisfactory. However due to low SHG penetration of SHGs in Urban Areas the progress under UWSP is not satisfactory.

USEP: Urban Self Employment Programme

UWSP: Urban Women Self Help Programme

3.Mukhya Mantri Yuva Swarozgaar Yojna

A SwarozgarYojna for the youth had been launched by the Govt. of Madhya Pradesh in February,2013, the Mukhya Mantri Yuva Swarozgar Yojna.

Against a physical target of 50000 Nos. in the financial year 2013-14, a total number of 28768 cases have been disbursed as on 31.03.2014. Progress under the scheme is given below :

Table: AF

SR.	PHY.TARGET	FORWARDED TO BANKS	SANCTIONED BY BANKS		DISBURSED BY BANKS		% ACHVMNT OVER TARGET	
			NO.	AMTT. (CRORES)	NO.	AMTT (CRORES)	NO. OF ACTT.	AMTT. (OVER SANC)
1	50000	118690	48725	608.77	30083	312.12	60	51

Performance of Banking sector in Madhya Pradesh

Banks are requested to extend their full-fledged support for successful implementation of the scheme in the coming financial year. District wise Information is given in Table 14(2).

Achievement Between 105-71%	18 Districts
Between 70-50%	17 Districts
Below 50%	16 Districts

Bank wise Progress as on 31.03.2014 is given in Table No.14(1).

Progress of Lead Banks given below:

Table AG

Amtt. In Lacs

Name of Bank	Targets for 2013-14		Received by banks 2013-14		Sanctioned 2013-14		Disbursed 2013-14		Pending for Disbursement		% of Sanction
	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c
Allb. Bank	605	300	1094	2133	331	473	226	323	105	149	55
BOB	1070	562	1859	3401	1194	1918	749	853	445	1065	112
BOI	4070	1678	6537	11543	3684	4632	2602	2295	1082	2336	91
CBOI	5556	2693	13903	16139	6584	8500	4193	4870	281	530	119
PNB	2320	1184	2084	4558	1919	2743	998	1006	921	1737	83
SBI	11354	4485	19380	27962	9245	10046	4910	4157	4335	5889	81
UBI	2263	1174	2484	3966	1495	2104	748	786	747	1318	66

Performance of Banking sector in Madhya Pradesh

4. Mukhya Mantri Karigar Swarojgar Yojana

Launched on 01.07.2013, the scheme is aimed to provide self-employment to Rural and Urban tiny artisans/manufacturers.

Bank wise progress against targets is given below. Banks to sanction more proposals under this Scheme

As on 31.03.2014

Amt in Crores

TABLE AH

TARGET		FORWARDED		SANCTIONED		DISBURSED		REJECTED		PENDING	
PHY	FIN	PHY	FINAN	PHY	FINA	PHY	FIN	PHY	FIN	PHY	FIN
5154	10.62	7901	19.26	3948	9.44	3480	8.34	686	1.70	468	1.10
Percentage of cases sanctioned Against Target: Physical: 76% Financial: 89%											

5. Tejaswini

Bank Linkage of Tejaswini Self Help Group: Under Tejaswiniprogramme of the MahilaVitta and Vikas Nigam in 6 District of Madhya Pradesh State (Balaghat, Mandla, Dindori, Tikamgarh, Chhatarpur, Panna) 11667 Bank accounts have been opened of SHGs.

The financial outlay of the plan in the year 2013-14 was estimated at Rs.19.56 Crore Bank Finance and Rs. 6.82 Crore subsidy. Progress is as given below:

TABLE AH

TARGET		FORWARDED		SANCTIONED		DISBURSED		REJECTED		PENDING	
PHY	FIN	PHY	FIN	PHY	FIN	PHY	FIN	PHY	FIN	PHY	FIN
5330	48.91	3828	14.02	2318	8.68	1410	4.78	98	0.43	893	3.27
% of cases sanctioned Against Target: Physical: 43% Financial: 18%											

6. Tanya Bheel Swarozgar Yojna

Progress as on 31.03.2014 under the scheme is given in Table No.15.

TABLE AI

S(Amt in crores)

TARGET	Forwarded to Banks		Sanctioned by Banks		Disbursed by Banks		Rejected by Banks	
	NO.	AMTT.	NO.	AMTT.	NO.	AMTT.	NO.	AMTT.
5000	9112	214.61	3150	69.69	1849	40.56	1727	39.98

Following difficulties are observed in the implementation of the scheme:

1. The Nodal Bank (Central Bank of India) is facing difficulties in dispensation of the subsidy as the banks forwarding incomplete formats for claiming Subsidy. In this regard, it has been requested by the Nodal Bank to all banks to identify one branch or office through which claims for their branches can be lodged on a monthly basis. (Refer Convener Bank letter no.SLBC/2014-15/64 DT.24.04.2014 and ZO/SLBC/2014-15/84 dt.01/05/2014.

Performance of Banking sector in Madhya Pradesh

- The M.P. Adivasi Vitta & Vikas Nigam has desired that during the District Level Credit camps, applications of Tanya Bheel Schemes may also be sponsored.
- Banks are requested to once again circulate the scheme to their branches.
- Physical Target for the year 2014-15 has been proposed by the Deptt. as 6000. Districtwise/Bankwise targets may be given by Deptt..

7. Progress under Weavers Card/ Financial Package for Handloom Weaver, activation:

GOI has introduced waiver package for Handloom weavers and societies. In the package credit limit of 134 primary handloom societies is to be waived and new limit is to be sanctioned so that they can have employment.

Ministry of Textiles, Govt. of India had fixed a target of 1500 weavers' cards for Madhya Pradesh State for FY 2013-14. Details of Weavers Credit Card sanctioned by banks is given below:

Table:AJ (As on 31.03.2014)

NAME OF STATE	NAME OF BANK	No. of Applications received by banks for financing	Amt in Lacs						
			AMTT.	WCC sanctioned by banks NO	AMTT	WCC issued NO	AMTT.	Pending for disbursement NO	AMTT.
M.P.									
	SBI	620	792.25	119	61.36	4	0.61	112	60.75
	CBI	175	94.05	94	16.75	63	4.50	48	12.25
	BOI	218	160.46	111	62.65	79	54.40	22	8.25
	Uco Bank	10	2.50	0	0	0	0	0	0
	PNB	35	9.25	5	1.25	0	0	5	1.25
	Union Bank	34	13.00	16	6.25	7	1.75	9	4.50
	Allahabad Bank	8	2.00	0	0	0	0	0	0
	Dena Bank	10	2.50	0	0	0	0	0	0
	RRB-NMG	135	114.15	68	52.00	43	52.00	0	0
	RRB-MGB	164	131.40	100	24.70	42	12.50	32	12.20
	P&S BANK	68	58.59	46	11.50	5	10.42	41	10.08
	DCCB	23	8.25	0	0	0	0	0	0
	Total	1500	1388.40	559	236.46	243	136.20	298	100.28
Percentage of Achievement: 37%									

Performance of Banking sector in Madhya Pradesh

An amount of Rs.202.41 lakh to 66 Primary Weavers Cooperative Societies (PWCS) and Rs.52.42 lakh to 278 individual weavers was sanctioned and released under Handloom Package as detailed below.

Amount of Recapitalisation assistance Sanctioned to Individual Weavers in M.P. under Handloom Package by NABARD.

Table AK (As on 31.03.2014)

Sr No.	Name of the District/Bank	No. of Individual weavers covered under package	Total Amount Released (inRs.)	District covered
1	SBI, Maheshwar	25	498402.00	Khargone
2	SBI, Chanderi	110	2714050.00	Ashoknagar
3	CBI, Mohgaon	4	94715.00	Chhindawara
4	UBI, Indore	4	146066.00	Dewas and Buranhanpur
5	MGB	107	1549363.00	Ashoknagar&Shivpuri Sidhi (Sonversha)
6	NJGB	5	104274.00	Khargone
7.	DCCB	23	135121	Khargone
	Total	278	5241991	

Assistance to PWCs

Table AL (As on 31.03.2014)

SR. NO.	District	No. of PWCS covered under package	Recapitalisation Assistance		Total Sanctioned	Total Released	Released payment to No. of Societies till date
			Govt. M.P.(20%)	GOI (80%)			
1	Jabalpur	33	836020	3344078	4180098	4180098	33
2	Sehore	11	2373075	9492294	11865369	11864135	11
3	Shajapur	4	235697	942788	1178485	1178485	4
4	Ujjain	1	11502	46011	57513	57513	1
5	Ashoknagar	7	560670	2242681	2803351	2803351	7
6	Chhindwara	5	376251	1504995	1881246	0	0
7	Balaghat	2	154737	618945	773682	0	0
8	Sagar	2	1695	6781	8476	8476	2
9	Mandla	1	25513	102052	127565	127565	1
	TOTAL	66	4575160	18300625	22875785	20219623	59

Performance of Banking sector in Madhya Pradesh

8.National Horticulture Mission & NHB Scheme

Progress: quarter March, 2014

Table AM

PARTICULARS	UNIT	FY 2013-14
Cases Received	No	115
Cases Sanctioned	No	87
Cases Disbursed	No	86
	Amt. (in Rs. Crores)	14
Cases Rejected	No	1
Cases Pending	No	28
Balance Outstanding	No	8538
	Amt. (in Rs. Crores)	146

National Horticulture Board (NHB) Progress report:

The progress for quarter March,2014under NHB scheme is given below:

Table AN

(Amt. in Crores)

NO. OF LOI APPL. RECEIVED BY BOARD	LOI APPROVED BY THE STATE LOI COMMITTEE	CASE TO BE SANCTIONED/UNDER PROCESS	NO OF APPL. DEFERRED/ REJECTED
131	129	2	0

Subsidy Release status: Quarter March,2014

Table AO

PARTICULARS	NO OF CASES	AMT. IN CRORES
Subsidy released from Bhopal center	149	251.00
Subsidy released from NHB HO, Gurgaon Center	5	43.05
Total -	154	294.05

Planning Commission of India has stated that Bankers need to be sensitized in the State Level Banker's Committee Meeting for providing credit facilities to Horticulture Farming, especially in Bundelkhand and Rain fed areas. Bank-wise statistics are given under National Horticulture Mission in Table No.30.

NPA Management

NPA Position as on 31.03.2014

i. NPA position Sector wise

Table AP

(Amt. in Crore)

SCHEME	SUB-STD.	DOUBTFUL	LOSS	TOTAL NPA	TOTAL ADV.	% OF NPA TO TOTAL ADV
Agriculture	5138	1231	254	6624	55681	11.89
MSE	548	604	160	1312	22937	5.72
OPS	172	378	30	580	18001	3.22
Education Loan	31	36	13	80	1963	4.07
Housing Loan	115	72	16	203	13485	1.50

Bank wise position is given in Table No. 8, 8(ii), and 8(iii)

ii. NPA position under Govt. Sponsored schemes

Table AQ

(Amt. in Crore)

SCHEME	SUB-STD.	DOUBTFUL	LOSS	TOTAL NPA	TOTAL ADV.	% OF NPA TO TOTAL ADV
PMRY	32	71	64	167	330	51
PMEGP	14	7	3	24	420	6
SGSY(Group)	30	19	19	68	367	19
SGSY(Individual)	50	45	24	119	395	30
KVIC	10	10	4	24	230	10
SJSRY	28	39	25	92	248	37
SRMS	2	3	3	8	30	27
Antyavyasai	9	8	4	21	98	21

NPA Management

iii. Bank Recovery incentive Scheme(BRISC).

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

Table:AR

	2010-11		2011-12		2012-13		2013-14	
	A/c	Amtt.	A/c	Amtt.	A/c	Amt.	A/C	Amt
RRCs filed by Bank branches	24179	250.67	182137	1650.98	138113	1507.27	61369	216.14
RRCs forwarded by Dist. level Nodal branch to Collectorate	22788	242.69	177251	1597.82	118154	1312.50	36985	1119.62
RRCs Accepted by District Administration	22331	239.54	169926	1532.08	105341	1154.24	23284	295.98
RRCs Rejected /returned by District Administration	801	1.73	1650	14.96	1279	11.19	491	7.29
RRCs issued/allotted by District Administration to Revenue Officer	11566	120.85	98233	991.75	76994	856.46	22729	281.29
Recovery against issued RRC	238	1.61	9532	81.79	11937	96.47	3719	30.41
RRCs Disposed of by District Administration	16	1.87	411	3.80	983	14.21	282	1.71
RRCs pending for Recovery	11550	119.24	97822	909.96	76011	759.98	22437	250.88

Bank wise position is given in Table No.10&10(i)

It has come to light that the recovery amount under RRC is not being entered in the BRISC system. From the Audit Report of the Revenue Department ,Govt. of Madhya Pradesh, it was found that the Processing Fee of 3% of the amount recovered is to be deposited through challan in Government Treasury by Banks since 2009-2010.The bank wise amount due since 2009-10 has been conveyed to all Banks by DIF. All Lead Bank/Lead Bank Managers have been apprised of the situation with instructions to hold special DLCC Meetings under the Chairmanship of District Collector and reconcile the recovery amount year wise , by Convener Bank letter ZO/SLBC/2013-14/128 Dt.07/06/2013.

Regular Agenda

a) Detection and impounding of counterfeit notes:

1. Banks to organize more number of training programmes on FICN (Fake Indian Currency Notes) to sensitize their ground level staff.
2. For cases of detection of counterfeit notes upto 4 pieces, in a single transaction, a consolidated report should be sent by the Nodal Bank Officer to the police authorities or the Nodal Police Station, along with the suspect counterfeit notes, at the end of the month.
3. For cases of detection of counterfeit notes of 5 or more pieces, in a single transaction, the counterfeit notes should be forwarded by the Nodal Bank Officer to the local police authorities or the Nodal Police Station for investigation by filing FIR.

However, the same is not being strictly adhered to by the bank branches who usually do not report detection of FICN in bulk/ retail tenders.

c) Resolution/Recommendation of various Sub-Committees

Summary of Sub-Committee meetings conducted during the quarter is as under:

Discussion Action Points of the Sub- Committees is placed before **the SLBC for adoption.**

1. Sub – Committee of Scheduled Tribe

Meeting Date:

Chairman: Commissioner, Tribal Welfare, Govt. of Madhya Pradesh

Action Points

Not yet convened

2. Sub-Committee on Agriculture and Allied Activities:

Meeting Date: 25.04.2014

Chairman: Agriculture Production Commissioner

Action Points

- In every district a BLOCK with less than average production will be identified, and a comprehensive plan will be chalked out by recognizing the sector wise productivity of the area. This responsibility will be given to one lead bank and two other banks in the district. State Bank of India has been entrusted with the exercise of identifying such Blocks in each district.
- The Scale of Finance in all district should be made uniform for particular crop.
- Cropping season of all horticulture and plantation crops should be published and circulated.
- Crop Season of all major crops in Madhya Pradesh was decided for the purpose of following IRAC Norms as per RBI guidelines (Details in Annex-III).

3. Sub-Committee on Industries

Meeting Date: 22.05.2014

Chairman: Additional Chief Secretary, Deptt. Of Commerce and Industries and Employment, Govt. of Madhya Pradesh

Action Points.

Not yet convened

4. Sub-Committee on Improving Recovery System

Meeting Date: 17/05.2014

Chairman: Commissioner, DIF, GOMP

Action Points:

- Lead Banks should provide the information on irregular CM Rural Housing accounts to DIF.
- DIF will issue instruction to the District Authorities to assist in recovery of the NPA Accounts >10 lacs outstanding and to extend support by tehsildar to Banks in recovery.
- For following IRAC Norms, CM Rural housing Accounts should be treated as for in Agriculture Advances. The matter is pending with RBI

5. Sub-Committee on Financial Inclusion/FLCC

Meeting date: 20.05.2014

Chairman: Additional Chief Secretary & Principal Secretary, Panchayat& Rural Development

Action Points:

- To encourage Banks to open branches in Shadow Area, the State Govt. will provide assistance for infrastructure upto Rs.800000/-
- Existing branches within radius of 4-5 Kms. From the allotted village of population more than 5000, can be reported under progress in Branch Opening.
- ICICI Bank will take the initiative to start the project on issuance of Samagra Cards, which will be followed by Commercial Banks.

6. Sub-Committee to improve CD ratio:

Meeting Date: 22.05.2014

Chairman: OSD cum-Commissioner, Institutional Finance, Government of Madhya Pradesh

Action Points

Not yet convened

7. Sub-Committee on Education Loan:

Meeting date: 15.04.2014

Chairman: OSD cum-Commissioner, Institutional Finance

Action Points

- There is a huge gap between the sanction/disbursement and subsidy claimed under the Govt. of M.P.'s scheme. All banks should claim the subsidy within time limit. The last date for claim for the year 2013.14 has been extended upto 30.06.2014.
- The subsidy scheme of GOI and Govt. of M.P. should be popularized through newspaper.
- Brochures of education loan scheme should be handed out to students along with admission letter.
- All complaints from students should be attended promptly by banks.

8. Sub Committee on Self Help Group / Joint Liability Group

Meeting date: 13.05.2014

Chairman: Commissioner, DIF, GOMP

Action Points:

- Department should sponsor maximum number of cases under NRLM.
- Banks were requested to nominate Officers for immersion training.

9. Sub Committee on MSME/RSETI

Meeting date:16.05.2014

Chairman: Principal Secretary, Dept. of Kutir and Gramodyog, Govt. of Madhya Pradesh.

Action Point:

- **KVIC** was advised by the Chairperson to collect latest data and present the same to him.
- Progress under Weavers Credit Card was reviewed and banks were requested to dispose off all cases immediately.

10. Sub Committee on Housing Sector

Meeting date: 20.05.2014

Chairman: Additional Chief Secretary Panchayat & Rural Development, Govt. of Madhya Pradesh.

Action Points:

- Targets to be allocated amongst all banks for Rajiv Rin Yojna by the Deptt.
- All cases under CMRHM to be sponsored by the Deptt. by 30.06.2014, due to coming Panchayat Elections in January,2015.
- All banks are required to claim EMI Subsidy timely from the Deptt.

Implementation of Official Language Policy:

मध्य प्रदेशमें 42बैंकोंमेंसेकेवल35 बैंकों ने राजभाषानीति के कार्यान्वयनसंबंधितमाहीआंकड़े भेजेहैं। सदस्योंसेअनुरोध हैकिवे एस.एल.बी.सी. के प्रारूपमेंअपेक्षितआंकड़े समय सेभेजनासुनिश्चितकरें।

तालिका संख्या 35 समीक्षाहेतुस्थितिदी गई है।

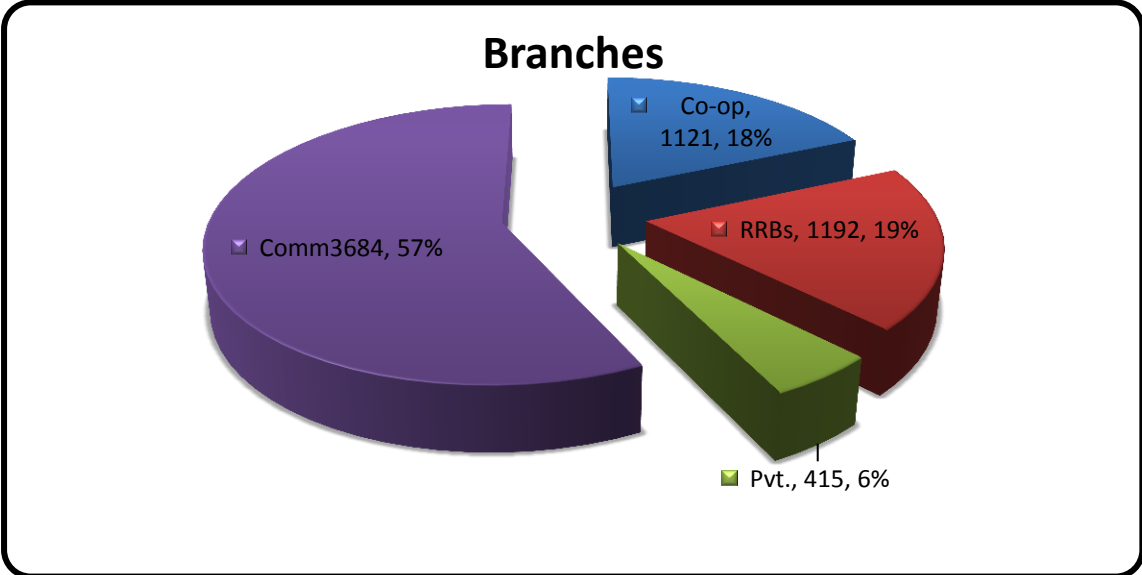
Data of the following banks has not been received and hence their Previously Submitted data has been taken:

S. No.	NAME OF THE BANK
1.	UCO BANK
2.	VIJAYA BANK
3.	STATE BANK OF PATIALA
4.	STATE BANK OF MYSORE
5.	STATE BANK OF BIKANER AND JAIPUR
6.	ING VYSYE BANK
7.	THE J&K BANK Ltd.
8.	THE KARUR VYSYA BANK LTD.
9.	THE SOUTH INDIAN BANK LTD.
10.	THE RATNAKAR BANK LTD
11.	YES BANK
13.	THE CITY UNION BANK LTD.

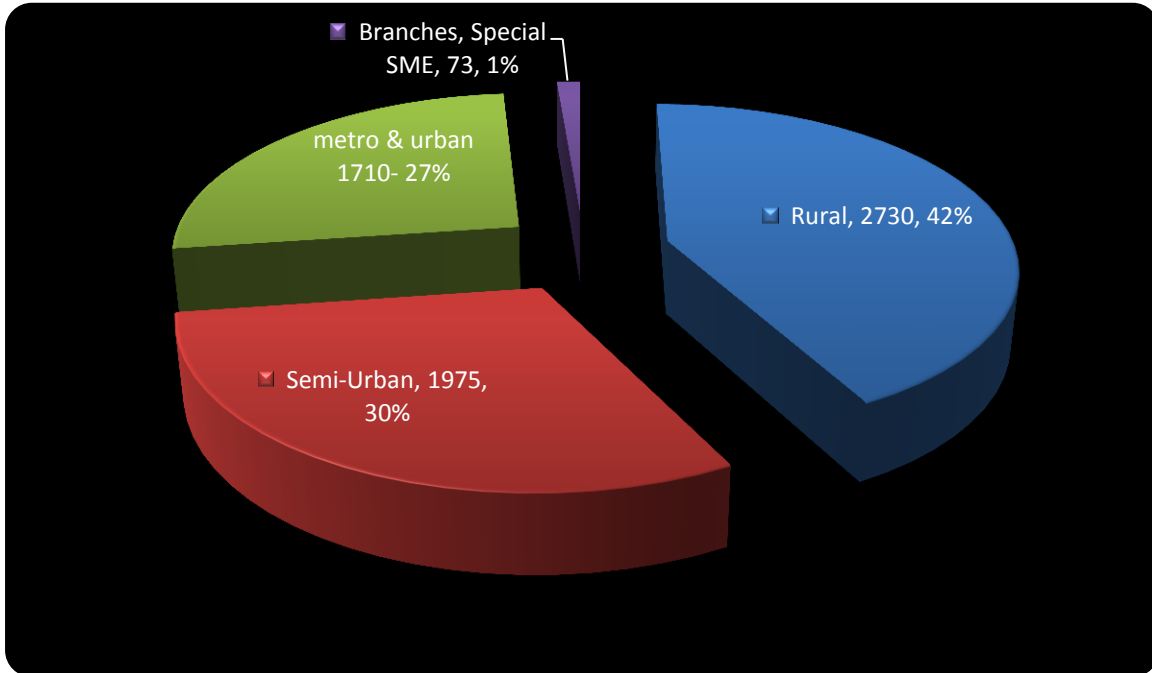
OTHER ISSUES WITH THE PERMISSION OF CHAIR

Summary of Madhya Pradesh Bank Network at a Glance

Total No. of Branches - 6412



Total No. of Branches: 6412() SME Branches are subset of 6412branches)



ATMs: Detail

BANKS SEGMENT	No. of ATMs
Comm. Bank	5332
Private Banks	959
RRBs	3
Co-op Banks	0
Total of ATMs	6294

Branch Detail

BANKS SEGMENT	No. of Branches
Comm. Bank	3684
Private Banks	415
RRBs	1192
Co-op Banks	1121
Total of Brs	6412