

***155th Meeting of the state Level Bankers' Committee
(SLBC)
Madhya Pradesh***

16/10/2014

AGENDA

STATE LEVEL BANKERS' COMMITTEE, STATE OF MADHYA PRADESH

CONVENOR: CENTRAL BANK OF INDIA

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1. Adoption of the minutes of the 154th SLBC meeting of Madhya Pradesh

➤ **Minutes of the 154th SLBC meeting**

Date of 154th SLBC Meeting : 26th May, 2014

The Minutes of 154th Meeting of SLBC held on 26th May, 2014 was circulated vide email ZO/SLBC/2014-15/182 dated 05/06/2014 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 154THSLBC 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.	Action Point	Action Taken Report
1	Minutes of 154th Meeting of SLBC held on 26 th May, 2014	Minutes of the meeting have been circulated to all members and no amendments/suggestions have been received.
2	ACP 2014-15. .	The District wise and Bank wise ACP 2014-15 has been uploaded on SLBC web-site. Banks have been informed about the same. Achievement against targets are given in the Agenda for review.
	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.	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.
	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 Swarozgar Yojna	The Govt .of M.P. has consolidated 13 swarozgar schemes into 3 schemes namely Mukhya Mantri Udyami Yojna, Mukhya Mantri swarozgar Yojna & Mukhya Mantri Aarthik Kalyan Yojna making provision of loan amount up to Rs.1.00 crore. Details have been given to all banks by the Deptt. of Industries and SLBC Convenor. Sponsoring agencies will remain the same and it is proposed that an account will be opened in every bank to make available margin money ,interest subvention & fee for CGTMSE support of MP govt.to the beneficiaries. District wise targets have also been allocated.
	CM's Rural Housing	Banks have been financing under the scheme for last 3 years. Follow- up actions are made to bring "0" NPA under the scheme. However,there are number of cases where only the first installment has been disbursed and house is yet to be completed. In many cases borrowers are not prompt in repaying monthly installment.
	Financial Inclusion	Financial Inclusion/Sampoorn Vittiya Samaveshan under the name Pradhan Mantri Jan Dhan Yojna(PMJDY) , has been launched all over the country on28/08/2014. SSAs mapping has been uploaded on the SLBC website done by LDMs in all districts of the State. High level meetings have been held for implementation of PMJDY. The road map was laid down in the Special Meeting of SLBC held on 06/08/2014.Seven Core Committee Meeting and one of State Level Implementation Committee have taken place, starting on 16 th Aug 2014. Status of BCA Engagement, Survey, Rupay Card issuance is given in Agenda Page No. 20.

ACP 2014 - 15

A. 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 Planned over last year (%)
1	Total Credit-Agriculture and Allied Activities	41666	53390	28
3	MSE	7707	10197	32
4	Other Priority Sector	6297	7359	17
5	Total Priority Sector	55670	70947	27

The GOI, has given an incremental growth target for Agriculture Sector for the entire country at 14%, whereas in Madhya Pradesh Banks have accepted an incremental growth of 28% in targets for FY 2014-15.

Observations:

- ✚ The Block Level Bankers Committee/District Level Consultative Committee need to be activated for a comprehensive and effective implementation of the Lead Bank responsibilities.

ACP 2014 - 15

B. ACP ACHIEVEMENT FY 2014-15 IN FORMAT SPECIFIED BY RBI

Table. B:

AS ON 30.09.2014

(Amt. in Crore.)

S. NO.	SECTOR	SUB-SECTOR	PERFORMANCE UNDER ACP 2014-15				
			NUMBER OF A/Cs		AMOUNT IN CRORES		% ACHIEVEMENT on (Amt).
			TARGET	ACHIEV.	TARGET	ACHIEV.	
1	PRIORITY	AGRI & ALLIED – DIRECT	2463502	924552	51638	20369	39
2		AGRI & ALLIED – INDIRECT	173418	7764	1753	638	36
3		TOTAL AGRICULTURE & ALLIED	2636920	932316	53391	21007	39
4		MSE	303636	59331	10197	3912	38
5		EDUCATION	33443	6879	1022	221	22
6		HOUSING	126824	60978	3557	1386	39
7		OTHERS	146698	12792	2780	342	12
8		SUB TOTAL(5+6+7)	306965	80649	7359	1949	
9		TOTAL PRIORITY SECTOR = 3 + 4+8	3247521	1072296	70947	26868	38
10	NON-PRIORITY	HEAVY INDUSTRIES	8	117	260	206	79
11		MEDIUM INDUSTRIES	68	247	284	385	135
12		EDUCATION	301	275	81	14	17
13		HOUSING	293	6298	100	501	500
14		OTHERS	100734	63966	3271	2959	90
15		TOTAL NON PRIORITY SECTOR	101405	70903	3996	4065	102
GRAND TOTAL = (9) + (15)			3348926	1143199	74943	30933	41

ACP 2014-15

Table C

(Amt. in Rs. crore)

Sector	SEP 2012			SEP 2013			SEP 2014		
	Target FY12-13	Ach.	% Ach.	Target FY13-14	Ach.	% Ach.	Target FY14-15	Ach.	% Ach.
Agri. Total	32093	18484	58	41666	21938	53	53391	21007	39
<i>Crop Loan/Direct</i>	23086	15884	69	40150	20404	51	51638	20369	39
<i>Agri. Term Loan/indirect</i>	9007	2600	29	1516	1534	101	1753	638	36
MSE	6027	2776	46	7708	2947	38	10197	3912	38
Others	4218	1392	33	6296	1915	30	7359	1949	26
TOTAL	42339	22652	54	55670	26800	48	70947	26868	38

D. ACP ACHIEVEMENT SEP -2014-AGENCY WISE

Table D

Amt. in Rs. (crore)

BANK	AGRICULTURE			MSE			OPS			TOTAL PS ADV		
	TARGET	ACHI	%	TARGET	ACHI	%	TARGET	ACHI	%	TARGET	ACHI	%
Comm	32836	10770	33	9218	3716	40	6625	1767	27	48679	16253	33
RRBs	6856	2356	34	514	196	38	436	175	40	7806	2727	35
Co-op	13699	7881	58	465	0	0	298	7	2	14462	7888	55
TOTAL	53391	21007	39	10197	3912	38	7359	1949	26	70947	26868	38

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

A Workshop of all LDMs in the State was organized on 16/07/2014 by NABARD for augmenting the investment credit in the State.

Observations

- The growth in MSE sector reflects the disbursement under various Self Employment Schemes of the Govt. of M.P./GOI, by banks. During the financial year this will be further stepped up.
- The achievement in Agriculture is below that of the previous year. It may be due to the following reasons:
 - Out of Crop Insurance claim of Rs.2187.43crores, Rs.1342 crores have been settled during the period under review.
 - Distribution of Compensation under "Ola Vrishti" by Govt. of M.P.
 - Late rains during the season.
 - Considering the present trend, bankers will have to be proactive in achieving targets under Agriculture sector.
 - Concern has been expressed by NABARD on the declining trend of Agriculture Term Lending. There is an urgency to step up the Term Lending to bring about the boost in Agriculture sector. All Lead Banks are required to convey this to their Lead Managers with instructions to monitor the Ground Level Credit at DLCC meetings.

KISSAN CREDIT CARD

KISAN CREDIT CARD

KCC Performance Review:

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

Table: E

Banks	Target 2014-15(No)	Achievement (No)	% Ach
Comm.	354462	268514	75
RRB	118538	27320	23
DCCB	600000	197840	33
TOTAL	1073000	493674	46

Bank wise position is given in Table No.19

Banks have extended financial support in a big way to Agriculturists, but still the cause of small/marginal farmers has to be redressed. A special campaign has been launched by the Govt. of Madhya Pradesh for issuance of Kisan Credit Card to left over farmers.

Particulars	No. of Farmers	Percentage
Total number of farmers in the State	1,04,03,667	100%
KCC issued by Cooperative Banks	45,58,792	43.82
KCC issued by RRBs and Commercial Banks	22,16,594	21.31
Total number of KCC issued	67,75,386	65.13
Total number of left over farmers in the State	36,28,281	34.87

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

The number of Non-eligible farmers in the State are given below:(in districts where % of ineligible farmers is more than 30%)*

	Total Farmers	Non-eligible farmers	Percent of Non-eligible farmers
Betul	280302	84450	30.13
Balaghat	425853	152353	35.78
Khandwa	208044	76707	36.87
Gwalior	177863	65637	36.90
Narsinghpur	231497	91419	39.49
Damoh	222287	98719	44.41
Chhindwara	396390	181769	45.86
Shahdol	168326	86023	51.10
Shivpuri	379217	193875	51.13
Ashok Nagar	165938	104288	62.85

*SOURCE: Govt. of M.P.

KISSAN CREDIT CARD

Conversion of KCCs into RuPay Kisan Credit Card (KCC).

All Banks have been instructed by their Head Offices for Up-scaling of KCC to RuPay Cards / Smart Cards. DCCBs & 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.

Suggestions

1. List of farmers not availing KCC facility and yet to be covered is to be provided by District Administration to LDMs. Banks & Agriculture Deptt.need to work jointly to cover all farmers who have not defaulted.
2. Government to explore possibility of **Cultivator's Licence** for facilitating Credit Linkages to left over 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.

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)
SEP 2012	24191	5.00	48151	16.00	119373	20.00	191715	17.00
SEP2013	36892	50.00	53289	11.00	145764	22.00	235945	23.00
SEP 2014	44528	21.00	57329	14.00	159957	10.00	261814	11.00

Aggregate Deposit growth is 11% on YOY basis is lower than previous year. Growth rate is lower in rural and urban this year when compared to previous year.

B. Credit Growth

Table G (Rs. in crore)

	Rural	% Growth	Semi-Urban	% Growth	Urban	% Growth	Total	% Growth (YOY)
SEP 2012	25066	21.45	20128	2.00	77124	25.00	122318	19.47
SEP 2013	29086	16.00	24730	23.00	91455	19.00	145271	19.00
SEP 2014	31426	8.0	39500	60.00	96099	05.00	167025	15.00

Aggregate Credit growth is 15% on YoY basis is lower than previous year. Growth rate is lower in rural and urban centres in comparison to previous year.

C. Credit Deposit (CD) Growth / Ratio:

Table H

Banks	SEP,2012	SEP,2013	SEP,2014	Total % Achievement
Comm. Banks	61	58	62	64 (Without RIDF)
RRB's	54	55	59	
Co-op	108	117	94	
TOTAL	64	62	64	

Accounting disbursement of RIDF (Rs.993.35 Crores) with advances in the State CD Ratio has reached a level of 102%.

Credit / Deposit Ratio of Banks

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

Table I			Figures in %			
S.N.	Name of District	Lead Bank	JUNE 2012	JUNE 2013	JUNE 2014	% Of ACP Achievement JUNE 14
1	Umaria	SBI	23	23	21	47
2	Tikamgarh	SBI	35	35	35	25
3	Rewa	UBI	31	35	59	25
4	Singrauli	UBI	-	23	26	22
5	Mandla	CBOI	35	38	42	26
6	Anuppur	CBOI	22	26	28	28
7	Shahdol	CBOI	29	32	33	30

Observations:

1. Achievement of ACP also depicts that the credit absorption capacity of the Districts is being served by banks except in Singrauli where it is below 25%.
3. Newly launched Swarozgaar schemes of the Govt. of Madhya Pradesh, NRLM and coverage of Small Farmers/Marginal Farmers through Kissan Credit Card may act as a catalytic effect for improving the CD Ratio of the Districts during FY 2014-15.
4. Two districts, Tikamgarh & Mandla are now under special supervision of The Directorate of Institutional Finance for improvement of CD Ratio in the district.

Education Loan

Education Loans: Review

Target (FY 14-15) 33443 Numbers.

Table J

(Amt. in Lacs)

Fresh Sanctions during the year 2014-15		Outstanding Balance SEP 2014	
No.	Amt.	No.	Amt.
9398	24533	90944	193301

Fresh sanctions of Education loan during the year 2014-15 is 9398 as against 10265 in the previous FY.

Bank wise position is given in Table No. 28

Education loan sanction trend analysis

Table: K

Year	SEP, 2012	SEP 2013	SEP 2014
No. of sanctions	6734	10265	9398
% Growth	13	52	(9)

Observations:

1. A web-based Higher Education Loan Application Monitoring System (HELAMS) has been made available by the DIF, Govt. of M.P.
2. Banks are expected to dispose the applications on-line also. All applications are to be attended within a period of 15 days.
3. **Targets under Education Loan for the year 2014-15** have been given by Directorate of Institutional Finance to all banks. As per the Annual Credit Plan, Banks have accepted a target of 33443. Targets of **20482** given by DIF according to categorization of branches and their number in the area are as given below:

	NUMBER	TARGETS
RURAL BRANCHES	2762	4380
SEMI URBAN BRS	2035	
URBAN BRS	1753	16102

SANCTIONED BY	Branch Network	SEP 2012	Branch Network	SEP 2013	Branch Network	SEP 2014	Average per Branch 2014-15
PSU BANKS	3284	6488	3515	9535	3800	9173	2.50
PVT. BANKS	286	28	369	158	428	113	0.26
RRBs	1127	216	1144	572	1203	112	0.09
DCCBs	1100	2	1121	0	1121	0	0

Year wise Comparitive analysis:

Education Loan

BANK-WISE DETAILS OF APPLICATIONS RECEIVED AND DISPOSED IN HELAMS-13/10/2014

Table:L

SR.	NAME OF BANK	APPLICATIONS		
		RECEIVED	DISPOSED	PENDING
1	ALLAHABAD BANK	17	0	17
2	AXIS BANK	2	0	2
4	BANK OF BARODA	4	0	4
5	ORIENTAL BANK OF COMMERCE	2	0	2
6	BANK OF INDIA	25	16	9
7	BANK OF MAHARASHTRA	7		7
8	CANARA BANK	2	1	1
9	CORPORATION BANK	3	1	2
10	CENTRAL BANK OF INDIA	62	62	0
11	CENTRAL MADHYA PRADESH GRAMIN BANK	12	12	0
12	DENA BANK	1	0	1
13	HDFC BANK	2	2	0
14	SYNDICATE BANK	1	0	1
15	MADHYANCHAL GRAMIN BANK	4	1	3
16	NARMADA JHABUA GRAMIN BANK	3	0	3
17	PUNJAB NATIONAL BANK	23	12	11
18	STATE BANK OF INDIA	182	5	177
19	UNION BANK OF INDIA	22	14	8
20	UCO BANK	5	0	5
21	IDBI BANK	2	0	2
22	INDIAN OVERSEAS BANK	4	1	3
23	ICICI BANK	2	0	2
24	VIJAYA BANK	1	0	1
	TOTAL	388	127	261

Education Loan

Higher Education Loan Subsidy Scheme of Govt. of Madhya Pradesh (Parental annual income Rs.4.50 Lacs to Rs.7.00 Lacs)

Interest Subsidy Claim has been made for all banks by the nodal bank, Central Bank of India for a total of Rs.1722011/- Rs.10,00,000/- received from DIF as on date, has been proportionately credited to loan accounts of beneficiaries.

The interest subsidy by Govt. of M.P. should be given in one instance as students have to bear an extra interest burden on the remaining amount of interest.

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.
- 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 contribute.
2. Participation of RRBs and DCCB in the scheme (due to their reach in rural areas needs improvement).
3. All banks are required to identify and finance to needy students.

CHIEF MINISTER RURAL HOUSING MISSION

Bank wise progress under Chief Ministers Rural Housing Mission is given below as on 31.07.2014 (Pertaining to FY 2014-15)

Table: M

Suggestions:

1. Banks are requested to make Disbursement of all sanctioned cases under the scheme.
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 Govt. of M.P. 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 and reviewed on 23.07.2014. (Bankwise Physical Targets- 200000). Banks have been requested to complete the sanctioning by 31.12.2014.

Bank wise Progress Under CMRHM – 31.07.2014							
SR	BANK	Bank Branches (R + SU)	Target 2014-15	Cases Submitted to Banks	No. of cases disbursed by banks	% Achievem ent over cases rcvd	% Over target
Nationalised Banks							
1	SBI	685	40944	23619	11450	48	28
2	CBOI	376	22475	13757	5133	37	23
3	BOI	267	15959	8505	3255	38	20
4	UBI	175	10460	5716	1018	18	10
5	BOB	98	5858	3006	1666	55	28
6	SYNDICATE BNK	33	1365	1116	451	40	33
7	BOM	90	5915	3542	808	23	14
8	OBC	35	2092	676	241	36	11
9	PNB	153	9145	5395	2828	52	31
10	ALLH BNK	132	7890	6544	4641	71	59
11	IOB	21	1255	110	24	24	2
Gramin Banks							
12	CMPGB	408	24387	15049	7451	49	30
13	M G B	418	24985	13680	4187	31	17
14	NJ G B	324	19366	7878	6776	30	12
DCCBs							
15	Indore, Vidisha, Sehore, Ratlam, Mandasaur, Betul	131	7831	3139	2367	75	30
Total		3346	200000	111732	52296	47	26

Rajiv Rin Yojna

RAJEEV RIN YOJNA:

The Govt. of India has Launched a revised Interest Subsidy Scheme, the Rajiv Rin Yojna, replacing the earlier ISHUP scheme for addressing the housing shelter needs for the economically Weaker Sections and Low Income Groups of the society through the JNNURM and Rajiv Awas Yojna.

The economic parameter of EWS as on date is defined as households having an annual income up to Rs,100000/-. The economic parameter as on date of LIG is defined as households having an average annual income between Rs.100,001/- up to Rs.200,000/-

Maximum Bank loan admissible under the two parameters will be respectively Rs.500,000/- and Rs.800,000/-

The Deptt. of Urban Administration has approached the bankers for identification of Branches where there is the concentration of the beneficiary . It is expected that Banks and Urban Development Deptt will collaborate and sanction the projects, so that documentation and legal requirements for every house can be minimized. This will be facilitating speedy processing of applications under the scheme. However the distribution of targets should be as per the branch network of banks.

Bankers may put forth their suggestions.

BRANCH EXPANSION

BRANCH EXPANSION PLAN OF BANKS FOR FY2014-15

Banks were requested to submit their Branch Expansion Plan for 2014-15 to Convenor Bank and RBI. Some banks have not submitted their plan. Bank wise plan is given below:

Table No.N

BRANCH EXPANSION PLAN OF BANKS FOR FY 14-15									
S.NO.	NAME OF THE LEAD BANK	TOTAL PLAN FOR 2014-15	R	SU	U/M	TOTAL NUMBER OF BRANCHES OPENED			
						R	SU	U/M	TOTAL
1	ALLAHABAD BANK	14	04	4	6	4	0	0	4
2	BANK OF BARODA	21	6	11	4	0	0	0	0
3	BANK OF INDIA	39	22	10	7	9	0	0	9
4	CENTRAL BANK OF INDIA	10	5	0	5	0	0	2	2
5	PUNJAB NATIONAL BANK	12	3	7	2	0	0	0	0
6	STATE BANK OF INDIA	39	20	4	15	6	3	0	9
7	UNION BANK OF INDIA	45	12	5	28	0	0	0	0
8	SYNDICATE BANK	6	2	2	2	0	0	1	1
9	UCO BANK	20	6	10	4	0	0	0	0
10	BANK OF MAHARASHTRA	11	11	0	0	0	0	0	0
11	ICICI BANK	10	0	5	5	0	2	5	7
12	CMGBANK (RRB)	19	19						
13	MADHYANCHAL GB	10	7	2	1	0	2	0	2
14	NARMADA JHABUA GRAMIN BANK	46	41	2	3	11	1	0	12
15	CANARA BANK	49	06	27	16	0	13	0	13
16	DENA BANK	1	1						
17	ORIENTAL BANK OF COMMERCE	7	0	5	2	2	0	0	2
18	VIJAYA BANK	17	5	6	6	0	0	0	0
19	INDIAN OVERSEAS BANK	PLAN	NOT	PROV					
20	AXIS BANK	9	0	0	9	0	0	0	0
21	CORPORATION BANK	1			1				
22	Punjab & Sindh Bank	PLAN	NOT	PROV					
	TOTAL	386	170	100	116	32	21	8	61

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 under Annual Branch Expansion Plan. At least 25 percent of the total number of branches opened during a financial year is mandatory to 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.

Pradhan Mantri Jan Dhan Yojana

Implementation of Sub Service Area under Financial Inclusion: Sampoon Vittiya Samaveshan, has been launched in the country under the name of **Jan Dhan Yojna**. The focus of the coverage has shifted from village to Households with an objective to provide Banking facility to every household in the country. Sub Service Areas and Urban Wards have been allotted to all banks by DLCCs and the same was made available in our website www.slbcmadhyapradesh.com.

Banks have participated with required measure of involvement for launching the programme on 28.08.2014 by opening accounts under the scheme, surpassing targets given to them.

The gist of the instructions issued by DFS for implementation of PMJDY:

- Banks to conduct Survey of households. While conducting Survey if the persons desires to open Bank account they should be supplied with the account opening form and the date and venue of the next camp.
- Bank's branches to organize / conduct Saturday Camps for account opening Aadhaar seeding etc. from 8.00 AM to 8.00 PM. Banks to organize / conduct one Mega Camp every month in addition to the Saturday Camp. As far as possible Camps are to be conducted in each village of the SSA.
- USSD Training to be given to the concerned staff, the training module to be made available on the Bank's NPCI's and DFS website.
- Persons already having accounts with other Banks (except Cooperative banks and Post Offices) to be advised to get Rupay Card issued and complete Aadhaar seeding in existing account.
- All Business Correspondents Agents (Bank Mitras) to be supplied with the Uniform of the design and colour specified by DFS.
- Bank's to expedite Adhaar seeding and NPCI will send the weekly information on the Adhaar seeding to the Banks.
- Banks to ensure that every Savings account holder opening accounts under PMJDY is issued Personalised Rupay Debit Card immediately.
- Rupay Card to be used by customers within 45 days in order to get the Insurance Cover.

Pradhan Mantri Jan Dhan Yojana

- Banks to report the name of Villages/SSAs having data connectivity issues to SLBC in the prescribed format.
- Banks should complete the Survey of Households by 15.10.2014 in their allotted SSAs/Wards. (DFS Circular No. 1/9/2014-FI dated 25.9.14)
- Under PMJDY, it is clarified by DFS (DFS Circular No. 1/9/2014-FI (C-68798) dated 07.10.2014) that Bank Branches opening accounts should be on CBS platform and have ability to issue RuPay Cards to get associated benefits. Therefore Cooperative Banks (Urban/Rural) which are on CBS platform and have the arrangement of issuing Rupay Debit Cards are eligible to open accounts under PMJDY.

Other Operational Guidelines/Issues Related to implementation in the State :

- Details of SSAs/Wards allotted to Banks are available in our SLBC website www.slbcmadhyapradesh.com and the same is being regularly updated in case of any change. Banks are requested to reconcile the figures before of SLBC with the figures being submitted by their Head Offices to DFS.
- Weekly Core committee meetings being conducted to review the progress under PMJDY. Banks are requested to ensure to attend the same without fail.
- Customer Complaints received at SLBC Call Centre (Toll Free No. 1800 233 4035) are being informed to concerned Bank through e-mail on the same day. Banks should resolve the complaints and report to SLBC within 3 days.

EXTENT OF COVERAGE (Branch/BC Outlets): All data as on 11.10.14

	Allotted	Covered	% Covered
Total Number of SSA	11859	9466	80
Total Number of Households	*10956574	Can be assessed after completion of Survey	
Number of villages with connectivity problem	378 (May increase)		
Urban Wards	6884	6884	100
Urban Households	*3917516	Can be assessed after completion of Survey	

*As per 2011 Census.

For finding out the number of Households not having access to Banking Channel, Banks were asked to conduct Survey and should complete the same by 15.10.2014

Pradhan Mantri Jan Dhan Yoiana

PROGRESS UNDER HOUSEHOLD SURVEY :

Total Number of SSA/Wards allotted (a)		Number of SSA/wards where survey is completed (b)		Number of SSA/wards where survey has started but not yet completed (c)		Number of SSA/wards where survey is yet to be started (d)	
SSA (RURAL)	WARD (URBAN)	SSA (RURAL)	WARD (URBAN)	SSA (RURAL)	WARD (URBAN)	SSA (RURAL)	WARD (URBAN)
11859	6884	4787	2486	6735	3829	337	569

Survey Completed	40% in SSA
	36% in WARDS
Out of the above	57% in Rural Areas
	43% in Urban Areas
Households already having Bank Accounts	73% in Rural Areas
	72% in Urban Areas

(For details refer Table -12)

PROGRESS UNDER OPENING OF ACCOUNTS:

BANK	RURAL	URBAN	BOTH RURAL & URBAN
PSBs	2352870	801928	3154798
Pvt Banks	4229	22114	26343
RRBs	339994	99984	439978
TOTAL	2697093	924026	3621119

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 but the schedule of Training in these centres is awaited by the banks.
- **Status of Building Construction**

DISTT	Building Near Completion	DISTT.	Construction of Building under progress.
1.Shahdol	CBOI	1.Katni	SBI
2.Chhindwara	CBOI	2.Ashok Nagar	SBI
3.Betul	CBOI	3.Sheopur	SBI
	COMPLETED & SHIFTED	4.Dindori	CBOI
1.Ujjain	BOI	5.Mandla	CBOI
2.Hoshangabad	CBOI	6.Ratlam	CBOI
3.Narsinghpur	CBOI	7.Sagar	CBOI
4.Raisen	CBOI	8.Jabalpur	CBOI
	LAND NOT ALLOTTED	9.Balaghat	CBOI
1.Bhind	CBOI	10.Seoni	CBOI
2.Bhopal	BOI	11.Gwalior	CBOI
	MOU NOT SIGNED	12.Dewas	BOI
1.Indore	BOI	13.Dhar	BOI
2.Mandsaur	CBOI	14.Barwani	BOI
3.Anupur	CBOI	15.Jhabua	BOB
	MATTER IN COURT	16.Alirajpur	BOB
1.Neemuch	SBI	17.Khandwa	BOI
		18.Khargone	BOI
LAND ALLOTTED			
1.Rajgarh	BOI	11.Shivpuri	SBI
2.Sehore	BOI	12.Vidisha	SBI
3.Shajapur	BOI	13.Rewa	UBI
4.Chhatarpur	SBI	14.Singrauli	UBI
5.Damoh	SBI	15.Sidhi	UBI
6.Harda	SBI	16.Satna	ALLAH BNK
7.Panna	SBI	17.Datia	PNB
8.Tikamgarh	SBI	18.Morena	CBOI
9.Umaria	SBI	19.Burhanpur	BOI
10.Guna	SBI		

Report of RSETI training programmes is given in annexure.

RSETI/FLCC

As per the decision taken in the Sub-Committee meeting of MSME/RSETI held on 17.05.2014 list of unsettled candidates have been given to the Directorate of Institutional Finance by some RSETI In-charges. The lists were forwarded by DIF to the office of the DIC, Industries, Govt. of M.P. for settlement.

Permission for holding office of Lead Distt. Manager in RSETI building

Lead District Manager office should be stationed inside the building premises of the RSETI, looking towards the vital role played by the LDM in implementation of various Govt.'s developmental programmes and his overall monitoring of the RSETI in the absence of the Director. But the guidelines is silent in this regard though it is mentioned that the LDM's Office should be at an arms length distance from RSETI.

In the DLCC meeting of Narshingpur District, the above matter was taken up. In the meeting it was decided to refer the matter to SLBC forum for further implementation in all districts. In view of the same, opinion was desired from House for approval for housing LDMs office in RSETI building considering that the LDM is supervising the activity of RSETIs and has a major role in overall development of the District.

FINANCIAL LITERACY & CREDIT COUNSELLING CENTRES (FLCC)

The Financial Literacy part is an important driver of the **Pradhan Mantri Jan Dhan Yojna**. Looking to the importance attached to this scheme, NABARD has created funds for the providing assistance. The details are given below for all banks to note and implement:

- ◆ For encouraging financial inclusion drive through RRB's NABARD has introduced a scheme to support RRB's for establishment of Financial Literacy Centres. RRBs should open one FLC per district.
- ◆ Likewise DCCBs are required to open one FLC in each block.
- ◆ 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 for each programme.
- ◆ **Rural Branches of Banks are required to conduct Financial Literacy programmes in their SSAs and 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.**
- ◆ 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.

Suggestions:

155th SLBC Meeting dated 16.10.14 Convenor-Central Bank of India

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 and instruct them to arrange one FLC camp every month invariably. The FLC In-charge should coordinate with the account opening camps under Jan Dhan Yojna and arrange for distribution of literacy material.

Performance of Banking Sector in Madhya Pradesh

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(Priority Sector Outstanding)**Table-P**

(Amt. in crore)

Month-Year	Agriculture	MSE	OPS	Total	% Growth (YOY)	Total Credit	% to Total Credit
Sep 2012	38550	13818	18867	71236	20	122319	58
Sep, 2013	50298	19005	16118	85421	20	145264	59
Sep, 2014	55450	24013	20586	100050	17	167025	60

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

(Amt. in crore)

	Sep 2013	Sep 2014	YoY Growth
Direct Agri	42118	46242	10
Indirect Agri	8180	9208	12
Total Agri	50298	55450	10
% To Total Credit	37	33	

*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 bankable plan for few 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

Micro & Small Enterprises (MSE) Advance:**Table R (Outstanding)**

(Amt. in crore)

SEP2013	SEP, 2014	Growth YoY
19005	24013	26

Suggestions:

1. 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 new beneficiaries; particularly under Food and Agro-based sector (Covered under MSE as prescribed guidelines).
6. Popularizing KVIC's Margin Money scheme at village level is 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 with support 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 Sep2013	% to total MSE	O/s Sep 2014	% to total MSE	National Goal % to total MSE	Achievement %
Micro Manufacturing where investment is up to Rs.10lacs	1733	9.11	2272	9.46	40	16.10
Micro Service Enterprise where investment in equipment is upto Rs4lacs	3538	18.61	5462	22.74		
Micro Manufacturing where investment is above Rs.10lacs but up to Rs.25lacs	2171	11.42	2601	10.83	20	10.66
Micro Service Enterprises where investment in equipment's is above Rs4lacs but up to Rs.10 lacs	1597	8.40	2521	10.49		

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

Total MSE outstanding SEP 2013: Rs.19005Crores

Total MSE outstanding SEP 2014: Rs.24013Crores

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

Table T

(Amt. in Crores)

SEP 2013	SEP 2014	Growth over SEP 2013 (%)
19223	21235	10

Adv. against weaker section achievement: 13% of total credit (Bank wise position:Table No.5) as against National Norm of 10% of ANBC(Nospecific targetin the total Priority Sector Target).

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

Table U

(Amt. in Crores)

	SEP 2013	SEP 2014	Growth over SEP 2013 (%)
DRI Advances	26	18	(50)

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) : SEP 2014**Table V**

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	7500	4860	1900	14260
SCCs Issued (No.)	767	1095	642	2504
Amount Disbursed (in Rs. Crores)	2	4	1	7
% Achievement (Physical)	10	22	34	18

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): SEP 2014**Table W**

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	1102	2150	0	3252
ACCs Issued (No.)	476	74	0	550
Amount Disbursed (in Rs. Crores)	2	1	0	3
% Achievement (Physical)	43	3	0	17

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):-SEP 2014**Table X**

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	10851	4160	00	15011
GCCs Issued (No.)	5447	1154	0	6601
Amount Disbursed (in Rs. Crores)	13	3	0	16
% Achievement	50	28	0	44

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 30/09/2014****Table:Y**

	Physical (No. of A/c)	Amt in Crores
Target FY 2014-15	50000	500.00
Applications submitted to Bank Branches	17619	290.29
Sanctioned	11278	133.29
Returned	1362	21.95
Pending	6261	156.99
Disbursed	10621	114.84
Percentage of Sanction	64.00	46.00
Percentage of Disbursement	94.00	86.15

SHG's :

Govt.Of India has proposed encouraging financing of Joint Farming Groups during the financial year. The Hon'ble Finance Minister of India has specifically mentioned financing of Joint Farming Groups of " **BhoomiHeen Kissan**" with the help of NABARD. NABARD has been assigned the responsibility of monitoring financing of 5 lakh Joint Farming Groups of BhoomiHeenKissan in JLG mode. Targets for promotion of Savings linkage and credit linkage for the year 2014-15 given by NABARD is as follows :

Sr.No	Purpose	Target for the year
1	SHG savings linkage	75000
2	SHGs-Credit linked	50000
3	JLGs formation and linkage	30000

Bank wise and District wise targets have been given by NABARD. They are given in Annexure I & II. Keeping in view the priority accorded by the Govt.of India for financing of JLGs, Banks are requested to take necessary steps to convey the targets to branches and monitor the progress on a regular basis.

Performance of Banking sector in Madhya Pradesh

The DFS, GOI has decided to review the JLG financing in the quarterly meetings of CMDs of Banks and suggested that NABARD should furnish Bankwise progress in JLG financing on a

quarterly basis. Participating banks may therefore ensure submission of data on JLG financing in the prescribed format to NABARD Regional Office and SLBC by the 10th of succeeding quarter.

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.

Please refer Table No.18 for formation of SHGs and their Credit Linkage.

Suggestions:

Implementation of WSHG (Women SHG) Programme : WSHG programme is being implemented in all 51 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.

Performance of Banking sector in Madhya Pradesh

Financial Assistance to Minority Communities: Sep 2014

Table AA

(Amt. in crore)

Community	Disb.during FY 2014-15		Outstanding Balance SEP 2014	
	No.	Amt.	No.	Amt.
Muslim	9907	142	199330	2622
Sikh	1390	57	49287	1164
Christian	429	12	15978	190
Parsis	0	0	333	9
Buddhist	90	1	5955	87
Jain	1882	38	73394	1201
Total	13698	252	344277	5273

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

Financial Assistance to Scheduled Caste: SEP 2014

Table AB

(Amtin Crores)

Item	Schedule Castes	
	No. of A/cs	Amt.
Application Received	24307	357
Application Sanctioned	23120	330
Application Disbursed	23104	318
Application Rejected	445	7
Application Pending	742	19
Total Bal. O/S on 31.03.2014	732509	4334
NPA A/C/Amt. on 31.03.2014	133853	819
%age NPA	18	19

Bank wise position is given in Table No. 24

Performance of Banking sector in Madhya Pradesh

Financial Assistance to Scheduled Tribe: SEP 2014

Table AC

(Amt.in Crores)

Item	Schedule Tribes	
	No. of A/cs	Amt.
Application Received	18635	231
Application Sanctioned	17972	223
Application Disbursed	17355	213
Application Rejected	456	4
Application Pending	207	3
Total Bal. O/S on 30.09.2013	413660	2359
NPA Amt. on 30.09.2013	47729	348
% age NPA	11.53	14.78

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 the year 2014-15 , up to 19.09.2014

Table AD**(Amt. in Crore)**

	KVIC		KVIB		DTIC		Total	
	P	MM	P	MM	P	MM	P	MM
Target 2014-15	2321	30.51	2321	30.51	3094	40.68	7736	101.70
Forwarded to banks during 2014-15	484	18.18	690	19.63	1424	37.31	2598	75.12
Disbursed	46	2.25	42	.87	302	9.32	390	12.44
Pending	438	15.93	648	18.76	1122	27.99	2208	62.68

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.
7. It was decided in the 154th meeting of SLBC that all cases will be sponsored to banks by 30th September,2014, so that banks can start with the processing of the applications, but this has not happened.

Table :13 (1)xxx

Performance of Banking sector in Madhya Pradesh

2.National Urban Livelihood Mission(NULM)

Achievement:Quarter ending JUNE 2014

Table AE

(Amt. in Lacs)

Particulars	USEP	UWSP
Target Physical	10000	300
Forwarded to Banks	1471	65
Achievement Physical(Sanctioned)	1412	65
%	96	100

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

USEP: Urban Self Employment Programme

UWSP: Urban Women Self Help Programme

3.Mukhya Mantri Yuva Swarozgaar Yojna:

13 Swarozgaar Schemes of the State Govt. have now been merged into 3

MukhyaMantriSwarozgaar schemes according to the Financial Needs of the borrower. They are:

1. Mukhya Mantri Udyami Yojna.
2. Mukhya Mantri Swarozgaar Yojna
3. Mukhya Mantri Aarthik Kalyan Yojna.

Scheme details have been given to all banks.

District wise Targets under the first two schemes have been circulated by the Deptt.

Deptt. has requested all banks to disburse all sanctioned cases in the first quarter under the new schemes after ensuring the eligibility criteria..

Sponsoring agencies will remain as it is. Banks will be receiving cases from various agencies. It has been proposed to open accounts with individual banks for interest subvention, margin money, premium for CGTMSE coverage.

Performance of Banking sector in Madhya Pradesh

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.

Details of Weavers Credit Card sanctioned by banks is given below:

Table:AJ (As on 15.09.2014)

NAME OF STATE M.P.	NAME OF BANK	No. of Applications received by banks for financing	Amt in Lacs						
			AMTT.	WCC sanctioned by banks NO	AMT T.	WCC is sued NO	AMTT.	Pending for disbursement NO	AMTT.
	SBI	862	792.25	146	61.36	4	0.61	142	60.75
	CBI	175	94.05	94	16.75	63	4.50	31	12.25
	BOI	218	160.46	111	62.65	89	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	68	52.00	0	0
	RRB-MGB	164	131.40	100	24.70	52	12.50	48	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	1742	1388.40	586	236.46	288	136.20	298	100.28
Percentage of Sanction: 49%									

8.National Horticulture Mission & NHB Scheme

Progress: quarter SEP, 2014

Table AM

PARTICULARS	UNIT	FY 2013-14
Cases Received	No	64
Amtt.		15
Cases Sanctioned	No	53
Cases Disbursed	No	49
	Amt. (in Rs. Crores)	7
Cases Rejected	No	1
Cases Pending	No	10
Balance Outstanding	No	7209
	Amt. (in Rs. Crores)	113

National Horticulture Board (NHB) Progress report:

The progress for quarter SEP 2014 under 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
347	295	35	2

Subsidy Release status: Quarter SEP,2014

Table AO

PARTICULARS	NO OF CASES	AMT. IN CRORES
Subsidy released from Bhopal center	44	0.86
Subsidy released from NHB HO, Gurgaon Center	3	0.24
Total -	47	1.10

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 SEP 2014

i. NPA position Sector wise

Table AP

(Amt. in Crore)

SCHEME	SUB-STD.	DOUBTFUL	LOSS	TOTAL NPA	TOTAL OUTS.	% OF NPA TO TOTAL ADV
Agriculture	5324	1189	506	7019	55450	12
MSE	470	844	245	1559	24013	6
OPS	254	338	26	618	20586	3
Education Loan	64	44	38	146	1933	7
Housing Loan	187	79	28	294	13642	2

NPA percentage in Agriculture, MSE and Education Loan is a matter of concern for banks. Bank wise position is given in Table No. 8, 8(ii), and 8(iii)

ii. NPA position under Govt. Sponsored schemes: Sep 2014

Table AQ

(Amt. in Crore)

SCHEME	SUB-STD.	DOUBTFUL	LOSS	TOTAL NPA	TOTAL ADV.	% OF NPA TO TOTAL ADV
PMRY	25	70	52	147	329	45
PMEGP	16	8	5	29	342	8
SJSRY	19	39	22	80	233	34
SRMS	3	6	3	13	37	35
Antyavyasai	7	7	3	17	95	18

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 SEP 2014

	2011-12		2012-13		2013-14		2014-15	
	A/c	Amtt.	A/c	Amt.	A/C	Amt	A/C	Amt.
RRCs filed by Bank branches	182137	1650.98	138113	1507.27	61369	2161.4	31019	2695.60
RRCs forwarded by Dist. level Nodal branch to Collectorate	177251	1597.82	118154	1312.50	36985	1119.62	12569	1873.53
RRCs Accepted by District Administration	169926	1532.08	105341	1154.24	23284	295.98	11782	1145.29
RRCs Rejected /returned by District Administration	1650	14.96	1279	11.19	491	7.29	35	5.42
RRCs issued/allotted by District Administration to Revenue Officer	98233	991.75	76994	856.46	22729	281.29	11782	114.52
Recovery against issued RRC	9532	81.79	11937	96.47	3719	30.41	513	36.05
RRCs Disposed of by District Administration	411	3.80	983	14.21	282	1.71	28	2.58
RRCs pending for Recovery	97822	909.96	76011	759.98	22437	250.88	11269	1141.68

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

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

b) 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 on Agriculture and Allied Activities:**

Meeting Date: 01.10.2014

Chairman: Agriculture Production Commissioner

Action Points

1. The Revenue Officer in Distt. to assist the bankers by making available the list of uncovered farmers to be covered by KCC.
2. Investment Credit under Agriculture sector may get a boost if the State Govt. grants Interest Subvention under this sector.
3. Performance of RRBs in issuing KCC should be geared up, as the RRBs have a better network of branches at interior pockets.

2. **Sub-Committee on Industries**

Meeting Date: 05.08.2014

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

Action Points.

1. Product Codes of the three consolidated schemes of Swarozgaar yojna, to be created in the CBS of banks for generating MIS.
2. All banks to inform the name of the Nodal Office for purpose of submission of subsidy under Tantya Bheel Swarozgar Yojna. After consolidation of Swarozgar schemes, the subsidy will continue from the parent Deptt.

3. Sub-Committee on Improving Recovery System

Meeting Date: 25.8.2014

Chairman: Commissioner, DIF, GOMP

Action Points:

1. All Banks to update the BRISC portal within 30days from 25.08.2014 with asset information of the loanee.
2. Banks should affix the duties to follow up of RRC filed cases to some officer, and those cases where no action can be further taken or those cases where maximum possible recovery has been made, should be deleted from the portal.
3. Registration of the cases filed will be done by the Govt.of M.P. within 7 days within issuance of RRC. Notice by the Tehsildar will be issued within 7 days of Registration.

4. Sub-Committee on Financial Inclusion/FLCC:

Meeting date: 08.09.2014

Chairman: Mission Director PMJDY(Commissioner DIF)

Action Points:

1. It has been decided in the meeting of the State Level Implementation Committee that the Sub-Committee of SLBC on Financial Inclusion will henceforth be merged with the State Level Implementation Committee of Pradhan Mantri Jan Dhan Yojna with under Chairmanship of the Mission Director with Additional Chief Secretary Panchayat as special invitee.
2. As regards multiplicity of reporting under Financial Inclusion, it should be streamlined into one. It was resolved that the matter will be taken up with RBI through DIF and RBI.
3. All banks will be take up with Head Office for creation of additional field in the CBS system for incorporation of SAMAGRA ID NO.

5 Sub-Committee to improve CD ratio:

Meeting Date: 08/09/2014

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

Action Points:

1. In the districts with low CD Ratio, the ACP achievement was satisfactory. The Credit Absorption capacity of the districts needed fresh evaluation.
2. Commissioner Institutional Finance suggested for employing the services of a Consultancy firm for the evaluation purpose jointly with banks.
3. A joint meeting of stake holders for working on Model Schemes was suggested .

6 Sub-Committee on Education Loan:

Meeting date: 08/09/2014

Chairman: OSD cum-Commissioner, Institutional Finance

Action Points

1. The number of claims under Education Loan Interest Subsidy were only 186 in the previous financial year.
2. Under the Govt. Guarantee Scheme, there were very few cases.
Suggestions were invited from banks for increased availment of the Govt. Concessions. A Committee of 4-5 members to improvise upon the scheme was suggested by Commissioner Institutional Finance.
- 3 .Banks were requested to dispose off cases under the HELAMS portal as DIF proposed for grading of banks on basis of the disposal record on it.
4. Share of Private Banks were in credit deployment under this sector was very low. Pvt. Banks were advised to lend more emphatically under this sector.

7 Sub Committee on Self Help Group / Joint Liability Group

Meeting date: 24.09.2014

Chairman: Commissioner, DIF, GOMP

Action Points:

1. Banks were informed of the GOI,s announcement regarding financing to JLGs of **Bhoomiheen Kissans**. Targets were given by NABARD under this venture and details were given to bankers. Banks were requested to report the progress every quarter to NABARD and SLBC in the GOI prescribed format.
2. Banks were advised for disposal of cases of the sanctioned SHGs on merit basis.
3. Jt. Director, Institutional Finance informed the House that the issue of exemption of Stamp Duty for SHGs has already been taken up with the Revenue Deptt., Govt. of M.P.
4. Banks agreed to go by the guidelines of RBI regarding appointment of “Bank Mitra” on receipt of instructions from their Head Office.

8 Sub Committee on MSME/RSETI

Meeting date: 22.09.2014

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

Action Point:

1. Issue of non-payment of bills by NRLM was taken up. In Balaghat Distt. Payment is pending since 2012-13, and almost all bills since 2013-14 are pending for payment of all RSETI,s. For Central Bank of India alone reimbursement to the tune of Rs.9590922.00 is pending with NRLM, and SBI RSETI claimis to the tune of Rs.15056740/-
2. Progress under the MSME sector for all banks was reviewed. The Swarozgar Yojnas of the Govt. of M.P. played a major factor in Credit Deployment und MSE in the State. Banks. Progress of sanctions under PMEGP was found to be satisfactory.

9 Sub committee on housing sector

Meeting date: 23.07.2014

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

Action Points:

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

10. Sub – Committee of Scheduled Tribe

Meeting Date: Not Convened

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

Implementation of Official Language Policy:

तालिका संख्या 35 समीक्षाहेतुस्थितिदीर्घहै।

.Establishment and operation of a Central KYC Verification Registration portal by CERSAI.

CERSAI has been entrusted with the work of establishing and operating a Central KYC Registry by the Govt. of India. This will be a unique development and will ease the burden of the customers for producing the KYC documents each time he/she goes to open a new account with a Bank. It will also help to reduce the cost on KYC verification. The CERSAI has desired that this information may be given to all banks and the State Govt.

Increase in Stamp Duty by Govt.of Madhya Pradesh for all Agreements executed.

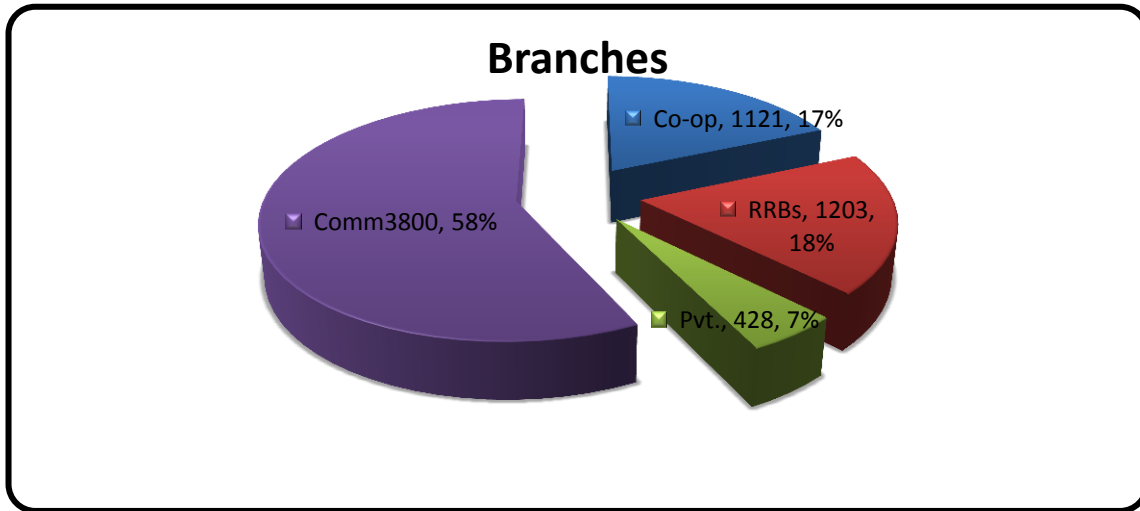
Stamp Duty for all agreements has been increased by the Govt.of Madhya Pradesh by its notification dt.16.09.2014. Education Loan agreements have been allowed to continue with Stamp Duty of Rs.100/- as per previous notification.

The Priority Sector should be exempted from this hike, as it is going to affect the BPL applicants also under Govt. sponsored schemes. The Govt.of M.P. may review the matter and accordingly inform banks.

OTHER ISSUES WITH THE PERMISSION OF CHAIR

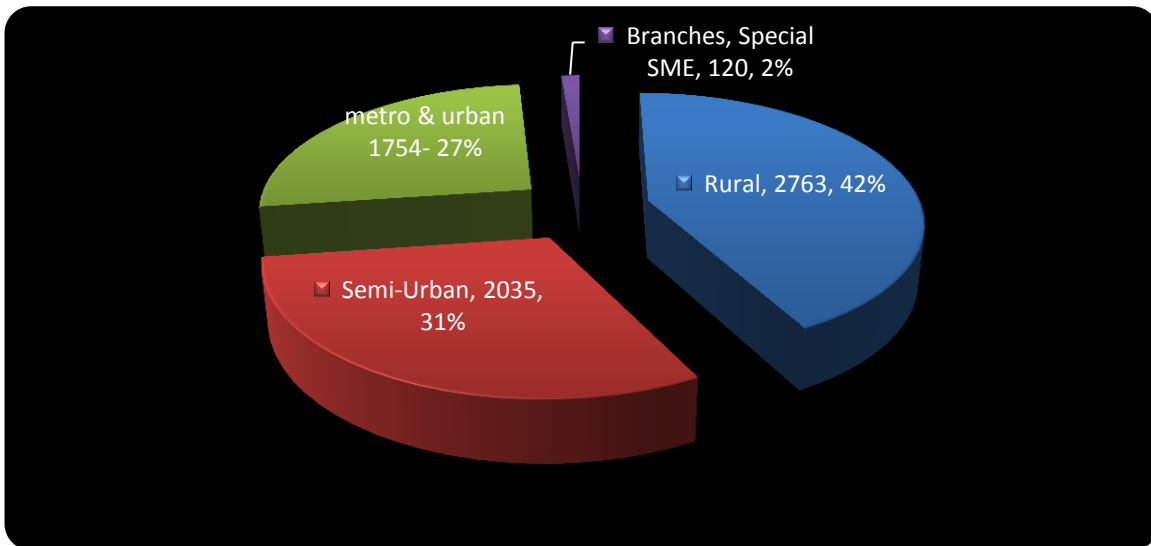
Summary of Madhya Pradesh Bank Network at a Glance

Total No. of Branches - 6552



Total No. of Branches: 6552() SME Branches are subset of 6552branches)

ATMs: Detail



Branch Detail

BANKS SEGMENT	No. of ATMs	BANKS SEGMENT	No. of Branches	BC OUTLETS
Comm. Bank	6724	Comm. Bank	3800	5721
Private Banks	995	Private Banks	428	200
RRBs	3	RRBs	1203	1730
Co-op Banks	1	Co-op Banks	1121	0
Total of ATMs	7723	Total of Brs	6552	