

156th Meeting of the state Level Bankers' Committee
(SLBC)
Madhya Pradesh
February 20, 2015

AGENDA

STATE LEVEL BANKERS' COMMITTEE, STATE OF MADHYA PRADESH

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1. Adoption of the minutes of the 155th SLBC meeting of Madhya Pradesh

Minutes of 155th SLBC meeting

Minutes of the Special SLBC meeting

Date of 155th SLBC Meeting : 16th October, 2014
Date of Special SLBC Meeting : 24th December, 2014

The minutes of 155th SLBC was already adopted during the special SLBC held on 24.12.2014

The Minutes of Special SLBC Meeting held on 24th December, 2014 was circulated 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 of the Special SLBC meeting.

2. ACTION TAKEN REPORT

Convener, SLBC requested all concerned to provide progress on decisions taken in the 155th 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.	Decision Taken in the SLBC meeting held on 24.12.2014	Action Taken Report
1	<p>Issues of Pradhan Mantri Jan Dhan Yojna:</p> <p>a) To issue the passbook and RuPay card to all customers up to 26th January 2015. (Action: All concerned Banks)</p> <p>b) The SSA; which is currently covered through mobile Vans should be converted to fix BCA. (Action: MGB)</p> <p>c) On the matter of "SWABLAMBAN" a proposal was made that State Govt. may decide a nodal agency for monitoring the implementation of the scheme. (Action: State Govt.)</p> <p>d) Entering SAMAGRA Id in the accounts and printing of SAMAGRA no. in the RuPay card. (Action: H.O of the Banks)</p> <p>e) Seeding of Aadhar Card to be increased</p>	<p>a) As on 16.02.2015, 88% of RuPay cards and 82% of Passbooks have been issued to the customers. Banks are requested to clear the backlog at the earliest.</p> <p>b) MGB has reported 100% coverage through BCs.</p> <p>c) State Govt. has to take the decision about setting up a Nodal Agency.</p> <p>d) Matter has been escalated to Head Office of respective banks.</p> <p>e) Percentage is improved to 35% as compared to 29%.</p>
2	<p>a) Apart from Industries Department; other Departments were advised to submit progress report of MM Udyami Yojna , MM Swarojgar Yojna & MM Arthik Kalyan Yojna (Action: Other Departments)</p> <p>b) It was decided that District Collectors will call the beneficiaries of MMYUY in early January 2015 to have direct interaction to know their requirements of training or others. (Action: State Govt.)</p> <p>c) Absentee banks list to be sent to RBI for advice.</p> <p>d)) Improvement in disbursement in MMYUY & MMUSY schemes.</p>	<p>a) Other Department has submitted the progress report of such schemes, which is given in table.</p> <p>b) Response is awaited.</p> <p>c) Advised.</p> <p>d) Disbursement is increased from 11.80% in Dec 14 to 20.50% in the month of January 2015.</p>
3	<p>a) Under CM Rural Housing Mission, achievement was 36% in Dec 2014. Banks were advised to sanction more cases under this scheme.</p> <p>b) It was suggested to link EMI with crop season.</p> <p>c) Looking into the increasing NPA trends in various schemes, it was decided that State Govt. will take action against selected 3-4 defaulters so that it will be a lesson for others.</p>	<p>a) As on 31st January 2015 progress under this scheme was 47%. In some Districts achievement is below 40% against target. List of such Districts is given in the table.</p> <p>b) This will be taken up in the next sub-committee meeting.</p> <p>c) Only CBoI and Bank of India has taken up with DIF. Cases have been referred to respective Collectors. Other banks may also do so.</p>
4	<p>Under Higher Education loan scheme, it was decided that State Govt. will review the scheme to enhance guarantee limit from 80% to 100% of loan because there is uncovered portion of 20%</p>	<p>Matter is under consideration of GoMP.</p>

3. Performance Review ACP 2014-15

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

Table: A

(Amt. in Crore)

Sr. No.	Sector	ACP FY 2013-14 (Targets)	ACP 2014-15 (Targets)	Growth Planned over last year (%)
1	Total Credit- Agriculture and Allied Activities	41666	53390	28%
2	MSE	7707	10197	32%
3	Other Priority Sector	6297	7359	17%
4	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.
- ✚ The finalization of ACP for FY 15-16 is yet to be initiated in many districts which would ultimately delay the launch of ACP 15-16.

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

Table: B

AS ON 31.12.2014

(Amt. in Crore.)

SR. 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	1941888	51638	32933	64%
2		AGRI & ALLIED – INDIRECT	173418	18626	1753	1690	96%
3		TOTAL AGRICULTURE & ALLIED	2636920	1960514	53391	34623	65%
4		MSE	303636	238696	10197	9759	96%
5		EDUCATION	33443	21115	1022	563	55%
6		HOUSING	126824	154232	3557	4622	130%
7		OTHERS	146698	170057	2780	5239	188%

8		SUB TOTAL(5+6+7)	306965	345404	7359	10424	141%
9		TOTAL PRIORITY SECTOR = 3 + 4+8	3247521	2544614	70947	54806	77%

Sr.	NON-PRIORITY	Sub Sector	Target No. of A/c	Achievement (No. of A/c)	Target Amount	Achievement Amount (In Crore)	% ACHIEVEMENT on (Amt.)
10		HEAVY INDUSTRIES	8	573	260	1807	695%
11		MEDIUM INDUSTRIES	68	587	284	561	198%
12		EDUCATION	301	869	81	31	38%
13		HOUSING	293	9313	100	962	962%
14		OTHERS	100734	169988	3271	11884	363%
15		TOTAL NON PRIORITY SECTOR	101405	181330	3996	15245	382%
GRAND TOTAL = (9) + (15)			3348926	2725944	74943	70051	93%

Observations:

1. SLBC has developed a system of submission of data online through a link in the website. Banks are requested to feed the data as per instructions given therein and ensure integrity of the data as the Convenor will hereafter rely on the data fed by individual banks in the said program. The present data is also based on the data fed by the banks.
2. Priority sector achievement at 77% is higher than the 65% achieved during the corresponding period last year.

C. COMPARATIVE ACHIEVEMENT OF ACP OVER LAST TWO FYs Table C (Amt. in Crore)

Sector	DEC 2012			DEC 2013			DEC 2014		
	Target FY 12-13	Ach.	% Ach.	Target FY 13-14	Ach.	% Ach.	Target FY 14-15	Ach.	% Ach.
Agri. Total	32093	24384	76	41666	29531	71	53391	34623	65
Crop Loan/Direct	23086	20940	91	40150	27441	68	51638	32933	64
Agri. Term Loan/indirect	9007	3444	38	1516	2090	138	1753	1690	96
MSE	6027	4109	68	7708	4133	54	10197	9759	96
Others	4218	2116	50	6296	2799	44	7359	10424	142
TOTAL	42339	30609	72	55670	36463	65	70947	54806	77

It is observed that there is a huge gap between sanctions and disbursements in the State. Sanctions are held up for compliance of scheme conditions. Attention is invited of all the stake holders in this regard. There is general need to upgrade entrepreneurship and skill development among potential borrowers to enable them to handle the vagaries of business environment.

D. AGENCY WISE ACP ACHIEVEMENT DEC, 2014

Table D

(Amt. in Crore)

BANK	AGRICULTURE			MSE			OPS			TOTAL PS ADV		
	TARGET	ACHI	%	TARGET	ACHI	%	TARGET	ACHI	%	TARGET	ACHI	%
Comm.	32836	16604	51	9218	7465	81	6625	9496	143	48679	34221	70
RRBs	6856	3988	58	514	263	51	436	446	102	7806	4698	60
Co-op	13699	10717	78	465	0	0	298	0	74	14462	10717	74
TOTAL	53391	34623	65	10197	9759	96	7359	10424	142	70947	54806	77

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

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 current financial year this will be further stepped up.
- The achievement in Agriculture is below that of the previous year. Considering the present trend, bankers will have to be proactive in achieving targets under Agriculture sector.
- 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.
- *Instances have come to bankers' notice that charge created while giving KCC has been removed without obtaining NOC from the lenders. This erodes the confidence of the lenders. It is requested that online charge creation be strengthened on the lines of Karnataka Model and State Government may intervene to ensure that charge once registered, is not removed without the written consent of the lenders.*
- Recent step by NABARD to stop refinancing State Co-operative Banks in MP points to a situation wherein their contribution to achieve ACP may be hampered.

E. KISAN CREDIT CARD (KCC) PERFORMANCE REVIEW

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

Table: E

Banks	Target 2014-15(No.)	Achievement (No.)	% Ach
Commercial	354462	616897	174
RRB	118538	45036	36
DCCB	600000	352239	59
TOTAL	1073000	1014172	95

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.

Table: F

Particulars	No. of Farmers	Percentage
Total number of farmers in the State	1,04,03,667	100.00
KCC issued by Cooperative Banks	50,86,202	48.89
KCC issued by RRBs and Commercial Banks	26,02,094	25.01
Total number of KCC issued	76,88,296	73.90
Total number of left over farmers in the State	27,15,371	26.10

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

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

Table: G

District	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.

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 Department 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.

4. CREDIT DEPOSIT RATIO PERFORMANCE IN MADHYA PRADESH

A. Deposit Growth

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

Table H

(Rs. in crore)

Year	Rural	% Growth	Semi-Urban	% Growth	Urban	% Growth	Total	% Growth (YOY)
DEC 2012	23541	0.12	51323	21.91	126141	20.00	201005	17.55
DEC2013	44817	90.37	52009	1.30	144454	14.54	241280	20.00
DEC 2014	40360	-9.94	56879	9.36	176120	21.92	273359	13.30

Aggregate Deposit growth is 13.30 % on Y-O-Y basis is lower than previous year. Growth rate in rural centre this year is very low when compared to previous year in view of lower flow of plan funds of both State & Central Governments.

B. Credit Growth

Table I

(Rs. in crore)

Year	Rural	% Growth	Semi-Urban	% Growth	Urban	% Growth	Total	% Growth (YOY)
DEC2012	26976	5.18	21548	24.80	75804	23.33	124328	19.11
DEC 2013	33912	25.71	26845	25.58	95738	26.29	156495	25.87
DEC 2014	37420	10.34	32742	21.97	108227	13.04	178388	13.99

Aggregate Credit growth is 13.99 % on Y-o-Y basis is lower than previous year. Growth rate is lower in all centres in comparison to previous year.

C . Credit Deposit (CD) Growth/Ratio

Table J

Banks	DEC,2012	DEC,2013	DEC,2014	Total % Achievement
Comm. Banks	58	62	61	65.62 (With RIDF)
RRB's	54	56	62	
Co-op	125	109	131	
TOTAL	62	65	65.26	

Accounting disbursement of RIDF (Rs.993.35 Crores) with advances in the State, CD Ratio has reached a level of 65.7

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

Table: K

S.N.	Name of District	Lead Bank	DEC 2012	DEC 2013	DEC 2014	% Of ACP Achievement DEC 14
1	Umaria	SBI	23	23	25	64
2	Tikamgarh	SBI	35	35	38	37
3	Rewa	UBI	31	35	58	42
4	Singrauli	UBI	-	23	25	26
5	Mandla	CBoI	35	38	46	56
6	Anuppur	CBoI	22	26	46	73
7	Shahdol	CBoI	29	32	30	65

Observations:

1. The 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.
2. Two districts, Tikamgarh & Mandla are now under special supervision of The Directorate of Institutional Finance for improvement of CD Ratio in the district.
3. Banks need to develop alternate schemes of finance in order to boost the credit absorption capacity in these districts and stimulate economic growth

5. EDUCATION LOAN

Education Loans: Review

Target (FY 14-15) 33443 Numbers.

Table: L (Amt. in Lacs)

Fresh Sanctions during the year 2014-15		Outstanding Balance DEC, 2014	
No.	Amt.	No.	Amt.
9410	34830	91523	192438

Fresh sanctions of Education loan during the year 2014-15 is 9410 as against 9398 in the previous FY. NPA in terms of percentage is high at 0.13%.

Bank wise position is given in Table No. 28

Education loan sanction trend analysis

Table: M

Year	DEC, 2012	DEC, 2013	DEC, 2014
No. of sanctions	10833	14646	9410
% Growth	-(53)	35	-(35)

Observations:

1. A web-based Higher Education Loan Application Monitoring System (HELAMS) has been made available by the DIF, Govt. of M.P.
2. DIF has made it mandatory for Banks are to dispose the applications on-line also. All applications are to be attended within a period of 15 days.
3. Progress in higher Education Loan scheme year 2014-15 has been given in Table 28. . As per the Annual Credit Plan, Banks had accepted a target of 33443. Targets were allocated to banks by DIF according to categorization of branches and their number in the area are as given below:

Table: N

CATEGORY OF BR.	NUMBER	TARGETS
RURAL BRANCHES	2762	4380
SEMI URBAN BRS	2035	
URBAN BRS	1753	16102

Number of Cases

Table: O

SANCTIONED BY	Branch Network	DEC 2012	Branch Network	DEC 2013	Branch Network	DEC 2014	Average per Branch 2014-15
PSU BANKS	3317	10335	3515	12761	3800	8449	4.83
PVT. BANKS	291	34	369	65	428	606	1.83
RRBs	1130	462	1144	721	1203	354	0.88
DCCBs	1100	2	1121	0	1121	1	0

EDUCATION LOAN (HELAMS)

A meeting of Bank officials was held on 9th February 2015 to review Online Higher Education Loan Application submitted by education loan aspirants of the State through on-line HELAMS of the DIFMP.

BANK-WISE DETAILS OF APPLICATIONS RECEIVED AND DISPOSED IN HELAMS-10/02/2015

Table: P

SR.	NAME OF BANK	APPLICATIONS		
		SUBMITTED	DISPOSED	PENDING
1	ALLAHABAD BANK	57	8	49
2.	ANDHRA BANK	3	0	3
3	BANK OF BARODA	23	18	5
5	ORIENTAL BANK OF COMMERCE	13	10	3
6	BANK OF INDIA	102	97	5
7	BANK OF MAHARASHTRA	33	5	28
9	CORPORATION BANK	6	1	5
10	CENTRAL BANK OF INDIA	205	196	9
11	CENTRAL MADHYA PRADESH GRAMIN BANK	59	55	4
12	DENA BANK	5	0	5
14	SYNDICATE BANK	7	0	7
15	MADHYANCHAL GRAMIN BANK	21	19	2
17	PUNJAB NATIONAL BANK	94	91	3
18	STATE BANK OF INDIA	644	293	351
19	UNION BANK OF INDIA	104	100	4
20	UCO BANK	13	0	13
21	IDBI BANK	3	0	3
22	INDIAN OVERSEAS BANK	17	11	6
23	STATE BANK OF PATIALA	1	0	1
24	VIJAYA BANK	1	0	1
	TOTAL	1411	904	507

Banks are requested to dispose off the cases at the earliest.

Observation:

1. **It was decided in last special SLBC meeting that Govt. may review the scheme to enhance guarantee limit from 80% to 100% of loan amount because there is a uncovered portion of 20%.**
2. Private Banks have been given targets under this sector, and are required to contribute.
3. Participation of RRBs and DCCB in the scheme due to their reach in rural areas needs improvement.
4. All banks are required to identify and finance to needy students.

6. CHIEF MINISTER RURAL HOUSING MISSION

1. The flagship scheme of GoMP has been amended from time to time. With the objective to provide shelter to rural masses and considering the cost of the house, State Govt. increased the loan amount from Rs. 60000/- to Rs. 100000/- under this scheme. Out of which EMI for Rs. 50000/- shall be paid by State Government. Disbursement of instalment will be as under:
 - ◆ 1st Instalment: 50% of the loan amount, for completion of foundation, plinth & walls after foundation is dug/ excavated.
 - ◆ 2nd Instalment: 40% of the loan amount, for completion of roof. Doors and windows.
 - ◆ 3rd and last instalment: 10% of the loan amount, for final completion.
 - ◆ Borrowers margin will be Rs 20000/-
2. As per the decision taken in the Special SLBC meeting of 24.12.2014, banks were required to achieve the targets under the scheme by 15.02.2015, but achievement is 46% as on date in terms of disbursement. The sanction in the scheme is 75%, therefore banks are required to clear the backlog by 28.02.2015.
3. Mounting NPA under the scheme needs to be checked with assistance from the district administration to avoid slowdown in the growth of sanctions under the scheme.
4. Sustained efforts are required from the government & banks to complete disbursement in sanctioned cases after due compliance of scheme conditions.

Table: Q

Bank wise Progress Under CMRHM – 31.01.2015					
SR	BANK	Bank Branches (R + SU)	Target 2014-15 (No. of Cases)	No. of cases disbursed by banks	% Over target
NATIONALISED BANKS					
1	SBI	685	40944	14569	35.58
2	CBOI	376	22475	11800	52.50
3	BOI	267	15959	7539	47.24
4	UBI	175	10460	3567	34.10
5	BOB	98	5858	3327	56.79
6	SYNDICATE BNK	33	1365	770	39.03
7	BOM	90	5915	1664	30.93
8	OBC	35	2092	626	29.92
9	PNB	153	9145	5908	64.60
10	ALLH BNK	132	7890	4667	59.15
11	IOB	21	1255	199	15.86
RRBs					

12	CMPGB	408	24387	11458	46.98
13	M G B	418	24985	8418	33.69
14	NJ G B	324	19366	14151	73.07
DCCBs					
15	Indore, Vidisha,Sehore, Ratlam,Mandsa ur,Betul	131	7831	3285	41.94
Total		3346	200000	91948	45.97

The sanctions are normally at higher level for which the disbursement of which is under progress. Further, the disbursement amount also includes accounts wherein partial disbursements have been made.

Districts where achievement percentage is below 40% are:

Umaria, Mandla, katni, Jabalpur, Agar, Badwani, Betul, Raisen, Sehore, Rajgarh, Sagar, Satna, Tikamgarh, Rewa, Ashok Nagar, Morena, Bhind, Shvpuri, Singrauli, Shahdol, Ratlam, Vidisha, Bhopal, Shajapur, Sheopurkalan, Anuppur and Sidhi.

7. RAJIV RIN YOJNA

Rajiv Rin Yojna is an instrument to address the housing needs of the EWS/LIG segments in urban areas. The Govt. of India has launched a revised Interest Subsidy Scheme, the Rajiv Rin Yojna, replacing the earlier ISHUP scheme. 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.1,00,001/- up to Rs.2,00,000/-

Maximum Bank loan admissible under the two parameters will be respectively Rs.5, 00,000/- and Rs.8, 00,000/-. HUDCO and National housing Bank (NHB) have been designated as the Central Nodal Agencies for the Scheme.

8. BRANCH EXPANSION PLAN FY 2014-15

Bank wise plan is given below:

Table No. R

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	44	22	15	7	9	5	3	17
4	CENTRAL BANK OF INDIA	10	5	0	5	1	0	3	4
5	PUNJAB NATIONAL BANK	28	7	16	5	2	7	5	14
6	STATE BANK OF INDIA	39	20	4	15	9	4	1	14
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	CMPGBANK (RRB)	19	19	0	0	0	0	0	0
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	9	40	15	64
16	DENA BANK	1	1	0	0				
17	OBC	7	6	0	1	2	0	0	2
18	VIJAYA BANK	17	5	6	6	0	0	0	0
19	SBBJ	1	0	0	1	0	0	1	1
19	INDIAN OVERSEAS BANK	9	5	2	2	0			0
20	AXIS BANK	9	0	0	9	4	5	0	9
21	CORPORATION BANK	1	0	0	1	0	0	0	0
22	Punjab & Sindh Bank	4	1	1	2	0	0	0	0
	TOTAL	421	186	112	123	51	66	34	151

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 than 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.

9. PRADHAN MANTRI JAN DHAN YOJNA

a. Achievement (An Overview)

The task to cover all households with at least one bank account per household in the State of Madhya Pradesh was completed on 30 November 2014 under Pradhan Mantri Jan Dhan Yojna (PMJDY).

Status as on 16.02.2015

Table: S

Particulars	Rural	Urban	Total
No. of SSAs/Wards surveyed	11,864	6,882	18,746
Total households surveyed	1,13,55,172	40,31,681	1,53,86,853
Bank account holder families found during survey	76,47,729	27,91,487	1,04,39,216
No. of families added by opening basic bank account during campaign	37,07,443	12,40,194	49,47,637
No. of basic bank accounts opened during campaign	80,50,031	21,76,961	1,02,26,992

Status of Bank Mitras

All the allotted 11864 SSAs are covered

Covered through Branch : 1601

Covered Through Fixed BCA : 9726

Covered through CSC : 537

b. Progress under the Scheme

(As on 16.02.2015)

❖ Total number of accounts opened	: 1,02,26,992
❖ Number of RuPay Cards Issued	: 90,36,445 (88% of the Total A/c)
❖ Number of Accounts where Pass Books Issued	: 83,24,820 (82% of the Total A/c)
❖ Number of Aadhar Seeding in PMJDY A/c	: 34,39,209 (35% of the Total A/c)

Bank wise progress in enclosed in Table No: 12

Progress in Pradhan Mantri Jan Dhan Yojna (PMJDY) by SLBC

- Regular Core Committee Meeting with active cooperation with DIFMP on every Monday. Till date 21 Core Committee Meeting were held.
- Considering the need to build on this success and leverage these accounts to provide the customers a wide range of Credit, Insurance and Pension services; meeting of Micro Insurance Companies has been called and presentations were made during Core Committee Meeting.
- Regular touch with OMCs to leverage the benefit of DBTL to customers. Holding camps with OMCs.
- Publicity through FLCs. Financial awareness through pictorial brochures, films, leaflet etc. provided by IBA.
- Wall painting in 12000 walls as per IBA Directives has been completed.
- Toll Free Number of SLBC (1800 233 4035) being publicized through local newspaper. Ensuring to display this toll free no. at each BCA locations along with CM Help Line No. 181.
- Regular organizing Financial Literacy Programmes for BCAs.
- Promotion of Financial Literacy campaign for public through FLCs & LDMs.
- Although all household have at least one bank account, if any family remains uncovered; SLBC is vigorously publicizing to come and open the account soon. In this regard; Banks were advised in the Core Committee Meeting that they should not refuse opening of new accounts and continue to open accounts in normal course and issue RuPay card. However, it should be made clear that benefit of life cover of Rs. 30000/- will not be available in accounts opened after 26th January 2015.

Innovative Steps taken by Madhya Pradesh Government in implementation of PMJDY

- Regular Weekly Core Committee meeting and fortnightly State Level Implementation Committee meeting under the Chairmanship of ACS-Finance with Bankers.
- Provided space for the Bank Mitra in Panchayat Bhawan.
- Regular monitoring through Video Conference with District Collectors and LDMs.
- Support of District Administration to coordinate with Bankers in opening the accounts of Households in Camp Mode.
- Award Scheme was launched for Districts and Banks for completing the task earlier.
- For verification of implementation of Pradhan Mantri Jan Dhan Yojana in the districts, Senior Bank Officials were allotted Districts by the State Government. The Officials visited to the BC Locations, Wards and also participated in the Special DLCC to address the issues pertaining to the District.

- Customer grievances are being addressed swiftly through CM Help Line and through the Help Line Number of SLBC.
- After Completion of Survey of households and opening of accounts of leftover Households, the Sarpanch and Ward Incharge were instructed through District Administration to Cross Check whether any household is leftover and certify of having complete coverage and if there is no household leftover without any Bank Account they were advised to certify the same.

C. Challenges

i. Activation of Accounts

The scheme provides benefits of Insurance of Rs. 100000/- with certain terms and conditions, in which minimum one transaction (Financial or Non-Financial) within 45 days is must from the date of issuance of the cards. The cards are yet to be delivered to many beneficiaries which has affected card activation. Although bankers are delivering the cards but there is need of administrative Support in terms of creating awareness among the account holders. Banks need to expedite the process for settlement of death claim.

Suggestion: CEO/Sarpanch/Sachiv may be involved to speed up the objectives.

ii. Aadhar seeding in the accounts

Total Aadhar enrollment in the State is 67% and Aadhar seeding in PMJDY is 29% only. Aadhar seeding requires mandate from the customer and many customers are not aware of the benefit of Aadhar seeding. *Again there is a need of administrative support.*

iii. Sustainability of BCAs

Accounts of Gram panchayat may be shifted to BCA platform and payment of DBT benefits viz MANREGA, Old age pension, Aanganwadi etc. should be made through BCA in order to increase convenience of the account holders. In the BLBC meeting BCA should be invited also. Further; services of BCAs should also be utilize by District Authority in village level programme organize by Dist. Administration.

iv. Providing benefits of OD facility in the account

As per guidelines received from IBA, for considering OD facility, satisfactory transactions in the account are to be established. Therefore awareness is necessary.

v. Financial Literacy

Financial Literacy campaign should be organized at village/ward/SSA level through RSETI, FLC. Aangan wadi activists may also be involved in such campaign. Each branch needs to adopt at least one village and branch official should also participate in such campaign in school and SSA. *It was decided in previous meeting that special DLCC for financial literacy should be organized at District headquarters and senior officials of banks will participate in the meeting but bankers did not receive the dates of such meeting from GoMP.*

vi. Strengthening the BCA points

Payment through AEPS, RuPay enabled device, presence of BCA, infrastructure at BCA locations; all such issues can be addressed through regular visit of BCA locations by branch official.

viii. Hurdles in promotion of the Micro Insurance.

As per IRDA directives, individual BCAs can't be the agents and only Corporate BCs can be appointed as Corporate Agents to distribute Micro Insurance Products. BCAs are not engaged directly by bank; hence they cannot work as sub agent of the bank. Further; one corporate BC can be the corporate agent of one life and one non-life insurance company only all over the country as per IRDA regulations. Matter has taken up with Govt. of India.

ix. SAMAGRA

An additional field has been created to capture the PMJDY account number in SAMAGRA portal in addition to the existing account of Cooperative & post office. Banks are requested to create a field in their CBS system to capture SAMAGRA family ID & individual ID.

New Initiatives taken by the DFS:

- ❖ DFS is taking services of some group like KPMG for creating a dynamic system by which all the information/data required by DFS will be taken directly from the Banks server. All the banks are, therefore, advised to be accurate in submission of data/information.
- ❖ If any Corporate BC is found not passing due commission/remuneration to the concerned Bank Mitras working under them, the matter will be dealt seriously by DFS. Banks are requested to convey to Corporate BCs working in their jurisdiction.
- ❖ DFS is planning incentive scheme for Best Corporate BC and Bank Mitras.
- ❖ Micro Insurance and Swavlamban schemes are to be publicized and brought in operations with the help of infrastructure of Bank Mitras. General Insurance/Life Insurance Corporations will formulate schemes, fix targets, action plans and will manage training programmes with the co-ordination of SLBC/DLBC/BLBC, SSA wise or otherwise, as required. DFS will make efforts to clear if there is any regulatory requirement with the help of IRDA or any other concerned agency.
- ❖ All Bank Mitras are to be advised to do at least one transaction every week, so that their existence, continuity and authenticity is ensured.
- ❖ The districts where the difference of Aadhaar seeding between LPG companies and Banks is 10% or more, specific efforts are to be made by the concerned LDM for bringing the difference below 10% level.

SWAVALAMBAN: NEW PENSION SCHEME

- This scheme has been launched by GOI in October 2010 with the objective of securing old age protection in the unorganized sector and informal sector and to encourage saving small amounts during their productive years to enable them to draw pension in old age.
- Any citizen in India, belonging to the unorganized sector, is eligible as a beneficiary under this scheme subject to following conditions:
 1. Should be between 18-60 years of age.
 2. Subscriber should not be covered under any social security scheme.

- **GOI** will contribute Rs.1000/- per annum to all eligible account holders under this scheme where a minimum of Rs.1000/- to maximum of Rs.12000/- is deposited by subscriber. This is available up to FY 2016-17.
- NPS/SWAVALAMBAN is operated through grass root level intermediaries called Aggregators, who provide the interface between the subscriber and the NPS (National Pension Scheme) architecture as per PFRDA regulations. Bank wise participation is given in the Table No. 13 attached at the end.

A Nodal Department may be nominated by the Government of Madhya Pradesh to coordinate and review the progress made by various stakeholder departments and banks and to address issues arising during implementation of this scheme.

10. RSETI, FLC

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

It is observed that vibrancy in functioning of RSETIs operations is required in order to nurture the talents in the rural masses and synergize these talents in productive way in the form of establishments of new 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.
- **Payment of reimbursement of expenses is pending from the State Govt. for some of the RSETIs from 2010. Payment may be released for success of the training courses as also to ensure smooth running of R-Setis.**

Table: T

Pending Bills of R-seti (District Wise)							
Sr . No.	Name of R-seti	F.Y.2011-13 Pending Bill Amount	F.Y(2012-13)Pendi ng Bill amount	F.Y(2013-14)pending Bill amount (Rs.)	F.Y(2014-15)Pending Bill amountAmount (Rs.)	Total	Remarks
1	Hoshangabad		0	0	0	0	
2	Raisen			1169000		1169000	
3	Betul		390000			390000	Assurance given to settle the bills partially
4	Chhindwara			390000	638800	1028800	"
5	Seoni			409035		409035	"
6	Balaghat		543400	956600	1022000	2522000	
7	Mandla			124187		124187	
8	Dindori				504800	504800	
9	Mandsaur			338600	134000	472600	

10	Ratlam					0	
11	Sagar					0	
12	Narsighpur			350000	623000	973000	
13	Jabalpur					0	
14	Shahdol					0	
15	Annuppur				174800	174800	
16	Gwalior					0	
17	Bhind		30000	369200	204000	603200	
18	Morena		963400	4106622	2662600	7732622	
19	Burhanpur	282000	198000	0	553000	1033000	
20	Barwani		151200	573600	1180800	1905650	
21	Dewas	65000	195000	879600	731200	1870800	
22	Dhar	0	0	125800	247200	373000	
23	Rajgarh	0	0	372000	1080000	1452000	
24	Sidhi			300400	228000	528400	

Pending Bills of RSETI (Bank Wise)

Table: U

(Amt. in Lakh)

Sr. No.	Name of the Sponsoring Bank	2011-12 & Before	Pending Bill Amount FY 2012-13	Pending Bill Amount FY 2013-14	Pending Bill Amount FY 2014-15	Total
1	State Bank of India		18.00	80.82	85.08	183.90
2	Central Bank of India		9.63	41.07	26.63	77.33
3	Bank of India	0.65	3.47	15.80	21.81	41.73
4	Union Bank of India		2.28	3.00		5.28
5	Punjab National Bank	19.89	19.41	11.18	9.32	59.80
6	Allahabad Bank			14.07		14.07
	Grand Total	20.54	52.79	165.94	142.84	382.11

Progress Report of R-SETIs

Table: V

Total no. of RSETIs	Target for FY 2014-15		Achievement FY 2014-15 (up to January 2015)			
	No. of training Prog.	No. of candidates	Training Prog. conducted	No of trainee	No. of settlement	Settlement Ratio (in % terms)
51	1256	36105	739	19294	11289	58

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 at least 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:

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.

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.

11. PERFORMANCE OF BANKS IN DIFFERENT SECTORS & GOVT. SPONSORED SCHEMES 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)

Amt. in Crore

Table: W

Month-Year	Agriculture	MSE	OPS	Total	% Growth (YOY)	Total Credit	% to Total Credit
DEC 2012	40463	15625	12789	71236	20	122319	58
DEC 2013	52270	20941	17162	85421	20	145264	59
DEC 2014	46988	22100	17762	86850	1.7	164156	53

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

Table: X

(Amt. in crore)

	DEC 2013	DEC 2014	Y-o-Y Growth
Direct Agri	43844	41897	-4
Indirect Agri	8426	5091	-40
Total Agri	52270	46988	-10
% To Total Credit	33	29	

The negative growth is due to reduction in agriculture advance portfolio of DCCB by 3713 crores

*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.

Micro & Small Enterprises (MSE) Advance:

Table: Y

(Outstanding Amt. in crore)

DEC 2013	DEC, 2014	Growth Y-o-Y
20941	21031	1%

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.
8. *Expenditure incurred on preparing project reports for setting up of industries would be reimbursed partially to small scale industries at the rate of 1% and for large and medium scale industries at the rate of 0.5% of project cost up to a maximum limit of Rs. 3.00 lacs.* Government should popularize Project Cost Reimbursement Scheme wherein the full cost of project preparation is reimbursed to enable the entrepreneurs get the best of consultancy before setting of new units.

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

Table: Z

(Amt. in Crore)

DEC 2013	DEC2014	Growth over DEC 2013 (%)
19690	20212	2.65

Adv. against weaker section achievement: 11.33% of total credit (Bank wise position: Table No.5) as against National Norm of 10% of ANBC (No specific target in the total Priority Sector Target).

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

Table: AA

(Amt. in Crores)

	DEC 2013	DEC 2014	Growth over DEC 2013 (%)
DRI Advances	28	20	-29

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 VARIOUS SPECIAL FOCUSED PROGRAMMES

a. Swarojgar Credit Card (SCC) : DEC 2014

Table: AB

Particulars	Commercial Banks	RRBs	Co-operative Banks	Total
Annual Target (No.)	7500	4860	1900	14260
SCCs Issued (No.)	1174	1503	642	3319
Amount Disbursed (In Crore)	268	488	149	905
% Achievement (Physical)	16	31	34	23

Bank wise position is given in Table No. 26

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

Table: AC

Particulars	Commercial Banks	RRBs	Co-operative Banks	Total
Annual Target (No.)	1102	2150	0	3252
ACCs Issued (No.)	551	84	0	635
Amount Disbursed (In Crore)	131	44	0	175
% Achievement (Physical)	50	4	0	20

Bank wise position is given in Table No. 27

c. General Credit Card Scheme (GCC) : DEC 2014

Table: AD

Particulars	Commercial Banks	RRBs	Co-operative Banks	Total
Annual Target (No.)	10851	4160	00	15011
GCCs Issued (No.)	5387	2190	00	7577
Amount Disbursed (In Crore)	1263	570	00	1833
% Achievement (Physical)	50	53	00	50

Bank wise position is given in Table No. 27

PROGRESS UNDER NRLM (NATIONAL RURAL LIVELIHOOD MISSION)

As on 31/12/2014

Table: AE

	Physical (No. of A/c)	Amt in Crores
Target FY 2014-15	50000	500.00
Applications submitted to Bank Branches	37171	570.40
Sanctioned	21786	294.52
Returned	2612	35.62
Pending	11945	232.20
Disbursed	19629	244.36
Percentage of Sanction	64.00	46.00
Percentage of Disbursement	90	83

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 " **Bhoomi Heen Kisan**" with the help of NABARD. NABARD has been assigned the responsibility of monitoring financing of 5 lakh Joint Farming Groups of Bhoomi Heen Kisan in JLG mode. Targets for promotion of Savings linkage and credit linkage for the year 2014-15 given by NABARD is as follows:

Table: AF

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.

The DFS, GOI has decided to review the JLG financing in the quarterly meetings of CMDs of Banks and suggested that NABARD should furnish Bank wise 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.
 - NPAs in existing SHG loans.

Financial Assistance to Minority Communities: DEC 2014

Table: AG

Amount in Crore

Community	Disbursement During FY 2014-15		Outstanding Balance SEP 2014	
	No.	Amount	No.	Amount
Muslim	9907	142	199330	2622
Sikh	1390	57	49287	1164
Christian	429	12	15978	190
Parisian	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: DEC 2014

Table: AH

Amount in Crore

Items	Scheduled Caste	
	No. of accounts	Amount
Application Received	24307	357
Application Sanctioned	23120	330
Application Disbursed	23104	318
Application Rejected	445	7
Application Pending	742	19
Total Bal. O/S as on 31.03.2014	732509	4334
NPA A/c/Amt. as on 31.03.2014	133853	819
% NPA	18	19

Bank wise position is given in Table No. 24

Financial Assistance to Scheduled Tribes: DEC 2014

Table: AI

Amount in Crore

Items	Scheduled Caste	
	No. of accounts	Amount
Application Received	18635	231
Application Sanctioned	17972	223
Application Disbursed	17355	213
Application Rejected	456	4
Application Pending	207	3
Total Bal. O/S as on 30.09.2013	413660	2359
NPA A/c/Amt. as on 33.09.2013	47729	348
% 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.

PROGRESS UNDER DIFFERENT GOVERNMENT SPONSORED SCHEMES

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

Progress During the year 2014-15, up to 09.02.2015

Table: AJ

(Amt. in Crore)

Particulars	KVIC		KVIB		DIC		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	886	39.86	1824	51.19	2505	78.61	5215	169.66
Sanctioned by Banks	229	10.70	322	8.08	753	24.50	1304	44.10
Disbursed	229	11.51	322	8.08	753	24.50	1304	44.10
Pending	732	32.76	1756	49.57	2367	73.20	4855	155.50

P ~ Physical MM ~ Margin Money

Achievement Index: 44.10%

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.”

Project report cost reimbursement:

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.

2. National Urban Livelihood Mission (NULM)

Achievement: Quarter ending DEC 2014

Table: AK

(Amt. in Lacs)

Particulars	NULM SEP-I	NULM SEP-G	STREET VENDOR (URBAN)	CYCLE RIKSHA, HAATHTHELA	KESH SHILPI	TOTAL
Target Physical	10000	300	5000	5000	5000	25300
Forwarded to Banks	9295	152	9858	3981	2718	26004
Sanctioned (Physical)	800	33	4290	915	768	6806
Disbursed	250	13	3758	514	286	4821
%	9	22	44	23	28	26

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:

Various 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 schemes have been circulated by the Deptt.

Deptt. has requested all banks to disburse all sanctioned cases under the new schemes after ensuring the eligibility criteria by 31.03.2015.

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.

Progress under MMUY (Mukhya Mantri Yuva Udhyami Yojna) (In Lacs)

Table: AL

Department	TARGETS		SANCTIONED		DISBURSED	
	NO	AMOUNT	NO	AMOUNT	NO	AMOUNT
Industries and Employment	1000	25000	852	32218	205	5751
TOTAL	1000	25000	852	32218	205	5751

Percentage (In number terms) of sanction over total number of target is 85%. It was 42% in the 3rd week of December 2014.

TARGETS UNDER MMSY (Mukhya Mantri Swarozgar Yojna) (In Lacs)

Table: AM

Department	TARGETS		SANCTIONED		DISBURSED		% of sanction over no. of Target
	NO.	AMT	NO	AMT	NO	AMT	
Vanijya Udyog & Rozgar	20000	100000	15930	45514	5241	12074	80%
Kuteer & Gramodyog	3900	1838	2440	1453	2175	1081	63%
Pichhda Varg & Minorities Development	1000	1500	873	2004	719	898	87%
Nagreeya Prashasan	2000	1000	768	385	286	106	38%
Anusoochit Jan Jati Kalyan	2000	1000	1147	2437	469	1450	57%
Anusoochit Jati Kalyan	3000	3500	2731	6120	1413	3318	91%
TOTAL	32400	108838	23889	57910	10303	18927	74%

TARGETS UNDER MMAKY (Mukhya Mantri Aarthik Kalyan Yojna) (In Lacs) Table: AN

Department	TARGETS		SANCTIONED		DISBURSED		% of sanction over no. of Target
	NO.	AMT	NO	AMT	NO	AMT	
Panchayat & Grameen Vikas	3130	1565	2427	1174	778	384	78%
Kuteer & Gramodyog	500	50	70	14	64	6	14%
Nagreeya Prashasan	10000	500	3757	751	2852	26	38%
Anusoochit Jati Kalyan	7000	700	5942	2142	5188	1991	85%
TOTAL	20630	2815	12196	4082	8882	2407	59%

Progress under Weavers Card/ Financial Package for Handloom Weaver, activation: (As on 10.02.2015)

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 are given below:

Table: AO

Amt in Lacs

TARGET		FORWARDED TO BANKS		SACTION BY BANKS		DISBURSED BY BANKS		PENDING APPLICATIONS	
No.	AMT	No.	AMT	No.	AMT	No.	AMT	No.	AMT
50000	12500	45304	13584	427	129	94	23	333	106

National Horticulture Mission & NHB Scheme

Progress: quarter SEP, 2014

Table: AP

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 31st DEC 2014 under NHB scheme is given below:

Table: AQ (Amt. in Crores)

NO. OF LOI APPL. RECEIVED BY BOARD	LOI APPROVED BY THE STATE COMMITTEE	BY LOI	CASE TO BE SANCTIONED/UNDER PROCESS	NO OF APPL. DEFERRED/REJECTED
586	561		16	9

Subsidy Release status: Quarter 31st DEC, 2014

Table: AR

PARTICULARS	NO OF CASES	AMT. IN CRORES
Subsidy released from Bhopal center	48	102.06
Subsidy released from NHB HO, Gurgaon Center	4	37.23
Total -	52	139.29

Bank-wise statistics are given under National Horticulture Mission in Table No.30.

MADHYA PRADESH ADIVASI VIT EVAM VIKAS NIGAM

Progress made under "Mukhya Mantri Swarojgar Yojana" for SCHEDULE CASTE

As on 31.01.2015

Table: AS

Target	No. of Cases Submitted to Bank	No. of Sanctioned Cases	No. of Disbursed Cases	No. of Pending Cases
2000	6735	1147	469	5588

12. NPA MANAGEMENT

i. NPA position sector wise

Table: AT

(Amount in Crore) as on Dec 2014

Scheme	Sub Std.	Doubtful	Loss	Total NPA	Total O/s	% of NPA to Total Advance
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: AU (Amt. in Crore)

Scheme	Sub Std.	Doubtful	Loss	Total NPA	Total O/s	% of NPA to Total Advance
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	16	37	35
ANTVYAVASAYI	7	7	3	17	95	18

In the 32nd EC Meeting on MSMEs, DGM (RBI) observed that there has been marginal decrease in the MSE NPA during the quarter. The NPA has decreased from Rs.156965 Lakhs in the June quarter to Rs.155962 Lakhs as on 30th September, 2014. However, at 6% of the total outstanding, it is still quite high. He advised all banks to further analyze the NPAs in their respective banks and to take measures to substantially bring down NPA in MSME sector. In the Meeting some bankers also pointed out huge NPA in Govt. Sponsored Schemes. Since loans under these schemes are passed on recommendation of Govt. agencies, assistance from the Govt. agencies is desired in recovering the dues, thus reducing NPAs.

Central Bank of India has taken the first step in this direction by forwarding a list of 165 RRC filed cases to DIF for further assistance in recovery of dues at district level.

iii. Bank Recovery Incentive Scheme (BRISC)

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

Table:AV DEC 2014

Amt. In Crores

Particulars	2011-12		2012-13		2013-14		2014-15	
	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
RRC Filed by Bank Branches	182137	1651	138113	1507	61369	2161	449235	7950
RRCs forwarded by Dist. Level Nodal branch to Collectorate	177251	1598	118154	1312	36985	1120	388620	6647
RRCs accepted by District Administration	169926	1532	105341	1154	23284	296	352044	5241

RRCs Rejected/returned by District Administration	1650	15	1279	11	491	7	4461	37
RRCs issued/allotted by District Administration to Revenue Officer	98233	992	76994	856	22729	281	233458	3489
Recovery against issued RRC	9532	82	11937	96	3719	30	25508	228
RRCs Disposed of by District Administration	411	4	983	14	282	2	1765	21
RRCs pending for Recovery	97822	910	76011	760	22437	251	231693	3261

The above data clearly indicates that a lot of efforts need to be put in to improve recovery performance.

During the 155th SLBC meeting held on 20.12.14, the Chairman /Chief Secretary, GoMP had advised all banks to forward 5 sample RRCs to DIF Bhopal for close monitoring of recovery in such accounts.

Central Bank of India selected 5-6 RRCs out of pending cases filed by the branches in the year 2011 to January 2015 in 30 districts of MP. Total number of selected cases is 165 and RRC amount valuing Rs.7.74 crs was taken up as a sample. Details were sent to DIF for follow up with respective Collectors/Tehsildars. DIF has also requested Collectors to follow up on these RRCs and make arrangements to recover. The Bank directed all LDMs/ BMs of all concerned branches to contact Collectors/Tehsildars. The general reply was that notices have been served and recovery will be made soon. Some requested time till GP election. At one centre, it was reported that the concerned official lacked technical knowhow to operate the system. Recovery of Rs.50,000/- has been made in one account so far.

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

13. 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 that usually do not report detection of FICN in bulk/ retail tenders.

b) Implementation of Official Language Policy:

तालिका संख्या 35 समीक्षा हेतु स्थिति दी गई है.

14. ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR

15. SUMMARY OF BRANCH NETWORK IN M.P AT A GLANCE

Branch Details in the State

Table: AW

Bank Segment	No. of Branches	No. of ATMs	No of BCA Outlets	No of SME Branches
Commercial Banks	3987	7008	5721	98
Private Banks	470	1030	200	4
RRBs	1222	2	1730	0
Co-operative Banks	1121	1	0	0
Total	6800	8041	7651	102

SLBC of State of Madhya Pradesh
156th SLBC Meeting dated 20.02.2015
Convenor: Central Bank of India

