

AGENDA

राज्य स्तरीय बैंकर्स समिति, मध्य प्रदेश
158वीं बैठक

State Level Bankers' Committee, M.P.
158th Meeting

प्रधानमंत्री
सुरक्षा बीमा योजना

अटल
पेंशन
योजना

प्रधानमंत्री
जीवन ज्योति बीमा योजना

प्रधानमंत्री
मप्रवेरु
योजना

global economy governance
healthcare affordability accountability politics and policy making
job market economic outlook
distribution of wealth poverty
housing and homelessness educational costs retirement



Date: 16th November 2015 Time: 11 am

Venue: Conference Hall, Central Bank of India, 9 Arera Hills, Bhopal

Convenor: Central Bank of India

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1. Adoption of the minutes of the 157th SLBC meeting & Special SLBC meeting on MUDRA.

Minutes of 157th SLBC meeting held on 24th June 2015

Minutes of Special SLBC meeting on MUDRA held on 14th September 2015

The Minutes of 157th Meeting of SLBC held on 24th June 2015 and Special SLBC meeting on MUDRA held on 14th September 2015 were circulated to all concerned and have been uploaded on website of SLBC (www.slbcmadhyapradesh.com) and website of DIF of M.P Government (www.dif.mp.gov.in). The actionable points have been indicated for desired action.

No amendments/suggestions to the circulated minutes of the said meetings have been received, so far. Therefore, the house is requested to confirm and adopt the said minutes.

Action Taken Report on Action Points of 157th SLBC meeting held on 24th June 2015.

S N	Agenda Item/Action Points	Action Taken Report
1	<p>ACP Achievement: Performance of RRBs and Co-operative banks under priority sector was only 78 and 92 percent respectively at the end of FY 2014-15, which required improvement.</p> <p>ACP achievement under Education Loan was not satisfactory, which needs improvement</p>	<p>During the half year ended September 2015, performance of Co-operative Banks was good and they achieved 67.85% of the targets Performance of RRBs was only 32.83 %. Performance of Co-operative banks and RRBs during corresponding period of Sep 2014 was 55% & 35% respectively.</p> <p>ACP achievement under Education Loan, Priority Sector & Non Priority Sector for HY Sep 2015 was 18.94% & 62.68% respectively. It was 22% & 17% under PS and NPS respectively during corresponding previous year (Sep 2014).</p>
2	<p>Progress under Social Security Schemes: State target of 2.92 crore enrolments was given to all banks under three schemes namely Pradhan Mantri Jeevan Bima Yojana, Pradhan Mantri Suraksha Bima Yojana and Atal Pension Yojana.</p> <p>There are many enrollment forms pending in the branches to feed into the system.</p>	<p>Against 24.38 lac as on 24.6.2015, enrollments under these three schemes as on 4th November 2015, increased to 101.37 lacs. The progress in enrollment, however, slowed down significantly in the recent period.</p> <p>The works of punching of these forms has since been completed.</p>
3	<p>Financial Literacy: NABARD has provided grant for vehicles for FLCs in some Districts; it was requested to provide grant for more vehicles in remaining Districts also for this purpose.</p>	<p>NABARD has sought details of Capital & Operational expenditure of FLC from banks. This information is to be submitted by the banks for their decision.</p>
4	<p>Chief Minister Rural Housing Mission: The achievement under this scheme, as compared to previous year was lower.</p> <p>Progress under Urban Poor Housing Scheme</p>	<p>During HY ended September 2015; achievement percentage was 35%. 37971 cases were disbursed against the submission of 108090 cases.</p> <p>During current HY Sep 2015, 380 cases have been submitted to banks. Out of which 231 cases have been sanctioned and achievement was 60.79% against submission of cases.</p>
5	<p>Progress Under Mukhya Mantri Yuva Udyami Yojana (MMYUY), Mukhya Mantri Swarojgar Yojana(MMSY)& Mukhya Mantri Arthik Kalyan Yojana(MMAKY).</p>	<p>MMYUY: During the HY Sep 2015, 8150 cases were sanctioned out of 32542 cases submitted.</p> <p>MMSY: 16112 no. of cases were sanctioned out of 85157 cases submitted.</p> <p>MMAKY: 214 no. of cases were sanctioned out of 654 cases submitted.</p>
6	<p>Progress under Prime Ministers' Employment Generation Programme (PMEGP):</p>	<p>Banks have shown a good start under this scheme. At the end of Sep 2015 half year, 1636 applications were submitted to Banks against the revised target of 4064 projects, out of which 462 cases were sanctioned. Achievement percentage in respect of Margin Money utilization was 23.20%.</p>
7	<p>NRLM/NULM:</p>	<p>During the half year ended September 2015, 5681 forms were submitted to the banks. 1434 no. of cases are sanctioned out of which 1236 cases are disbursed</p>
8	<p>NPA/BRISC: It was advised that since filed RRCs are almost small ticket loans therefore, banks may consider these RRCs as per their One Time Settlement (OTS) schemes.</p>	<p>Recovery under RRC is found very low. State Govt. should extend help in this regard. Banks are encouraging such small cases where borrower comes for OTS.</p>

Action Taken Report on the Action Points of Special SLBC meeting on MUDRA held on 14th September 2015.

1	Revised Target allocation to Banks for MUDRA (SHISHU) loans Mega Credit Camps	<p>In the context of DFS, Ministry of Finance, Government of India letter no 27/1/2015-CP/RRB(PART-1), SLBC had vide their letter no. ZO: SLBC: 2015-16:425 dated 16.09.2015 re-allotted targets to all banks @ 25 cases per branch for MUDRA (SHISHU). Camps were held from 25.09.2015 to 02.10.2015 across the State.</p> <p>As on 04.11.2015 progress under the scheme was as under:</p> <table border="1" data-bbox="815 573 1497 792"> <thead> <tr> <th>Category</th> <th>No. of A/cs</th> <th>Disbursement (Amt. in Crore)</th> </tr> </thead> <tbody> <tr> <td>SHISHU</td> <td>144816</td> <td>248.70</td> </tr> <tr> <td>KISHORE</td> <td>10099</td> <td>194.73</td> </tr> <tr> <td>TARUN</td> <td>1987</td> <td>136.19</td> </tr> <tr> <td>TOTAL</td> <td>156902</td> <td>579.62</td> </tr> </tbody> </table>	Category	No. of A/cs	Disbursement (Amt. in Crore)	SHISHU	144816	248.70	KISHORE	10099	194.73	TARUN	1987	136.19	TOTAL	156902	579.62
Category	No. of A/cs	Disbursement (Amt. in Crore)															
SHISHU	144816	248.70															
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TARUN	1987	136.19															
TOTAL	156902	579.62															
2	Sensitization of Branches for MUDRA loans	Branch Managers including other staff members, LDMs, RSETI Directors and FLC Councilors have been sensitized about the schemes.															
3	Publicity Materials for MUDRA loans	Publicity materials viz. leaflets, pamphlets, banners, posters, application forms etc. have been provided to the branches. Further, branches have been advised to display the banners at prominent place so that it should be visible to customers/people. SLBC toll free number 18002334035 for any query regarding MUDRA was published in the Newspapers dated 18.09.2015 and also displayed in branches.															
4.	Waiver of Stamp Duty for Loan under MUDRA	The main objective of MUDRA is to help the poor and the unfunded section of Micro Enterprises and provide them financial assistance. Considering cost of stamp duty payable on documentation for loan, State Govt. was requested for waiver of Stamp duty for MUDRA loans. The State Govt. is also requested to consider waiver of stamp duty to all category of loanee under MUDRA & various Govt sponsored schemes upto Rs.10.00 lac which will be great help to poor borrowers.															

2. Performance Review Annual Credit Plan (ACP) 2015-16

Sector wise ACP achievement for Half Year ended September 30, 2015

The consolidated sector-wise achievement is given below.

(Number of accounts in actual and Amt. in Crores)

Sr.	Sub Sector	Target for the FY 2015-16		Achievement during the half year ended September 2015		Achievement % of Amt.
		No.	Amt.	No.	Amt.	
	PRIORITY					
1	AGRI CROP LOAN	2138349	47863	1729160	32511	67.93
2	AGRI TERM LOAN	839545	19316	192378	2871	14.86
3	TOTAL AGRICULTURE	2977894	67179	1921538	35382	52.67
4	MSE	323799	13395	132481	8864	66.18
5	EDUCATION	38521	1225	9353	232	18.95
6	HOUSING	133750	4932	78337	2787	56.51
7	OTHERS	140112	2866	91496	1841	64.22
8	TOTAL PRIORITY	3614076	89597	2233205	49106	54.81
	NON-PRIORITY					
9	HEAVY INDUSTRIES	6	230	942	2951	1283.23
10	MEDIUM INDUSTRIES	77	320	2266	2357	736.46
11	EDUCATION	301	84	1418	52	62.4
12	HOUSING	253	110	11998	1192	1083.93
13	OTHERS	101695	3493	143050	10545	301.9
14	TOTAL NON PRIORITY	102332	4237	159674	17097	403.54
15	GRAND TOTAL	3716408	93834	2392879	66203	70.55

Bank wise ACP performance is given in Table no. 11A, 11B & 11C

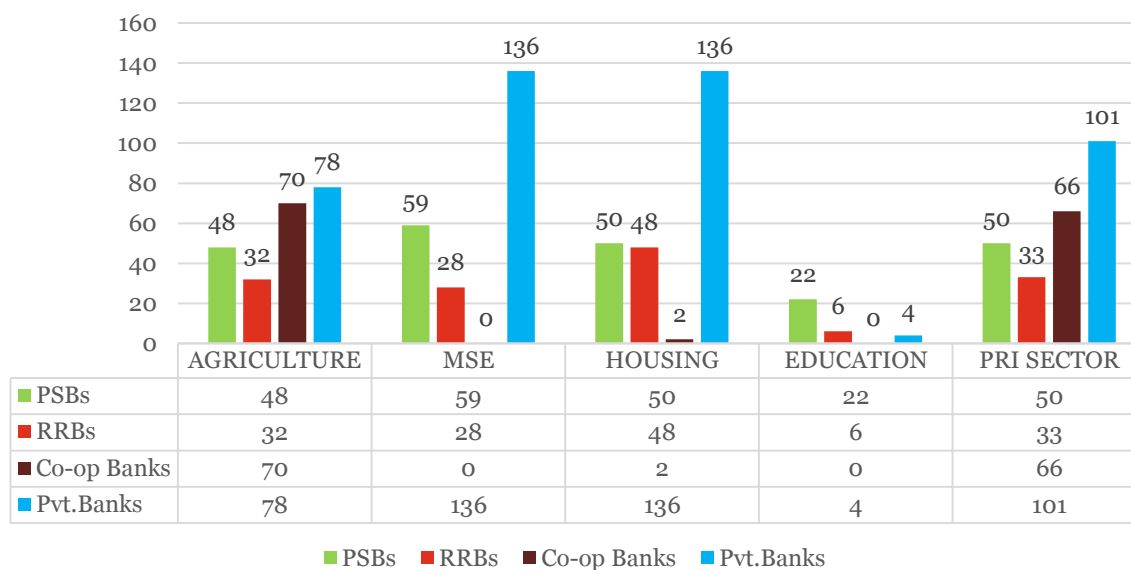
OBSERVATIONS:

Banks in Madhya Pradesh have achieved 70.55 per cent of the annual credit plan (Priority + Non Priority Sectors) at the end of half year September 30, 2015. Out of the target of Rs. 89597 crores to priority sector, the banks have overall made disbursement of Rs 49106 crore and achieved 54.81% of target allotted to them.

The credit flow to MSEs (micro and small enterprises) in half year ended September 2015 with Rs. 8864 crore loan disbursement against the target of Rs 13395 crore, representing 66.18 per cent achievement. Advances to the education sector were Rs. 284 crores against the target of Rs. 1309 crores and achievement percentage was 21.69%.

Growth under Heavy industry reflects the consortium finance made to SASAN Power plant by OBC, UBI etc. in Singrauli district.

Agency wise Percentage (%) ACP achievement



Private Banks have achieved 101 per cent of the target allotted to them under priority sector lending. The public sector banks achieved 50 per cent of Rs 55978 crore targets allotted to them in the first half year. Co-operative Banks have also shown a good performance in priority sector lending by achieving 66%.

Among the Public Sector Banks, the advances of Canara Bank, IDBI, Indian Overseas Bank etc. have surpassed the target limit of priority sector in the first half year. In the private banks bracket, Axis Bank (185 per cent) & HDFC Bank (100%) have achieved the allotted priority sector target during the first half year of the current fiscal.

COMPARATIVE ACP PERFORMANCE WITH CORRESPONDING PREVIOUS YEAR

(Target/Achievement amt. in Crores)

Sr.	Sector	Target	Achievement	% Achi.	Target	Achievement	% Achi.
		30-Sep-14			30-Sep-15		
1	AGRI CROP LOAN	51638	20369	39	47863	32511	68
2	AGRI TERM LOAN	1753	638	36	19316	2871	15
3	TOTAL AGRICULTURE	53391	21007	39	67179	35382	53
4	MSE	10197	3912	38	13395	8864	66
5	EDUCATION	1022	221	22	1225	232	19
6	HOUSING	3557	1386	39	4932	2787	57
7	OTHERS	2780	342	12	2866	1841	64
8	TOTAL PRIORITY	70947	26868	38	89597	49106	55
9	HEAVY INDUSTRIES	260	206	79	230	2951	1283
10	MEDIUM INDUSTRIES	284	385	136	320	2357	737
11	EDUCATION	81	14	17	84	52	62
12	HOUSING	100	501	501	110	1192	1084
13	OTHERS	3271	2959	90	3493	10545	302
14	TOTAL NON PRIORITY	3996	4065	102	4237	17097	404
15	GRAND TOTAL	74943	30933	41	93834	66203	71

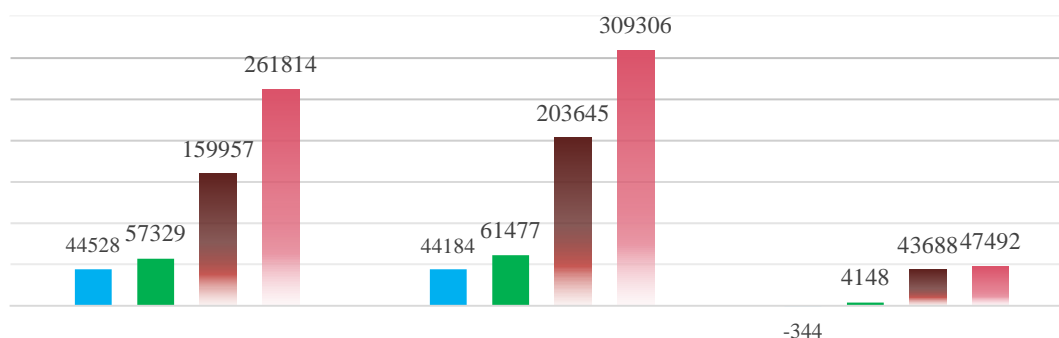
The performance for first half year of current financial year being better than the last year, it is expected that banks will be able to achieve full year target.

3. Credit Deposit Ratio

The Credit Deposit Ratio as of September 2015 was **63.79%** vis-à-vis **63.80%** as of September 2014 showing a marginal decline of 0.01%. During current half year, banks total deposits grew by Rs. 47492 crores at the rate of 23.44 per cent from the corresponding previous year September 2014 and credit grew Rs. 30282 crores at the rate of 18.13 per cent in September half year 2015. The growth in gross bank deposit decreased by Rs. 344 crores in rural areas during September 2015 from September 2014. Loans in rural area increased by Rs. 10237 crores over corresponding period of previous year.

Amount in crores

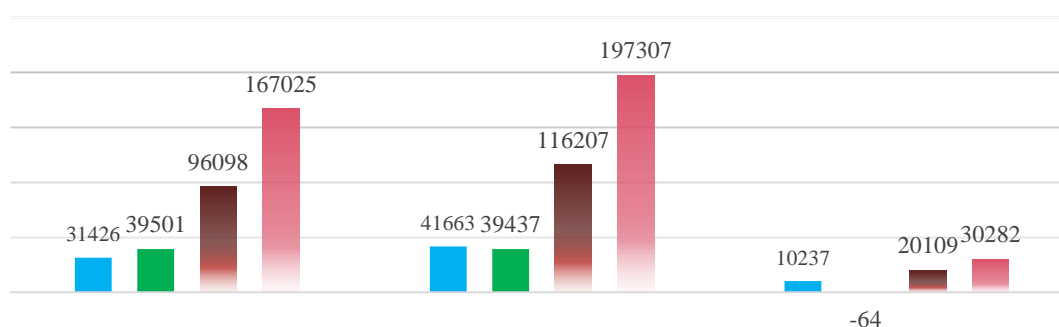
DEPOSIT GROWTH OVER CORRESPONDING PERIOD OF PREVIOUS HALF YEAR



	September 2014.	September 2015.	Growth
Rural	44528	44184	-344
Semi Urban	57329	61477	4148
Urban	159957	203645	43688
Total	261814	309306	47492

■ Rural ■ Semi Urban ■ Urban ■ Total

CREDIT GROWTH OVER CORRESPONDING PERIOD OF PREVIOUS HALF YEAR



	September 2014.	September 2015.	Growth
Rural	31426	41663	10237
Semi Urban	39501	39437	-64
Urban	96098	116207	20109
Total	167025	197307	30282

■ Rural ■ Semi Urban ■ Urban ■ Total

Bank wise Credit Deposit Ratio is given in the Table no.: 2

Agency wise Credit Deposit Ratio (%)

Banks	CD Ratio Sep 2014	CD Ratio Sep 2015
PSBs other than SBI group	58.95	67.39
SBI & Group	53.99	42.53
Pvt. Bank	133.50	131.00
RRBs	58.52	66.98
Co-operative Banks	93.50	102.27
Total State	63.80	63.79

Agency wise CD Ratio is given in the Table no.: 2

CD ratio of the Public sector banks as on 30th September 2015 was 67.39%. Private Banks accounted for the largest share in the CD ratio followed by Co-operative banks at 131 per cent and 102 per cent, respectively, as on September 30, 2015.

Banks are requested to improve their CD Ratio by accelerating lending to various sectors, having good potential for credit deployment in the State and contribute towards overall economic development.

Districts with very poor CD Ratio

Sr. No.	Name of the District	Lead Bank	2012-13	2013-14	2014-15	2015-16
1.	Umaria	State Bank of India	23	25	25.44	24.88
2.	Anuppur	Central Bank of India	26	24	23.62	24.03
3.	Shahdol	Central Bank of India	32	33	32.21	31.08
4.	Tikamgarh	State Bank of India	35	32	40.01	40.13

Tikamgarh, Rewa, Mandla and Singrauli* have come out of the minimum set standard of 40% CD Ratio in September 2015.

* In Singrauli District major Finance is made by Axis Bank to Hindalco, Sasan Power Plant & Essar of Rs. 4000 crore, 200 crore & 125 crores respectively out of its total advance 4325 crore in the District. Further, there is consortium finance to Sasan Power Plant.

4. Natural Calamity Droughts & Relief measures

Droughts in the State

The natural calamities in the form of Droughts have resulted in wide spread damage to standing Kharif Crops Season for the year 2015 in the State of MP. This has certainly caused great deal of hardship to the farmers' community.

The drought in the State is a big dent on the production of crops such as pulses i.e. urad and moong, soya bean and gram.

The State Government has declared 22 out of 51 districts in the state as drought affected for Kharif Season. The deficit monsoon this year has affected 33,283 villages in 141 tehsils in the state. It is also worth mentioning here that a large parts of the State also bore the brunt of unseasonal rains and hail storms ahead of the Rabi (winter) harvest during previous Crop Season 2014 causing wide spread damage to the standing crops.

Banks and Lead District Managers of the affected districts were advised to conduct DLCC meeting before 20th October 2015 to provide the relief measures i.e. restructuring/rescheduling the loan accounts to the affected farmers. State Level Banker's Committee of the State vide their letter no.ZO:SLBC:2015-16;506 dated 20/10/2015 advised all the District Collectors/Lead district managers to conduct Special DLCC and obtain "Annewari Certificate" for providing relief measures to affected farmers of Natural Calamities in time. Special DLCC meetings have been held in all affected Districts.

As per further communication received on 10.11.2015, further 27 Tehsils of 7 Districts have been declared draught.

Payment of claims/incentives to farmers

National Agriculture Insurance Company has settled claims **Rs. 515.72 crores** under NAIS for **Kharif 2014** for crediting the amount to respective farmers. All banks have confirmed about crediting of insurance claim amount received from Agriculture Insurance Corporation to the respective accounts of the farmers **except Co-operative Banks.**

A viable and vibrant agriculture insurance scheme is required to be introduced to cover all the inputs put in by a farmer into his farm, wherein the farmer will able to get compensation of loss at least to basic inputs cost that he puts in.

SMS facility to farmers of banking transactions in their account:

We have received a communication from the State Government for extending the SMS facility to farmers which will provide them with the banking transactions in their account.

Presently the Banks have been extending facility of informing transactions in account through SMS to customer who request for such facility. This facility is chargeable.

For availing such facility, first of all, the farmers will have to register their mobile number with their bank branch. Upon making such request for SMS Alert facility, the Banks will provide the same depending upon their Head Office's directions.



संचालनालय संस्थागत वित्त, मध्य प्रदेश
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भोपाल, दिनांक 13/10/2015

क.प्राविधि/सूखा-राहत/संविंस/2015/3055
प्रति,

1. संभागायुक्त, जबलपुर, शहडोल, सागर, रीवा, चम्बल एवं ग्वालियर।
2. कलेक्टर-कटनी, शहडोल, उमरिया, अनूपपुर, टीकमगढ़, रीवा, जबलपुर, सीधी, सागर, दमोह, सिवनी, सिंगरौली, श्योपुर, छतरपुर, भिण्ड एवं पन्ना।
3. मुख्य महाप्रबंधक, भारतीय स्टेट बैंक, स्थानीय प्रधान कार्यालय, भोपाल।
4. महाप्रबंधक, सेन्ट्रल बैंक ऑफ इण्डिया, स्थानीय प्रधान कार्यालय, भोपाल।
5. महाप्रबंधक, यूनियन बैंक ऑफ इण्डिया, स्थानीय प्रधान कार्यालय, भोपाल।
6. संयोजक, राज्य स्तरीय बैंकर्स समिति, म0प्र0, भोपाल।
7. प्रबंध संचालक, म0प्र0 राज्य सहकारी बैंक मर्यादित, भोपाल।
8. अग्रणी जिला प्रबंधक-कटनी, शहडोल, उमरिया, अनूपपुर, टीकमगढ़, रीवा, जबलपुर, सीधी, सागर, दमोह, सिवनी, सिंगरौली, श्योपुर, छतरपुर, भिण्ड एवं पन्ना।


विषय:- मध्य प्रदेश शासन द्वारा घोषित सूखा प्रभावित तहसीलों में भारतीय रिजर्व बैंक तथा नाबार्ड द्वारा निर्देशों के संदर्भ में राहत कार्य प्रारम्भ करने बाबत।

- संदर्भ:-
1. मध्य प्रदेश शासन, राजस्व विभाग की अधिसूचना क. एफ 6-2-2013-सात-3 (पार्ट) दिनांक 26-09-2015 तथा क. एफ 6-2-2013-सात-3 दिनांक 09-10-2015।
 2. भारतीय रिजर्व बैंक का मास्टर परिपत्र क. RBI/2015-16/68 FIDD.No.FSD.BC.01/05.10.001/2015-16 दिनांक 01-07-2015।
 3. नाबार्ड का परिपत्र क. NB.DoR.ST/1790/Policy-A-10/2015-16 दिनांक 26-08-2015।
- =0=

उपरोक्त विषयान्तर्गत संदर्भित अधिसूचना एवं परिपत्रों की छायाप्रति संलग्न कर प्रेषित है। राज्य शासन द्वारा 16 जिलों की कुल 114 तहसीलों को सूखा प्रभावित घोषित किया गया है। भारतीय रिजर्व बैंक के परिपत्र की कंडिका 5.3 के प्रावधान अनुसार जिला स्तरीय परामर्शदात्री समिति की बैठक में सूखा प्रभावित तहसीलों में राहत उपाय लागू करने बाबत निर्णय लिया जाना होगा।

2. अतः, आपसे अपेक्षा है कि उक्त विषय पर निर्णय हेतु दिनांक 20 अक्टूबर, 2015 तक जिला स्तरीय परामर्शदात्री समिति (डी0एल0सी0सी0) की बैठक आयोजित करते हुए भारतीय रिजर्व बैंक/नाबार्ड द्वारा जारी दिशा-निर्देशों के अनुरूप बैंकों द्वारा राहत उपाय लागू करने पर निर्णय लिया जाय। भारतीय रिजर्व बैंक के परिपत्र की कंडिका 6 के अनुरूप बैंकों द्वारा संबंधित तहसीलों के प्रभावित व्यक्तियों के ऋणों का restructuring/rescheduling किया जाये। जिले में सम्पन्न बैठक में लिये गये निर्णय की सूचना इस कार्यालय को कार्यवाही विवरण के साथ उपलब्ध कराई जाये। जिला स्तर पर यह भी सुनिश्चित किया जाये कि संबंधित बैंक शाखा द्वारा भारतीय रिजर्व बैंक/नाबार्ड के दिशा-निर्देशों के अनुरूप प्रभावित व्यक्तियों के ऋणों का restructuring/rescheduling का कार्य दिनांक 15 नवम्बर, 2015 तक पूर्ण कर लिया जाये।

संलग्न:-उक्तानुसार।


(अमित राठौर)
आयुक्त
संस्थागत वित्त

Revised guidelines of Reserve Bank of India for relief measures by banks in areas affected by natural calamities.

Reserve Bank of India vide their letter no. RBI/2015-16/156 FIDD No FSD BC 12/05.10.001/2015-16 dated 21.08.2015 has issued revised guidelines for relief measures by banks in areas affected by natural calamities. All member banks and Lead District Managers are requested to note the same and act accordingly.

Annexure 21



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2015-16/156
FIDD No. FSD.BC.12/05.10.001/2015-16

August 21, 2015

The Chairman/Managing Director/Chief Executive Officer
All Scheduled Commercial Banks
(excluding Regional Rural Banks)

Madam/Dear Sir

GUIDELINES FOR RELIEF MEASURES BY BANKS IN AREAS AFFECTED BY NATURAL CALAMITIES

Please refer to our Master Circular FIDD No.FSD.BC.01/05.10.001/2015-16 dated July 1, 2015 containing 'Guidelines for Relief Measures by Banks in Areas affected by Natural Calamities'. Considering that Government of India has, vide their notification dated April 8, 2015, reduced the criteria of crop loss from 50 percent to 33 percent for providing input subsidy (compensation) to the farmers, the above guidelines have been reviewed.

2. It has been decided to allow State Level Bankers' Committees/District Level Consultative Committees/banks to take a view on rescheduling of loans if the crop loss is 33% or more. Banks may allow a maximum period of repayment of up to 2 years (including the moratorium period of 1 year) if the loss is between 33% and 50%. If the crop loss is 50% or more, the restructured period for repayment may be extended to a maximum of 5 years (including the moratorium period of one year). The relevant paras (5.5, 5.6, 6.3 and 6.7) of the guidelines have been suitably amended and the updated Master Circular has been placed on our website (www.rbi.org.in) simultaneously.

3. Please acknowledge receipt.

Yours faithfully

(Madhavi Sharma)
Chief General Manager

5. Social Security Schemes

1. Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY)
2. Pradhan Mantri Suraksha Bima Yojna (PMSBY)
3. Atal Pension Yojana (APY)

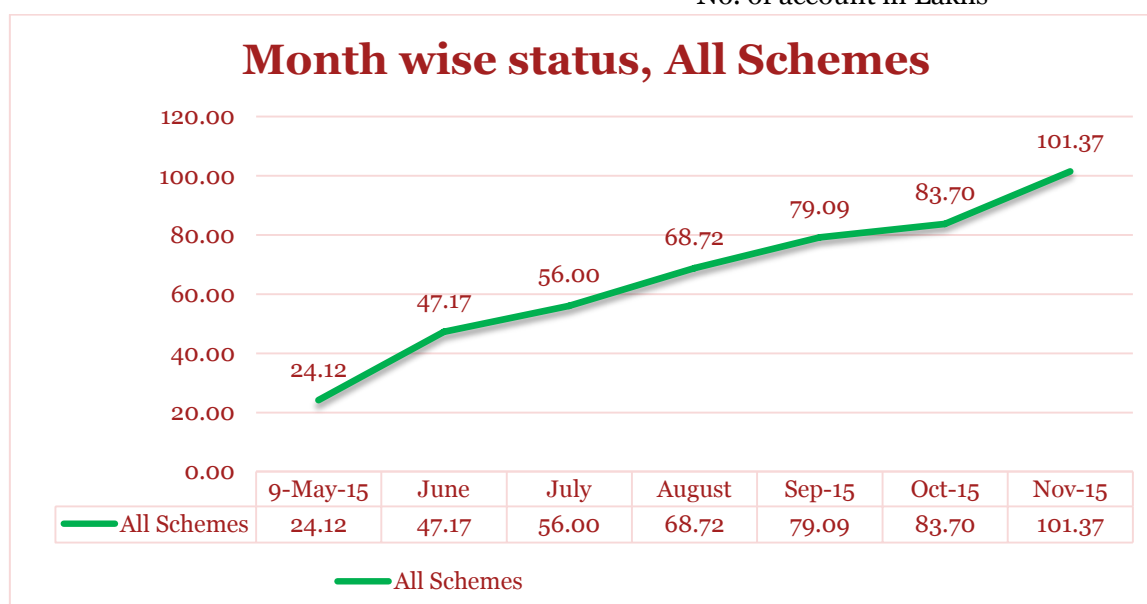
A large proportion of India's population is without insurance of any kind and many people working in the unorganized sectors are pension-less. To address these concerns and encouraged by the success of the Pradhan Mantri Jan Dhan Yojana, a universal social security system for all Indians, specially for the poor and the under-privileged, above stated three '**Social Security Schemes**' were launched by the Central Government. The schemes are linked to the Jan Dhan platform. **The above schemes were launched on 9th May 2015** aimed at providing affordable universal access to essential social security protection in a convenient manner.

PMJJBY offers a renewable one year life cover of Rs.2 lakh to all savings bank account holders in the age group of 18-50 years, covering death due to any reason, for a premium of Rs.330 per annum per subscriber. **The scheme is administered through LIC and other Life Insurance companies.**

PMSBY offers a renewable one-year accidental **death-cum-disability** cover of upto Rs.2 lakh for partial/permanent disability to all savings bank account holders in the age group of 18-70 years for a premium of Rs.12 per annum per subscriber. **The scheme is managed by general insurance companies.**

APY, the pension scheme focuses on the unorganized sector and provide subscribers a fixed minimum pension of Rs.1,000, Rs.2,000, Rs.3,000, Rs.4,000 or Rs.5,000 per month starting at the age of 60 years, depending on the contribution option exercised on entering an age between 18 and 40 years. The period of contribution by any subscriber under APY would be 20 years or more. The fixed minimum pension would be guaranteed by the government. As per revised guidelines, subscribers can now make contributions on a monthly, half yearly or a half-yearly basis as against the earlier stipulation of mandatory monthly contributions. The modified scheme also permits for premature exit from the scheme before attaining 60 years. Subscribers can exit voluntarily but they will be refunded only their share of contributions and the interest earned on those contributions. They will not get the government's contribution or the interest accruing on that amount. Earlier, premature exit was only allowed in extreme circumstances like death or terminal diseases. **As on 04.11.2015, 12.04 crore enrollments were done in the country, out of which contribution of Madhya Pradesh was 101.37 lacs.**

Month wise status & trend of number of accounts in all three schemes, as on 04.11.2015.
No. of account in Lakhs



The initial response towards enrollment under PMJJBY, PMSY & APY was very encouraging in the State. The progress in enrollment, however, slowed down significantly in the recent period, even though vast untapped potential remains for these very affordable and attractive schemes.

As per Banks' report to SLBC, till November 04, 2015, around 101.37 lakh people have been covered across the state under these three schemes. ***To enroll in these social security schemes, one must have a bank account. Under Pradhan Mantri Jan Dhan Yojana, while more than 1.63 Crore bank accounts have been opened with average of Rs. 585/- per account in Madhya Pradesh but still around 54% of these accounts have zero balance.***

Meanwhile, banks in the state need to sensitize their branches to achieve the targets set by DIF, Madhya Pradesh for the entire State to enroll **2.92 crores individuals**. Further, need is required to disseminate the benefits of these schemes amongst the general public and to create awareness amongst the customers with regard to the importance of savings and transactions in their accounts. To boost the progress in the enrollment of the social security schemes on a comprehensive scale, a campaign is required. Banks need to speed up the registrations and bridge the gap between people having bank accounts and people insured under the schemes.

To facilitate more enrollments under the above schemes and also to facilitate continuity of the schemes without any break the Government has introduced three schemes through Gift cheque & special deposits. This is precisely what Suraksha Bandhan is looking to tap into as it seeks to encourage people to gift 'social security' plans to their loved ones.

1. Suraksha Deposit Scheme : Rs 201/-
2. Jeevan Suraksha Deposit Scheme : Rs 5001/-
3. Jeevan Suraksha Gift Cheque : Rs 351/-

DFS, Ministry of Finance, Govt. of India had convened a video conference on 5th August 2015 to discuss about the above three schemes. In the meeting LIC and GIPSA companies were instructed by the DFS to conduct meetings of the branches and sensitize them about the schemes.

During the Core Committee Meeting held on 03.09.2015 on PMJDY/Social Security Schemes of SLBC, it was decided that LIC and GIPSA companies have to take lead role. Accordingly, they will send their schedule for visiting the branches to SLBC to facilitate enrollments under these schemes.

Bank wise Progress in the State as 04.11.2015 under PMSBY, PMJJB & APY

SR	BANK	PMJJB	PMSBY	APY	TOTAL
1	State Bank of India	406212	2043099	12306	2461617
2	Central Bank of India	317320	852298	3029	1172647
3	Bank of India	182632	634241	4101	820974
4	Union Bank of India	140952	495962	1550	638464
5	Punjab National Bank	112603	517323	2111	632037
6	District Cooperative central Bank	94793	528673	55	623521
7	Central Madhya Pradesh Gramin Bank	101581	423955	1703	527239
8	Narmada Jhabua Gramin Bank	68809	413076	1689	483574
9	Madhyanchal Gramin Bank	37608	384212	4012	425832
10	Bank of Maharashtra	106687	251425	1234	359346
11	Allahabad Bank	61782	249150	1837	312769
12	Bank of Baroda	85545	186373	2320	274238
13	UCO Bank	55533	134100	692	190325
14	Canara Bank	42440	90887	654	133981
15	Oriental Bank of Commerce	25767	107431	263	133461
16	ICICI Bank	11177	110836	580	122593
17	DCB Bank	12714	102550	0	115264
18	HDFC Bank	31108	66173	753	98034
19	Dena Bank	20220	65269	367	85856
20	IDBI Bank	21276	53216	372	74864
21	Syndicat Bank	20853	53280	349	74482
22	Vijaya Bank	12004	54720	233	66957
23	Indian Overseas Bank	13732	39576	351	53659
24	Corporation Bank	13968	34187	296	48451
25	Axis Bank	10869	26712	398	37979
26	Punjab & Sindh Bank	8932	24542	60	33534
27	Andhra Bank	7257	23686	380	31323
28	Indian Bank	9109	18902	600	28611
29	Apex Bank/MP State Cooperative Bank	8491	18056	0	26547
30	United Bank of India	3956	9977	34	13967
31	State Bank of Patiala	1565	5193	17	6775
32	State Bank of Bikaner and Jaipur	1102	4325	136	5563
33	Indusind Bank	640	3985	30	4655
34	Kotak Mahindra Bank	1826	2615	15	4456
35	Bhartiya Mahila Bank	202	1518	12	1732
36	Nagrik Sahakari Bank	553	926	0	1479
37	State Bank of Hyderabad	294	1137	16	1447
38	Federal Bank	490	907	17	1414
39	State Bank of Travancore	352	756	14	1122

40	Karnataka Bank	399	564	13	976
41	Yes Bank	403	528	18	949
42	Ratnakar Bank	241	307	64	612
43	CITI Union Bank	177	359	0	536
44	Tamilnadu Merch. Bank	105	413	5	523
45	State Bank of Mysore	171	340	1	512
46	Karur Vysya Bank	218	285	4	507
47	South Indian Bank	182	266	8	456
48	Shivalik Merc. Bank	128	278	0	406
49	ING Vysa Bank	75	130	3	208
50	J & K Bank	78	125	0	203
51	Standard Chartered Bank	72	107	0	179
52	Land Development Bank	74	102	0	176
53	Laxmi Vilas Bank	33	64	0	97
54	Catholic Syrian Bank	8	32	0	40
55	Dhan Laxmi Bank	4	4	0	8
	TOTAL	2055322	8039153	42702	10137177

Bank wise Claim status in the State as 06.11.2015 under PMJJBY

Bank	Paid	Pending with Insurer	Rejected	Under Process	Total
Allahabad Bank	5	3			8
Bank of Baroda	15	8	1		24
Bank of India	27	7			34
Bank of Maharashtra		1			1
Canara Bank	6	6			12
Central Bank of India	80	50	1		131
Corporation Bank	5	4	1		10
Dena Bank	2	6	1		9
HDFC Bank Ltd	1				1
ICICI Bank Ltd	1				1
IDBI Bank Ltd.	1	2			3
Indian Bank	2	3			5
Indian Overseas Bank	1	1			2
Oriental Bank of Commerce	5	2			7
Punjab & Sind Bank		1			1
Punjab National Bank	10	12			22
South Indian Bank Ltd	1				1
State Bank of Bikaner & Jaipur	1				1
State Bank of India	145	1	1	21	168
Syndicate Bank	1	2			3

UCO Bank	5	7			12
Union Bank of India	24	10			34
Total	338	126	5	21	490

Bank wise Claim status in the State as 06.11.2015 under PMSBY

Bank	Paid	Pending with Insurer	Rejected	Under Process	Total
Allahabad Bank	1				1
Axis Bank Ltd	1				1
Bank of Baroda	3	3			6
Bank of India	6	7	1		14
Bank of Maharashtra		1			1
Bhartiya Mahila Bank	1				1
Canara Bank	2	1			3
Central Bank of India	16	8	8		32
Corporation Bank		1			1
Dena Bank		1			1
ICICI Bank Ltd	1				1
IDBI Bank Ltd.	1				1
Indian Bank			1		1
Indian Overseas Bank			1		1
Oriental Bank of Commerce	1	1			2
Punjab National Bank	5	2	1	3	11
State Bank of India	1				1
Syndicate Bank	1	1	1		3
UCO Bank				1	1
Union Bank of India	4	2	2		8
Total	44	28	15	4	91

Media clippings of claim received under Pradhan Mantri Jeevan Jyoti Bima Yojana

वेंडर बताते हैं कि जब से फव्वारा बना आरक्षित किया गया था। इसके लिए रेल प्रशासन ने दोनों एक्जिट गेटों के बीच इसका अलावा पहलू लान, सजावटी और फूलदार पौधों को लगाने की योजना थी। परंतु पांच साल में

प्रधानमंत्री जीवन ज्योति बीमा की अब मिलने लगी राशि

होशंगाबाद (ब्यूरो)। प्रधानमंत्री नरेंद्र मोदी की जनमानस से जुड़ी बीमा योजना की राशि लोगों को मिलना शुरू हो गई है। जिले के पात्रों को इसका लाभ मिलने लगा है।

बैंकों ने भी लोगों के खातों में बीमा राशि का भुगतान कर दिया है। बैंक के अधिकारियों से मिली जानकारी के अनुसार कुछ लोगों को जीवन ज्योति बीमा की राशि मिलना शुरू हो गई है। लीड बैंक सेंट्रल बैंक ऑफ इंडिया के आरके त्रिपाठी ने बताया कि नामिनी के खाते में राशि पहुंचाने का सिलसिला शुरू कर दिया गया है। उन्होंने बताया कि गत दिवस स्व. धारा सिंह आत्मज रामकिशन निवासी की जीवन ज्योति बीमा का क्लेम की दो लाख की राशि दत्तक पुत्री रितु को उसके खाते में जमा



होशंगाबाद। हितग्राही को चैक सौपते बैंक के अधिकारी।

नामिनी महेश गिरी को भी दो लाख रुपए की राशि का भुगतान किया गया है। श्री त्रिपाठी ने बताया कि और भी अन्य मामलों में उनके नामिनी को राशि भिजवाने का क्रम जारी है। उन्होंने

किसी भी प्रकार की दिक्कतें हो रही हो तो वे स्वयं आकर शाखा में संपर्क कर सकते हैं। उन्होंने बताया कि शासन की हर योजना के लिए बैंक द्वारा पूरा सहयोग

6. Pradhan Mantri MUDRA Yojana

Micro Unit Development and Refinance Agency Ltd (MUDRA) has been launched on April 8, 2015 as a new financial entity for developing and refinancing last mile financial intermediaries like Banks, NBFCs, MFIs etc., who are in the business of lending to smaller micro enterprises in manufacturing and service sector including trading.

Prime Minister's Mudra Yojana (PMMY) was launched with the objective for Banks to lend to small businesses in **NON-FARM** Sector in 3 categories up to Rs. 10 lac. Three products available under the PMMY are **Shishu, Kishor and Tarun** with the first covering loans up to Rs 50,000 while the second and third covering loans between Rs 50,000 to Rs 5 lakh, and Rs 5 lakh and Rs 10 lakh respectively.

Today Non- farm Business loans are the fastest growing sector. The units covered under MUDRA are, shopkeepers, fruits/vegetable sellers, hair cutting saloon, beauty parlours, transporters, hawkers, food service units, repair shops, machine operators, small industries, artisans, food processors, self-help groups, professionals and service providers etc. in rural, semi-urban and urban areas with financing requirements of up to Rs. 10 lakhs.

Credit Camps with special focus on SHISHU loans were conducted from 25th September to 2nd October across the State.

Mega Credit Camp for MUDRA loan

To give the impetus to Credit Camp, a special State level Bankers' Committee Meeting was convened on 14th September 2015 at Bhopal. Shri A.K. Dogra, Deputy Secretary, DFS, Ministry of Finance, Government of India participated in the meeting. **Major Action Points emanated are as under:**

1. Sensitization of field staff at Branches

Branch Managers including other staff members to be sensitized about the schemes. Branch Managers must be aware of these schemes so that they can explain the schemes to customers and other staff members and perform better. Shri. Dogra stated that all banks ensure, not to charge interest rate above 12%.

2. Publicity Materials

Banks to ensure that publicity materials, simplified application forms particularly in vernacular language for SHISHU loan and other schemes are made available at all the branches. Banners, posters are to be displayed at the prominent places, which should be easily visible to customers. SLBC toll free number 18002334035 should be popularized for any query regarding PMMY.

3. Nomination of representatives for the Camps

All Banks to ensure to organize the camps at all their branches and nominate a nodal officer for branches to monitor the preparedness & progress of the Camps. Lead District Managers will coordinate with the branches and collect the information of Mega Credit Camps from all banks of the District and will report amalgamated position to SLBC for further reporting to DFS. LDMS were designated as "Brand Ambassadors of the SHISHU loans".

4. Identification of Prospective Borrowers for the Camps

Application will be sourced through MSME Institutes, skill training centres, RSETIs etc. to identify prospective candidates for the camps. Shri Dogra appealed to various agencies (Particularly Implementing agencies of Mukhya Mantri Arthik Kalyan Yojana & Mukhya Mantri Swarojgar Yojana) of Government of MP to sponsor the cases. All banks should ensure to complete the task of identification of beneficiaries, sanction of loan cases, opening of loan account by 23rd September 2015. Camps would be organized only for disbursement. All bank branches will also organize camp at branch level for sanction and disbursement of loan, because all beneficiaries of the District may not be accommodated at District headquarter for disbursement

5. MUDRA Debit Card

Standardized design of MUDRA Debit Card duly approved by NPCI is circulated to all banks. The banks issuing pre generated MUDRA Card are requested to deliver the card during the camps. Shri Amit Rathore, Commissioner, Directorate of Institutional Finance, GoMP advised the Banks, while delivering the MUDRA card, mark the name of the card holder in Hindi by permanent marker, so that it can be prevented from misuse of the card because most of the beneficiaries of this segment do not understand English.

6. Waiver of Stamp Duty for Loan under MUDRA

Bankers' expressed that since the aim of this scheme is to help poor and underprivileged and provide them financial assistance, **State Govt. is requested to waive Stamp duty under MUDRA loan.**

Revised Target vis-à-vis achievement of the Banks under MUDRA

In the context of new approach adopted by DFS, Ministry of Finance, Government of India new approach for Re-fixing of SLBC wise targets based on the number of all bank branches in the SLBC State (PSBs+Pvt.Banks+RRBs) multiplied by 25 nos for MUDRA (SHISHU) LOANS during the Mega Credit Camps from 25th September to 2nd October 2015 vide letter no. 27/1/2015-CP/RRB(PART-1) dated 15.09.2015, SLBC vide its letter no. ZO: SLBC: 2015-16: 426 dated 17.09.2015 had allotted the targets to all Banks.

Targets vis-à-vis achievements of the Banks were as under:

Amt. in Crores

Name of the Bank	Revised Targets for Shishu Camps		Disbursement under Shishu		Disbursement under Kishore		Disbursement under Tarun		Total MUDRA Disbursement	
	No. of Branches	Number	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Allahabad Bank	196	4900	2553	3.02	483	8.66	113	7.39	3149	19.07
Andhra Bank	30	750	992	2.23	21	0.37	12	0.91	1025	3.51
Bank of Baroda	177	4425	4478	4.80	455	10.61	143	11.06	5076	26.47
Bank of India	422	10550	10665	29.78	567	9.20	146	7.72	11378	46.70
Bank of Maharashtra	143	3575	1943	3.49	230	4.95	48	3.21	2221	11.65
Canara Bank	197	4925	3508	4.10	534	12.37	138	3.63	4180	20.10
Central Bank of India	467	11675	9326	5.01	626	10.01	161	7.98	10113	23.00
Corporation Bank	63	1575	933	2.08	123	1.51	35	1.62	1091	5.21
Dena Bank	62	1550	2173	1.00	258	3.76	82	4.77	2513	9.53
IDBI Bank Ltd.	92	2300	6203	12.41	427	7.51	70	5.84	6700	25.76
Indian Bank	27	675	442	1.19	0	0.00	0	0.00	442	1.19

Contd...

Name of the Bank	Revised Targets for Shishu Camps		Disbursement under Shishu		Disbursement under Kishore		Disbursement under Tarun		Total MUDRA Disbursement	
	No. of Branches	Number	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Indian Overseas Bank	58	1450	419	0.94	108	2.20	29	2.06	556	5.20
Oriental Bank of Comm.	72	1800	1832	4.10	0	0.00	0	0.00	1832	4.10
Punjab and Sindh Bank	34	850	326	0.76	18	0.31	1	0.09	345	1.16
Punjab National Bank	283	7075	4974	5.58	725	12.32	176	10.14	5875	28.04
Syndicate Bank	78	1950	3271	2.14	242	4.60	17	1.35	3530	8.09
Uco Bank	169	4225	908	1.84	126	1.96	62	3.28	1096	7.08
Union Bank of India	278	6950	6970	5.05	181	2.73	12	0.85	7163	8.63
United Bank of India	13	325	12	0.04	11	0.23	5	0.37	28	0.64
Vijaya Bank	48	1200	1292	4.75	119	2.56	31	1.87	1442	9.18
Bharatiya Mahila Bank	2	50	60	0.16	0	0.00	0	0.00	60	0.16
S.B. of Hyderabad	4	100	79	0.25	2	0.05	1	0.10	82	0.40
S.B. of Mysore	3	75	11	0.04	1	0.01	0	0.00	12	0.05
S.B. of Patiala	7	175	132	0.25	0	0.00	0	0.00	132	0.25
S.B. of Travancore	3	75	10	0.36	0	0.00	0	0.00	10	0.36
S.B.B. of Jaipur	8	200	58	1.60	0	0.00	0	0.00	58	1.60
State Bank of India	1064	26600	8151	20.40	0	0.00	0	0.00	8151	20.40
PSBs TOTAL	4000	100000	71721	117.37	5257	95.92	1282	74.24	78260	287.53
Axis Bank	106	2650	2894	6.44	0	0.00	0	0.00	2894	6.44
City Union Bank	1	25	0	0.00	0	0.00	0	0.00	0	0.00
Dhan Lakshmi Bank	1	25	0	0.00	0	0.00	0	0.00	0	0.00
HDFC Bank	115	2875	42926	77.27	2612	56.62	521	36.02	46059	169.91
ICICI Bank	186	4650	0	0.00	1	3.03	2	13.49	3	16.52
Indusind Bank Limited	46	1150	0	0.00	0	0.00	0	0.00	0	0.00
Ing Vysya Bank	2	50	0	0.00	0	0.00	0	0.00	0	0.00
Karnataka Bank Limited	7	175	0	0.00	0	0.00	0	0.00	0	0.00
Kotak Mahindra Bank	25	625	0	0.00	0	0.00	0	0.00	0	0.00
Lakshmi Vilas Bank	2	50	0	0.00	0	0.00	0	0.00	0	0.00
The Federal Bank Ltd.	10	250	0	0.00	0	0.00	0	0.00	0	0.00
The Jammu and Kashmir Bank	2	50	0	0.00	0	0.00	0	0.00	0	0.00
The Karur Vysya Bank Ltd.	8	200	0	0.00	0	0.00	0	0.00	0	0.00
R B L Bank	13	325	264	0.47	6	0.17	1	0.10	271	0.74
Yes Bank	19	475	0	0.00	0	0.00	0	0.00	0	0.00
The South indian Bank	3	75	0	0.00	0	0.00	0	0.00	0	0.00
Standard Chartered Bank	3	75	0	0.00	0	0.00	0	0.00	0	0.00
Citi Bank	2	50	0	0.00	0	0.00	0	0.00	0	0.00
DCB	1	25	0	0.00	0	0.00	0	0.00	0	0.00
PVT. BANKS TOTAL	552	13800	46084	84.18	2619	59.82	524	49.61	49227	193.61
MGB	431	10775	3951	4.79	19	0.35	0	0.00	3970	5.14
CMPGB	451	11275	5210	10.87	37	1.16	31	2.19	5278	14.22
NJGB	356	8900	17850	31.49	2167	37.48	150	10.15	20167	79.12
RRBs TOTAL	1238	30950	27011	47.15	2223	38.99	181	12.34	29415	98.48
TOTAL STATE	5790	144750	144816	248.7	10099	194.73	1987	136.19	156902	579.62

7. Skill Loan Scheme

Department of Financial Services, Ministry of Finance, Government of India vide their letter no. F.No.6 (4)/2014-CP-IF-II dated 30th June 2015 advised SLBC to place a separate agenda and review the performance of the member banks under the “**Skill Loans**”. Skill Loan Scheme was launched by Hon’ble Prime Minister on 15th July 2015 under the Ministry of Skill Development and Entrepreneurship. Convergence of Skill India and Make in India schemes will create fresh opportunities for Indians. It is expected that in the next decade, India will have a surplus manpower. Skill India aims to provide a job-ready human workforce to the industry to ramp up productivity and ultimately aid economic growth. Considering the “futuristic vision” and draw up plans for the next 10 years, the needs require for providing this manpower a better training to tackle the global challenges.

This scheme is a simplified vocational education loan scheme to reduce paper work and ensure sanction and prompt disbursement of skill loan. ITIs (Industrial Training Institutes) across the country are recognized institutes producing quality skilled manpower.

The skill loans ranging from Rs. 5000/- to Rs. 150000/- is targeted to be sanctioned to nearly 34 lakhs youth over next 5 years. Following action needs to be initiated to make the scheme successful:

1. Proper marketing, publicity and display of the scheme at the Branches/ATMs.
2. Sensitizing staff of branches about the scheme.
3. Nodal Officer should be appointed by each bank for effective monitoring of the scheme.

The Indian Banks’ Association (IBA) approved a vocational education loan scheme that provides an impetus to the country’s skill mission, part of a thrust to improve the efficiency of the labour force and boost the economy. A copy of the same is annexed as Annexure.

Banks have already initiated suitable action in this regard and necessary assistance in the form of loans to such people is extended.

Letter of DFS, Ministry of Finance, Govt. of India

F. No. 6(4)/2014-CP-IF-II
GOVERNMENT OF INDIA
Ministry of Finance
Department of Financial Services

3rd Floor, 'Jeevan Deep' Building,
Parliament Street, New Delhi,
Dated: 30th June, 2015

To,
All the Conveners of SLBC of States/UTs

**Subject: Inclusion of Skill Loan Financing as a separate agenda in the
SLBC Meetings**

Sir/Madam,

2/7
to all
SLBC

The undersigned is directed to inform that the Ministry of Skill Development and Entrepreneurship has formulated a revised 'Model Scheme for Skill Loans' which is going to be launched on 15th July, 2015. Details about the Scheme will be conveyed in due course.

(M.M.) To give impetus and to attain scale under skill loans quickly, you are requested to include Skill Loans financing as a separate agenda in all the SLBC meeting.

Yours faithfully



(M.M. Dawla)

Under Secretary to the Govt of India
Ph: 23748731
email-cmsec-bkg@nic.in

Copy to: All Directors/ Deputy Secretaries, DFS for kind information and for taking up the matter with their respective, SLBCs

Skill Loan Scheme approved by IBA.



Indian Banks' Association

No. RB/CIR/SLS/1051

July 10, 2015

The Chief Executives of all Member Banks

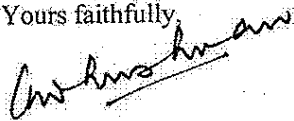
Dear Sirs/Madam,

Skill Loan Scheme

The Department of Financial Services (DFS) had forwarded a proposed Skill Loan Scheme in line with the already existing IBA Model Education Loan Scheme for Vocational Courses requesting to examine the same at IBA. The proposed Skill Loan Scheme was examined by the Association and conveyed our concurrence to DFS with certain observations which was approved by the IBA Managing Committee at its meeting held on 26th June 2015.

The DFS has now forwarded the revised Skill Loan Scheme along with simplified application form requesting the Association to circulate it to Member Banks for adoption. The Revised Skill Loan Scheme along with Application Form is enclosed for adoption in banks. The member banks may adopt the Skill Loan Scheme and the Application Form. This Skill Loan Scheme replaces the IBA Model Loan Scheme for Vocational Education and Training circulated by us vide our circular No. CE/209 dated 31st May, 2012.

Yours faithfully,



K Unnikrishnan
Deputy Chief Executive

End: 1. Skill Loan Scheme 2. Application Form

8. Housing Loans

Chief Minister Rural Housing Mission (CMRHM)

A modification in the disbursement mode was proposed by **Madhya Pradesh Rural Road Development Authority (MPRRDA)** under this scheme. As per modification made in the scheme, disbursement of the total sanctioned loan amount to the beneficiary shall be released in advance (at various stages) for construction of house on the recommendations of the MPRRDA's designated representative or any other authority designated for the purpose in the following manner:

The proposed modification states that as against three installments, the release of loan will be made in two instalments as shown hereunder:

Sr. No.	Description of stage construction	Installment	Percentage of total bank loan (bank loan and subsidy to the beneficiary)
1	For completion of, foundation, plinth & walls after foundation has been dug/excavated	I st	50
2	For completion of roof, doors & windows and for final completion	II nd	50

- The beneficiary shall not be required to separately apply for the first or second installment.
- MOU to be entered into by Banks.

	Progress for Financial Year 2015-16	No. of Cases
1	TARGET FOR FY 2015-16	200000
2	Number of cases submitted in the bank up to 30/09/2015	108090
3	Number of sanctioned cases	64408
4	Total number of disbursement	37971
5	Total number of sanctioned cases pending for disbursement	26437
6	Achievement percentage over submission of cases	35%

Bank wise progress under CMRHM FY 2015-16

As on 30.09.2015

S. No.	Bank	Bank branches	Target No. of cases FY 2015-16	No. of cases submitted to the bank	No. of cases disbursed by the bank	Achievement % over target
Nationalized Banks						
1	Indian Overseas Bank	13	808	662	441	54.58
2	Oriental Bank of Commerce	19	1182	676	124	10.49
3	Bank of Maharashtra	96	5970	3542	1035	17.34
4	Union Bank of India	163	10137	5716	861	8.49
5	State Bank of India	669	41604	23619	9901	23.80
6	Syndicate Bank	27	1679	1116	467	27.81
7	Bank of India	279	17351	8505	2652	15.28
8	Central Bank of India	361	22450	13757	5107	22.75
9	Bank of Baroda	98	6095	3006	1266	20.77
10	Allahabad Bank	114	7090	3544	1754	24.74
11	Punjab National Bank	151	9391	5395	2146	22.85
Gramin Banks						
12	Madhyanchal Gramin Bank	391	24316	13680	2911	11.97
13	Central Madhya Pradesh Gramin Bank	405	25187	15049	4593	18.24
14	Narmada Jhabua Gramin Bank	315	19590	7878	3364	17.17
DCCBs						
15	Betul	16	995	81	60	6.03
16	Indore	12	746	321	183	24.53
17	Ratlam	17	1057	398	251	23.75
18	Vidisha	19	1182	390	257	21.74
19	Mandsaur	32	1990	356	244	12.26
20	Sehore	19	1180	480	354	30.00
	Total	3216	200000	108090	37971	18.99

Issues:

Rising NPA in CMRHM is certainly a cause of serious concern among the bankers. Details of Bank wise NPA under the scheme is shown in the Table No. 13A. The number of NPA is on rise and a large number accounts are at the verge of turning NPA. Undoubtedly theme of scheme is virtuous but the rising NPA is decelerating the progress. At present NPA level in this scheme for all banks put together is 10.48%

MPPRRDA is providing handholding support to Banks in bringing down the NPA. District Administration has been informed to hold "Recovery Camp" for this scheme at district level but fruitful results are yet to come as bankers' are not receiving support at grass root level from Government Machinery.

Urban Poor Housing Scheme

To provide pucca shelter to urban underprivileged and poor people, State Govt. had proposed this scheme in the 157th SLBC meeting and approved after discussion. The cases of centrally sponsored schemes viz, Rajeev Awas Yojana (RAY) and Integrated Housing and Slum Development Programme (IHSDP) are included under this scheme.

It is implemented by Bhopal Municipal Corporation & Bhopal Development Authority. Progress under this scheme (only in Bhopal) for FY 2015-16 (Up to September) is as follows:

BANK WISE PROGRESS UNDER URBAN POOR HOUSING SCHEME FY 2015-16

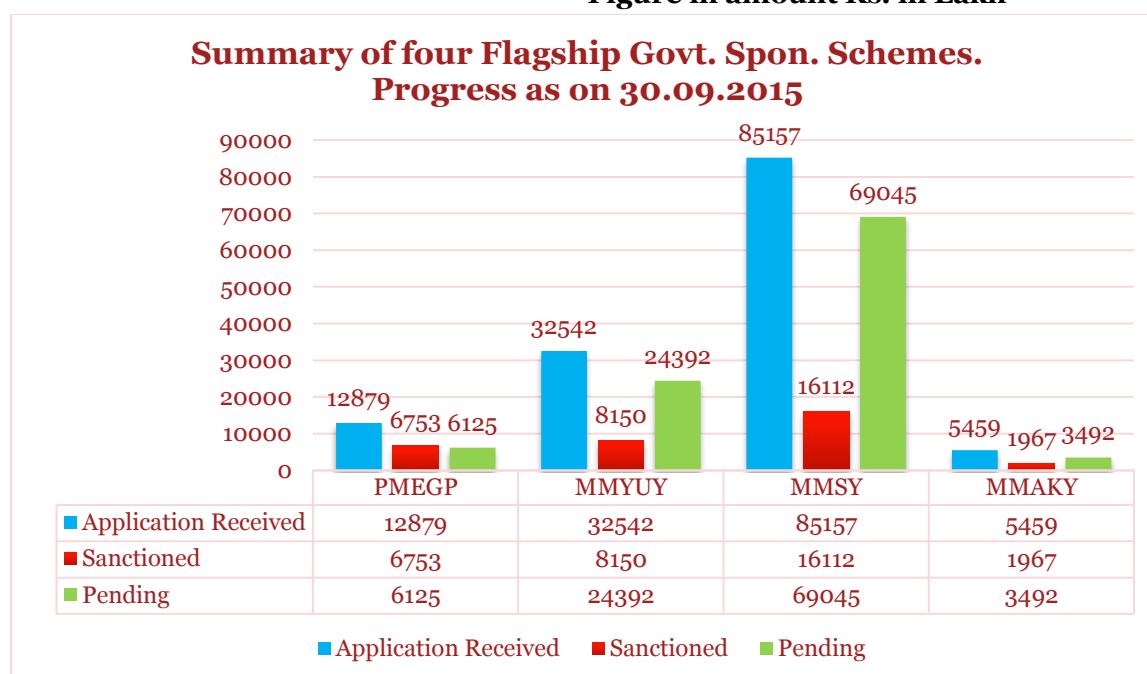
Sr.	Bank	No. of cases submitted to Banks	No. of Accounts Sanctioned as on 03.09.2015	Achievement %
1	Oriental Bank of Commerce	150	83	55.33
2	Punjab & Sindh Bank	325	81	24.92
3	Vijaya Bank	83	70	84.34
4	UCO Bank	142	88	61.97
5	IDBI	0	0	0.00
6	Andhra Bank	253	129	50.99
7	Bhopal Cooperative	0	0	0.00
8	Bank of India	559	39	6.98
9	Central Bank of India	231	183	79.22
10	Punjab National Bank	295	153	51.86
11	United Bank of India	20	0	0.00
12	Canara Bank	137	66	48.18
13	Axis Bank	94	0	0.00
14	ICICI Bank	0	0	0.00
15	Dena Bank	380	231	60.79
16	Bank of Maharashtra	189	70	37.04
17	Corporation Bank	136	60	44.12
18	Union Bank of India	616	250	40.58
19	CMPGB	133	85	63.91
20	Allahabad Bank	224	141	62.95
21	Indian Bank	25	15	60.00
22	Indian Overseas Bank	170	110	64.71
23	Syndicate Bank	28	26	92.86
24	Bank of Baroda	164	50	30.49
	TOTAL	4354	1930	44.33

9. Progress under Govt. Sponsored Schemes

The current edition of the State Credit Plan for the Year 2015-16 includes 31 Schemes sponsored by 16 Agencies representing outlay of Rs.6525.99 Crore. Government machinery and banks need to work in tandem with each other so as to ensure smooth credit flow to government sponsored credit schemes for generation of employment in the state. It is observed that around 50% cases are being rejected at the banks in case of Government Sponsored Schemes despite the fact that applications are forwarded by Task Force Committee with due recommendations.

Cases should be selected with proper due diligence. However, under four Government sponsored schemes namely, **Mukhya Mantri Udhyami Yojna, Mukhya Mantri Swarojgar Yojna & Mukhya Mantri Arthik Kalyan Yojna and PMEGP**, progress made by the banks during half year of FY 2015-16 is appreciated. Banks need to finance proposals of high value enterprises/units so that viable projects/units are set up to provide employment to youths in the State.

Figure in amount Rs. in Lakh



During the meeting of Subcommittee of SLBC on Industry held on 02.09.2015 at Bhopal, the Principal Secretary suggested that while taking a decision for rejecting a credit proposal on the ground of viability, the branch official should keep in mind that viability of the project has been examined at a screening committee before sponsoring the case to bank. At the same time, he observed, the process of due diligence and examination of viability at the screening committee needs to be strengthened.

In order to have time-bound achievement of targets, it was suggested in the sub-committee meeting that submission of applications by the sponsoring agencies to the banks should be completed by 30th September. Banks, after proper appraisal, should dispose off the applications by 31st October and disburse all the sanctioned cases by 31st December so that the branches can achieve the financial targets under the schemes in the given time. Banks should process the sponsored cases soon after the receipt of the cases from the sponsoring agencies so that the desired results could be achieved well in time.

During the meeting, it is pointed out that cases under Mukhya Mantri Arthik Kalyan Yojna qualify under 'Shishu' scheme of MUDRA. So government officials may sponsor adequate number of cases of Arthik Kalyan Yojna to the banks.

Banks and concerned Government departments ensure that receipt and disposal of all govt sponsored credit proposal be entered into the SAMAST web-site.

Actionable points emanated during the meeting of sub-committee on Industry held on 02.09.2015 are as under:

1. Banks not to reject the cases on trivial grounds without proper appraisal. On the other hand, applications should not be forwarded to banks a routine manner – cases should be selected with proper due diligence.

(Action by all sponsoring agencies and all Banks)

2. Applications to be sponsored and sent to the branches by 30th September. After proper appraisal, should be dispose off the applications by 31st October and disburse all the sanctioned cases by 31th December.

(Action by all sponsoring agencies and all Banks)

3. Receipt and disposal of all Govt. sponsored credit proposal be recorded in the SAMAST web-site.

Progress under Prime Minister Employment Generation Scheme (PMEGP)

		Position as on 30.09.2015				(Amt Rs. In Lakh)					
Target allocated for the FY 2015-16	No.	Application received in		Sanctioned		Disbursed		Pending for Sanction		Pending for Disbursement	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
	7736	880	12879	433	6753	221	444	447	6125	212	6310

This employment generation scheme of Govt. of India is implemented through KVIC, KVIB and DIC. During the FY 2015-16 at the end of September 2015, 433 cases were sanctioned against the receiving of 880 cases. Bank wise performance under this scheme is as under:

		Progress up to 30.09.2015				Amt. Rs. in Lakh				Achievement % (Amt. of sanction over submission)	
Sr. No	Banks	Target allocated for the FY 2015-16 (No.)	Application received		Sanctioned		Disbursed		Pending for Sanction		
			No.	Amt.	No.	Amt.	No.	Amt.	No.		Amt.
1	Allahabad Bank	441	50	684	25	368	18	21	25	315	54
2	Andhra Bank	29	3	39	2	26	1	1	1	14	65
3	Bank of Baroda	660	75	1188	37	658	19	60	38	530	55
4	Bank of India	927	105	1653	52	755	28	45	53	898	46
5	Bank of Maharashtra	287	33	348	16	239	8	11	17	109	69
6	Canara Bank	228	26	359	13	203	2	15	13	157	56
7	Central Bank of India	1194	136	1997	67	1289	34	120	69	708	65

8	CMPGB	552	63	922	31	537	16	35	32	385	58
9	Corporation Bank	105	12	181	6	82	3	8	6	99	45
10	Dena Bank	83	9	148	5	81	2	10	4	67	55
11	IDBI Bank Ltd.	48	5	97	3	64	3	3	2	33	66
12	Indian Bank	73	8	148	4	94	2	2	4	55	63
13	Indian Overseas Bank	83	9	138	5	46	2	4	4	92	34
14	MGB	294	33	498	16	188	8	13	17	310	38
15	NJGB	409	47	633	23	324	12	8	24	309	51
16	OBC	93	11	146	5	78	3	5	6	68	53
17	Punjab & Sindh Bank	81	9	144	5	77	2	3	4	67	53
18	Punjab National Bank	401	46	572	22	460	11	21	24	111	81
19	SBBJ	13	1	15	1	13	0	0	0	2	88
20	S.B.of Hyderabad	2	0	0	0	0	0	0	0	0	0
21	State Bank of India	942	109	1577	50	493	25	12	59	1084	31
22	State Bank of Mysore	2	0	0	0	0	0	0	0	0	0
23	State Bank of Patiala	8	1	13	0	0	0	0	1	13	0
24	S.B.of Travancore	2	0	0	0	0	0	0	0	0	0
25	Syndicate Bank	66	8	117	4	42	2	2	4	75	36
26	UCO Bank	140	16	213	8	89	4	10	8	124	42
27	Union Bank of India	442	50	835	25	424	13	30	25	411	51
28	United Bank of India	14	2	24	1	7	0	0	1	16	32
29	Vijaya Bank	117	13	190	7	115	3	6	6	75	61
Grand Total		7736	880	12879	433	6753	221	444	447	6125	52

Progress under Mukhya Mantri Yuva Udyami Yojana (MMYUY)

		Position as on 30.09.2015				(Amt Rs. In Lakh)				
Target allocated for the FY 2015-16	Application received		Sanctioned		Disbursed		Pending for Sanction		Pending for Disbursement	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1500	706	32542	204	8150	73	734	502	24392	131	7416

Bank wise progress under Mukhya Mantri Yuva Udyami Yojana (MMYUY) as on 30.09.2015

Amt. Rs. In lakh

Sr No	Banks	Target allocated for the FY 2015-16	Application received		Sanctioned		Disbursed		Pending for Sanction		Achievement in %, amount sanctioned agst amount of application received
		No.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	Allahabad Bank	80	24	1228	7	180	2	26	17	1048	15
2	Andhra Bank	10	4	295	1	65	0	0	3	230	22
3	Axis Bank	5	7	517	1	15	0	0	6	502	3
4	Bank of Baroda	80	39	1092	9	369	2	15	30	723	34
5	Bank of India	140	85	3757	32	1486	13	188	53	2271	40
6	Bank of Maharashtra	45	44	2893	12	598	5	38	32	2295	21
7	Canara Bank	45	35	1386	9	610	2	31	26	776	44
8	Central Bank of India	200	118	5625	55	1628	15	188	63	3997	29
9	CMPGB	20	7	124	0	0	0	0	7	124	0
10	Corporation Bank	15	7	491	1	164	0	0	6	327	33
11	Dena Bank	30	7	449	1	68	0	0	6	381	15
12	Dist Central Co-op Bank	5	4	283	1	59	0	0	3	224	21
15	HDFC Bank Ltd.	10	4	255	0	0	0	0	4	255	0
17	ICICI BANK	10	2	27	0	0	0	0	2	27	0
18	IDBI Bank Ltd.	15	10	810	1	17	0	0	9	793	2
19	Indian Bank	10	2	140	0	0	0	0	2	140	0
20	Indian Overseas Bank	15	9	399	2	110	0	0	7	289	28
21	Indusind Bank		0	0		0			0	0	0
23	Karnataka Bank Ltd.	1	0	0	0	0	0	0	0	0	0
27	MGB	0	0	0	0	0	0	0	0	0	0
28	NJGB	12	2	38	0	0	0	0	2	38	0
29	OBC	25	11	348	2	183	1	4	9	165	53
30	Punjab & Sindh Bank	16	2	94	0	0	0	0	2	94	0
31	Punjab National Bank	120	44	1754	19	403	9	68	25	1350	23
32	Ratnakar Bank Ltd.		0	0		0			0	0	0
35	SB Bikaner & Jaipur	10	4	307	0	0	0	0	4	307	0
36	S.B.of Hyderabad	5	0	0	0	0	0	0	0	0	0
37	State Bank of India	370	164	6941	27	1270	14	108	137	5671	18
38	State Bank of Mysore	2	0	0	0	0	0	0	0	0	0
39	State Bank of Patiala	5	0	0	0	0	0	0	0	0	0
40	S.B.of Travancore	2	0	0	0	0	0	0	0	0	0
41	Syndicate Bank	30	7	299	2	84	0	0	5	215	28
43	The J&Kashmir Bank	0	0	0	0	0			0	0	0
44	The South Indian Bank	0	0	0	0	0			0	0	0
45	UCO Bank	50	24	872	12	284	5	22	12	588	33
46	Union Bank of India	95	33	1748	8	474	4	43	25	1274	27
47	United Bank of India	2	0	0	0	0	0	0	0	0	0
48	Vijaya Bank	20	7	371	2	84	1	5	5	287	23
Grand Total		1500	706	32542	204	8150	73	734	502	24392	25

Progress under Mukhya Mantri Swarojgar Yojana (MMSY)

Position as on 30.09.2015						(Amt Rs. In Lakh)				
Target allocated for the FY 2015-16	Application received		Sanctioned 1		Disbursed		Pending for Sanction		Pending for Disbursement	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
	22000	22573	85157	4349	16112	1167	3125	18224	69045	3182

Bank wise progress under Mukhya Mantri Swarojgar Yojana (MMSY) as on 30.09.2015

Amt. Rs. in Lakh

SN	Banks	Target allocated for the FY 2015-16	Application received		Sanctioned		Disbursed		Pending for Sanction		Achievement in %, amount sanctioned agst amount of application received
		No.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	Allahabad Bank	1000	1182	3988	60	250	18	52	1122	3738	6
2	Andhra Bank	100	95	410	32	159	5	12	63	251	39
3	Axis Bank	160	93	459	6	17	1	1	87	442	4
4	Bank of Baroda	950	1104	5101	194	824	54	229	910	4277	16
5	Bank of India	1850	2269	10247	435	1774	132	434	1834	8473	17
6	Bank of Maharashtra	700	872	3812	197	767	30	71	675	3045	20
7	Canara Bank	600	499	2014	127	564	48	177	372	1450	28
8	Central Bank of India	2500	3390	12459	803	2974	173	413	2587	9485	24
9	CMPGB	1100	851	2176	86	306	7	16	765	1869	14
10	Corporation Bank	225	201	914	38	187	3	6	163	727	20
11	Dena Bank	320	277	1263	51	122	4	10	226	1141	10
12	Dist Central Co-op Bank	200	183	764	38	51	36	38	145	713	7
15	HDFC Bank Ltd.	155	46	167	0	0	0	0	46	167	0
17	ICICI BANK	175	46	167	3	3	1	1	43	164	2
18	IDBI Bank Ltd.	185	89	356	13	31	6	20	76	325	9
19	Indian Bank	190	205	431	108	281	54	179	97	150	65
20	Indian Overseas Bank	270	239	1059	102	454	47	136	137	605	43
21	Karnataka Bank Ltd.	10	3	17	0	0	0	0	3	17	0
23	Madhyanchal Gramin Bank	950	619	1605	10	15	2	1	609	1591	0
27	Narmada Jhabua Gramin Bank	1200	825	2735	102	198	6	18	723	2537	0
28	Oriental Bank of Commerce	350	318	1398	168	564	18	40	150	835	40
29	Punjab & Sindh Bank	172	120	518	54	204	9	24	66	313	39
30	Punjab National Bank	1300	1293	4889	283	1086	152	347	1010	3803	22
31	State Bank of Bikaner & Jaipur	53	100	280	22	17	6	10	78	263	6
32	State Bank of Hyderabad	21	25	148	6	29	1	1	19	119	0

35	State Bank of India	4600	5232	19128	1003	3405	265	687	4229	15723	18
36	State Bank of Mysore	13	5	28	0	0	0	0	5	28	0
37	State Bank of Patiala	39	28	123	6	29	2	5	22	94	24
38	S.B of Travancore	12	5	25	0	0	0	0	5	25	0
39	Syndicate Bank	366	260	960	67	255	17	36	193	706	0
40	Tamil markentil bank		0	0	0	0	0	0	0	0	0
41	The J& Kashmir Bank		0	0	0	0	0	0	0	0	0
43	UCO Bank	673	552	2103	195	935	45	106	357	1168	0
44	Union Bank of India	1250	1329	4469	105	379	18	40	1224	4090	0
45	United Bank of India	60	26	106	0	0	0	0	26	106	0
46	Vijaya Bank	251	192	839	35	231	7	19	157	608	28
Grand Total		22000	22573	85157	4349	16112	1167	3125	18224	69045	19

Progress under Mukhya Mantri Arthik Kalyan Yojana (MMAKY)

Position as on 30.09.2015											(Amt Rs. In Lakh)	
Target allocated for the FY 2015-16	Application received		Sanctioned		Disbursed		Pending for Sanction		Pending for Disbursement			
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.		
Number (No.)												
20700	25264	5459	9951	1967	6468	1400	15313	3492	3483	567		

Revised target allocation under Margin Money (M.M) of PMEGP

Khadi and Village Industries Commission vide their letter no. PMEGP/Bud. Alloc./MM/2015-16 dated 25.08.2015 allocated the revised target for the implementing agencies of PMEGP for the State.

Sr. No.	Name of the Agency	Revised Target for 2015-16		
		No. of Projects	MM (Rs.in Lakhs)	Employment in nos.
1	KVIC	1219	2438.82	9755
2	KVIB	1219	2438.82	9755
3	DIC	1626	3251.76	13010
	TOTAL	4065	8129.40	32520

Education Loan

The State Government has decided to help students seeking loans for higher education and announced special schemes for them. **If the student who had taken loan from the bank for higher studies dies in any mishap, then State Govt. will bear the responsibility and 50% of the pay the debt without bothering their families. DIF, will be the implementing agency for this scheme. The State Govt desired that remaining liability should be waived by the Banks.** Detailed plan is attached as Annexure.

Since waiver of remaining loan amount is a policy decision at individual Bank level. Banks are requested to approach their Head Office seeking necessary approval.


मध्य प्रदेश शासन
वित्त विभाग
मंत्रालय

// आदेश //

भोपाल, दिनांक 14.11. सितम्बर, 2015

कमांक / 2286 / 2522 / 2015 / ई / चार, राज्य शासन एतद् द्वारा इस आदेश के संलग्न परिशिष्ट-1 अनुसार विद्यार्थी द्वारा बैंक से उच्च शिक्षा हेतु लिये गये ऋण के निपटान हेतु राज्य शासन की नवीन योजना लागू करती है।

मध्य प्रदेश के राज्यपाल के नाम से तथा
आदेशानुसार


(सुषमा शर्मा)
उप सचिव
मध्य प्रदेश शासन
वित्त विभाग
भोपाल, दिनांक 14.11. सितम्बर, 2015

पृ. कमांक / 2287 / 2522 / 2015 / ई / चार
प्रतिलिपि:-

1. राज्यपाल मध्यप्रदेश के सचिव, राजभवन, भोपाल।
2. प्रमुख सचिव, मुख्यमंत्री सचिवालय, भोपाल।
3. निज सचिव/निज सहायक, मंत्री/राज्यमंत्री, मध्यप्रदेश शासन, भोपाल।
4. महालेखाकार (लेखा और हकदारी)/आडिट 1/2, मध्यप्रदेश, ग्वालियर/भोपाल।
5. मुख्य सचिव के स्टाफ आफिसर, मंत्रालय, भोपाल।
6. अपर मुख्य सचिव/प्रमुख सचिव/सचिव, शासन के समस्त विभाग, भोपाल।

During the Sub-Committee meeting of SLBC on Education loan held on 15.09.2015, it was requested to all bankers to cover every student above 18 years who are availing education loans under Pradhan Mantri social security schemes viz. PMJJBY, PMSBY.

The Government of India has launched an education loans portal, where students can apply for a loan to multiple banks, track their applications, and avail various loan schemes being offered. Now, one need not go through the ordeal of visiting one bank after another to get a loan. Just log on to www.vidyalakshmi.co.in and apply to multiple banks by filling just one form. The portal has been developed by NSDL e-Governance Infrastructure Ltd, in collaboration with the department of financial services in the ministry of finance, department of higher education (a part of the human resource development ministry) and the Indian Banks' Association.

Progress under National Rural Livelihood Mission (NRLM)

During half year ended September 2015, 5681 no. of applications were submitted to banks, out of which 1434 no. of cases have been sanctioned. Banks are advised to visit the website of NRLM www.nrlmbl.ajeevika.gov.in to know the recent updates.

Particulars	No. of Accounts	Amount in lakhs
Target for FY 2015-16	60000	65000
Application submitted to Banks from 01.04.2015	5681	9979.04
Sanctioned	1434	2158.74
Returned by Banks	136	151.11
Disbursement	1236	1736.58
Pending for sanction	4111	7669.18
Pending for disbursement	198	422.16

Progress under Swarojgar Credit Card (SCC)

Swarojgar Credit Card (SCC) Scheme was introduced in September 2003 for providing adequate, timely and uninterrupted credit, i.e., working capital including consumption needs and/or capital requirements to the small artisans, handloom weavers and other self-employed persons including micro-entrepreneurs, SHGs, etc., from the banking system in a flexible, hassle free and cost effective manner. The implementing agency of the scheme is NABARD.

Particulars	Commercial Banks	RRBs	Co-operative Banks	Total
Annual Target (No.)	7500	4860	1900	14260
SCCs Issued (No.)	843	216	642	1701
Amount Sanctioned (In lacs)	574	73	145	792
Amount Disbursed (In lacs)	174	65	145	384
Achievement (Physical)	11.24	4.44	33.79	11.93

Suggestion: With the advent of Prime Minister MUDRA Scheme; such schemes may be merged with PMMY.

10. Rural Self Employment Training Institutes (RSETIs)

The 51 Rural Self Employment Training Institutes in the State, an initiative of Ministry of Rural Development (MoRD) are imparting training and skill up gradation to rural youth geared towards entrepreneurship development. RSETIs are managed by banks with active co-operation from the Government of India and State Governments. The bank's branches in the districts are required to provide need based credit support to the candidates trained at RSETI centers for establishing their enterprises.

RSETIs working in the State, have trained over 113568 entrepreneurs since its inception, out of which 69531 candidates are settled and settlement ratio is 61%. During current financial year (2015-16), 16036 candidates have been trained at these centers as against target of 37085 candidates, out of which 4056 candidates are settled.

As per RBI guidelines on Priority Sector Lending : Targets & Classification, the bank is required to **achieve 7% of the ANBC or Credit Equivalent amount of Off-Balance Sheet Exposure**, whichever is higher under **"Micro Enterprises"** by March 2016. Therefore, financing to RSETI's trained eligible candidates **under MSME** for Non-farm activities more particularly **Micro Enterprises (Manufacturing & Service Sector)** may be a good opportunity to the branches for achieving the target under MSME.

Strategies:

- Wherever the branches come across unemployed youth/ potential borrower having entrepreneurship, they may sponsor such candidates to RSETI Centers for imparting training/ skill upgradation of such candidate.
- Whenever Branch Managers are invited for inauguration/ valedictory of training batches as guest, they may participate and utilized the opportunity to sensitize the participants on need of and requirement for bank's credit.
- The RSETI centers conduct one day sensitization workshop for Branch Managers & Senior Officers in the district on an annual basis. The Branch Manager must participate in such workshop.
- The RSETI Directors may also be invited to interact with the Branch Managers in Branch Managers Review conference and half yearly BLBC Meetings.
- The Branch Managers must discuss position of applications received, sanctioned, rejected, of the candidates trained at RSETI centers in the BLBC meeting.
- Youths/ Persons having trained and skilled at RSETI centers are eligible candidates for lending by the bank. The branches should accord priority and preference in financing to such applicant.
- The Director of RSETI center in the District is required to send the list of trained candidates to bank's branches and also co-ordinate between candidates and the branches concerned for extending financial assistance. The financial support to such candidates can be extended by the branches under various Govt. Schemes like SGSY, PMEGP, KVIC/ KVIB etc. for socially and economically disadvantaged sections or there can be direct lending to the candidates based on the viability of their proposed project.
- LDMs to visit branches and verify the list of applications received, processed, sanctioned and rejected. LDMs to ensure that Branch reject applications on valid grounds.

Performance of RSETIs

No. of RSETI	Targets F Y 2015-16		Achievement as on August 2015		No. of candidates settled FY 2015-16	Achievement since inception		
	No. of pro.	No of candidates	No. of pro. Conducted	No. of candidates trained		No. of pro.	No. of candidates trained	No. of candidates settled
51	1272	37085	590	16036	3315	4056	113568	69531

Financial Literacy

Government of India has given emphasis on bringing Financial Literacy amongst various age groups of citizens of the Country. Knowing well that the 70% of the population do not contribute actively in country's economy being Financially illiterate and also being aware of the established fact that the Financial Literacy comes before Financial Inclusion, the Government of India, through various organization like RBI, SEBI, IRDA, PFRDA etc. is driving intense campaign for bringing Financial Literacy in excluded class of the society.

However carrying out Financial Literacy campaign amongst various segment of the society will be an unending process until we bring awareness on Financial Literacy at the beginning of life span of every Indian citizen. Therefore, as a long term measure it is necessary to impart Financial Education to the children for transforming them into future economic citizen of India. To make the financial literacy part of upbringing of the children it is essential to include financial literacy as a Topic/ Lesson in regular Syllabus of Standard VIII to XII students.

Department of Financial Services, Ministry of Finance, Govt. of India is also preparing a plan to impart financial literacy at the schools in three States, Madhya Pradesh, Gujarat and Orissa on pilot project basis. As such 5100 schools are mapped in 51 districts, where banks to impart financial literacy among school children through multiple delivery channels i.e. Branch Managers, NGO, Retd. Bank Officials. Retd. School teachers & Bank Mitras.

Banks to train staff for this purpose and distribute financial literacy materials to school children in a kit.

Tentative dates for session delivery at schools are:

- First Session : 20th November 2015 to 28th Nov. 2015
- Second Session: 8th December 2015 to 15th December 2015.

State Government is requested to examine the issue of inclusion of financial literacy as a topic/lesson syllabus of Standard VIII to XII students.

11. Non-Performing Assets (NPA) of Banks

Bad loans of public sector banks have touched an “alarming” level and an all-out effort is needed to arrest such alarming condition.

Public sector banks in the State are saddled with huge amounts of bad debt and their gross NPAs stood at Rs.6036 crores at the half year end of September 2015 and reached to around 4% of total advances. NPA of private sector banks is comparatively low and have 1.11 of the total advances.

Sector wise NPA

Amount in Crores

Sector	Total NPA	Total Outstanding	NPA %
Agriculture	3710	64465	5.76
MSE	2005	27703	7.24
Other Priority Sector	865	26466	3.27
Education Loan	107	1807	5.92
Housing Loan	407	15332	2.65
Priority Sector	6580	118634	5.55

Recovery Mechanism & BRISC

State Government has started a scheme for recovery of banks over dues for achieving the objectives laid down under Madhya Pradesh Lok Dhan (Shodhya Rashiyon Ki Vasuli) Adhinyam, 1987. The Scheme is known as BRISC (Bank Recovery Incentive Scheme) came in to force w.e.f. 1st April 1995. Recovery of banks over dues is made as land revenue on the basis of RRC (Revenue Recovery Certificate) filed by the bank.

(Number in thousand & amount in crore)

RRC(s) STATUS FROM 01.04.2015 TO 21.09.2015															
Submitted By Bank(s)		Forwarded By Their Nodal Dist. Branch(s)		Allotted by District Administration to Revenue Officers		Rejected/ Returned By Dist. Admn.		Demand Notices Issued by Revenue Officers		Recovery Received Against Demand Notices		Disposed Off RRC(s) By Dist. Admn.		RRC(s) Pending for Disposal	
No	Amt.	No	Amt.	No	Amt.	No	Amt.	No	Amt.	No	Amt.	No.	Amt.	No	Amt.
37	1543	16	319	8	157	0.2	2.65	18	249	0.3	1.88	0.01	0.02	19	248

Source: DIF, GoMP

The pile of pending cases at Tehsils is a serious cause of concern. During current FY 37152 cases are filed by banks involving Rs. 1543 crores. 18616 cases are pending at tehsils. These statistics serve as a reminder that while the Government and the banking regulator are moving towards stronger debt recovery rules, the process of actual loan recovery remains a slow grind. The Government should take necessary steps to activate the mechanism for recovery of dues.

Delay in providing support by District administration for Physical Possessions of the properties under section 14 of SARFAESI Act.

Many cases remain pending at Dist. administration level for taking possession of the property under section 14 of SARFAESI Act. Due to inordinate delay in the cases, physical possession of the assets could not been taken by the Bank. For instance, in Sagar, Betul, Gwalior and Indore districts, cases of Central Bank of India are pending.

In this connection, State Govt. is requested to direct concerned officials to support bank for taking physical possession of the property.

12. Performance of Banks in different sectors in Madhya Pradesh

Kisan Credit Card

Progress under KCCs up to September-2015 is as under:

Banks	Target 2015-16 (No.)	Achievement (No.)	Achievement %
Comm. Banks	353912	781967	221
RRBs	118538	25344	21
DCCBs	600450	791821	132
TOTAL	1072900	1599132	149

Commercial Banks have extended financial support in a big way to farmers, but RRBs are lagging behind. Achievement of RRBs is only 21%. Madhyanchal Gramin banks, CMPGB and NJGB achieved 16, 15 and 37 percent respectively.

As per revised priority sector guideline of Reserve bank of India w.e.f. 23.04.2015, pertaining to agriculture advances; RBI has now clarified that:-

The target for direct lending to agriculture under priority sector norms has aimed to increase the flow of credit directly to farmers. Direct lending to the most disadvantaged farmers, small and marginal farmers which was around 6 percent has been increased to 7 percent for 15-16 and 8 percent for 2016-17. Further, variety of corporate loans have been precluded from getting direct lending status. This should ensure overall direct lending to agriculture including medium and large farmers will increase.

Government has nevertheless expressed concerns about the adverse impact of any reduction in direct credit to individual farmers, given the weather related difficulties the agriculture sector is experiencing. Banks are therefore directed to ensure their overall direct lending to non-corporate farmers does not fall below the system wide average of the last three years achievement, failing which banks will attract usual penalties for shortfall, They should also continue to maintain all efforts to reach the level of 13.5 percent direct lending to the beneficiaries who earlier constituted the direct lending.

Progress under Weaver's Credit Card (WCC) HY 2015-16

As on 30.09.2015 Number in actual & amount in Lakhs

Sr.	Particulars	Number	Amount
1	Target FY 2015-16	20000	5000
2	No. of cases submitted to Banks	40363	13521
3	Pending cases for disbursement of last year	76	19
4	Sanctioned during current FY	524	133
5	Disbursed during current FY	387	94
6	Returned by Banks	3648	913
7	Pending for sanction	35387	12267
8	Pending for Disbursement	213	58

Financial assistance to Minority Communities FY 2015-16

Figure as on 30.09.2015

Amount in Lakhs

Community	Disbursement During HY 2015-16		Outstanding Balance as on 30.09.2015	
	No.	Amount	No.	Amount
Muslim	28123	56326	247689	329074
Sikh	3214	35228	52460	152857
Christian	2645	4423	27163	42511
Parisian	29	358	477	1489
Buddhist	425	521	7854	13028
Jain	2775	18520	90888	213339
Total	37211	115376	426531	737781

Financial assistance to Scheduled Caste FY 2015-16

Amount in lakhs

Items	Scheduled Caste	
	No. of accounts	Amount
Application Received	33658	29576
Application Sanctioned	32372	27468
Application Disbursed	31811	22160
Application Rejected	778	910
Application Pending	743	945
Total Bal. O/S as on 30.09.2015	537828	576730
NPA A/c/Amt. as on 30.09.2015	169548	105459
NPA	31.52	18.28

Financial assistance to Scheduled Tribes FY 2015-16

Amount in lakhs

Items	Scheduled Tribes	
	No. of accounts	Amount
Application Received	22839	22405
Application Sanctioned	21975	21389
Application Disbursed	21592	18093
Application Rejected	8550	6548
Application Pending	5520	6416
Total Bal. O/S as on 30.09.2015	328714	358283
NPA A/c/Amt. as on 30.09.2015	64717	43424
NPA	19.68	12.12

13. Other issues

PAYMENT OF INTEREST ON DELAYED COLLECTION OF CHEQUES SENT TO DISTRICT CENTRAL COOPERATIVE BANK

It is requested by State Bank of India that a large number of their branches located in Madhya Pradesh have paid huge amounts of interest, in terms of extant instructions of RBI, for delay in realization of proceeds of outstation cheques drawn on various branches of the District Central Co-operative Bank.

A close scrutiny of the payment trends reveal that the delays were not at their end but at the Drawee Bank; which incidentally are branches of the District Central Co-operative Bank. Further enquiries reveal that the afore-mentioned branches have to obtain funds from their Head Office to settle payments, the time period of which is abnormally high.

Necessary guidelines may be formulated for timely payment of such instruments/payment of interest for the delayed realization by the Bank responsible for the delays.

SUB-COMMITTEE MEETINGS OF THE SLBC

1. ***Sub-Committee on Agriculture & Allied Activities***
Convenor Bank: State Bank of India
Meeting date: Not held
2. ***Sub-Committee on Improving Recovery System***
Convenor Bank: State Bank of India
Meeting date: Not held
3. ***Sub-Committee on Housing***
Convenor Bank: Central Bank of India
Meeting date: 09.09.2015
4. ***Sub-Committee on Schedule Tribe***
Convenor Bank: Central Bank of India
Meeting date: 29.09.2015
5. ***Sub-Committee on CD Ratio***
Convenor Bank: Union Bank of India
Meeting date: 20.06.2015
6. ***Sub-Committee on Industries***
Convenor Bank: Punjab National Bank
Meeting date: 02.09.2015
7. ***Sub-Committee on Education Loan***
Convenor Bank: Canara Bank
Meeting date: 15.09.2015
8. ***Sub-Committee on MSME & R-Seti***
Convenor Bank: Bank of India
Meeting date: 24.09.2015
9. ***Sub-Committee on SHG/Joint Liabilities Group***
Convenor Bank: Allahabad Bank
Meeting date: 10.09.2015

14. *Any other issues with permission of the Chair*