



Agenda 160th SLBC Meeting, M.P.

Convenor: Central Bank of India

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

Date: 01 July 2016

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**AGENDA No. 1 ADOPTION OF THE MINUTES OF THE 159th SLBC MEETING
HELD ON 10.03.2016**

The Minutes of 159th Meeting of SLBC held on 10th March 2016 were circulated to all concerned and has 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 amendment/suggestion to the circulated minutes of the said meeting have been received, so far. Therefore, the house is requested to confirm and adopt the said minutes.

**AGENDA No. 2 ACTION TAKEN REPORT ON ACTION POINTS OF 159th SLBC
MEETING HELD ON 10.03.2016**

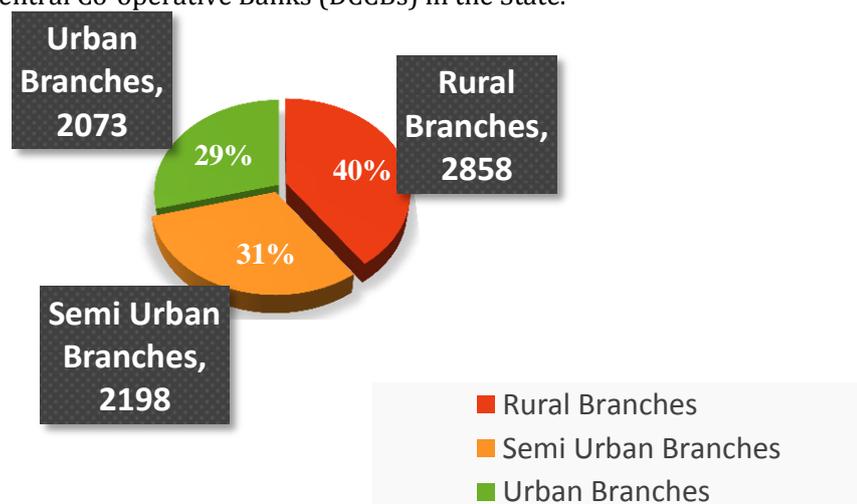
Sr	Agenda Item/Action Points	Action Taken Report
1	<p>ACP Achievement: The ACP achievement under Priority Sector as on 31.12.2015 was 65.25%. Achievement of the target for FY 2015-16 should be ensured in the remaining days of current FY 2015-16.</p> <p>The achievement in Agriculture as on 31.12.2015 was only 64%, which is a matter of concern.</p> <p>There should be segregated data for agriculture crop loans and term loans. At least 32% of the agriculture credit should go to the Investment Credit category.</p>	<p>The overall ACP achievement during FY 2015-16 was 120.14%. Under Priority Sector, it was 89.64%. Low growth under agriculture sector has impacted ACP achievement of Priority Sector.</p> <p>However, ACP achievement under agriculture sector increased from 64% in December 2015 to 78.14% in March 2016.</p> <p>Out of total Rs. 67378 crores agriculture loan portfolio of major banks in the State, crop loan is Rs. 50513 crores, which is 74.96% of total agriculture loan. Investment Credit is 25.04% which needs to be improved.</p>
2	<p>Credit Deposit Ratio: The CD ratio of the State needs to be pushed up particularly State Bank of India.</p>	<p>Credit Deposit Ratio of State Bank of India has been improved from 39.21 in Dec 15 quarter to 50.93 in March 2016. CD Ratio of State is also improved from 62.43 in Dec 15 quarter to 68.60 in March 2016. SBI had some high value deposits of Rs. 44857 crores during previous quarter, which is now reduced to Rs. 24975 crores. Some big advances viz. 3375 crore to Bharat Oman Refinery at Bina is also disbursed.</p>
3	<p>Pradhan Mantri Fasal Bima Yojana: Banks should ensure that premium deducted from the farmers' account, along with particulars, is remitted to the insurance company within the specified period.</p>	<p>Banks have advised their branches to remit the premium to respective insurance companies in a time bound manner and adhere the time norms of remittance.</p>
4	<p>Social Security Schemes: In Balaghat district about 4,15,000 applications are made available by the district administration for enrolment under the social security schemes but many are pending for enrolment. Chief Secretary advised banks to expeditiously clear all the pending applications.</p>	<p>Lead District Manager, Balaghat informed that 407894 forms under social security schemes were received by branches till 31st March 2016. 314631 forms are punched into the CBS system and 93263 forms were rejected with genuine reasons. There are no pending applications for punching in the district.</p>
5	<p>MUDRA Loans: State Government may consider waiver of stamp duty for loans extended under Mudra Scheme as these are small loans provided to generate self-employment through non-farm activities.</p> <p>It was observed that a minimum of Rs. 35 lacs in MUDRA per branch needs to be sanctioned and disbursed to achieve the target. Banks were advised to ensure achievement of the target for FY 2015-16.</p>	<p>DIF has already made a reference to the Commercial Tax Department. However, no communication is received so far to SLBC.</p> <p>As against target of Rs. 4220 crores for FY 2015-16, Rs. 3478 crores were disbursed by banks and achievement percentage was 82.42% which is 48.77 lakh per bank branch in the State.</p>
6	<p>Chief Minister Rural Housing Mission: The Chief Secretary, GoMP advised that all banks should participate in the implementation of the scheme without the need to enter into separate MOUs.</p>	<p>Presently 11 PSBs, 3 RRBs & 6 DCCBs are participating in this scheme. Other Banks including private banks also should also participate in this scheme. During FY 2015-16 disbursements was made in 1.74 lakh cases as against target of 2 lakh cases and achievement index was 87%. As per information, applications are not being sent to other banks and only 15 banks are participating in this scheme.</p>

	Progress under Urban Poor Housing Scheme: All banks should achieve their target set for FY 2015-16.	During FY 2015-16, 10443 cases were submitted in banks. 4607 cases were sanctioned and disbursements made in 3317 cases. Some banks viz. SBI, Indian Bank, NJGB, HDFC, IOB & Syndicate Bank have shown NIL progress.
7	<p>Progress under Government Sponsored Schemes:</p> <p>(a) Mukhya Mantri Yuva Udhyaami Yojna</p> <p>The Chief Secretary observed that a number of cases have been reported where demand for collateral security has been made by bank branches which is against the provision of the scheme.</p> <p>(b) Mukhya Mantri Swarojgar Yojna :</p> <p>Targets for FY 2015-16 should be achieved.</p> <p>(c) Prime Minister's Employment Generation Programme (PMEGP):</p> <p>Banks were requested to ensure disbursement in all sanctioned loan cases within a fortnight. The achievements of State Bank of India and Union Bank of India were found to be very less.</p>	<p>(a) No specific cases brought to our notice. However, all banks are advised to instruct their branches to strictly comply with the provisions of the scheme and wherever violation will be observed stern action will be initiated against the erring staff.</p> <p>(b) As against target of 54000 cases under this scheme, disbursements were made in 54245 cases. 100% target for FY 2015-16 was achieved by banks.</p> <p>(c) As against target of 81 crores for margin money (M.M.) utilization, 100% M.M was utilized..</p> <p>Achievement percentage of State Bank of India & Union Bank of India were 75% and 81% respectively.</p>
8	<p>Progress under National Rural Livelihood Mission (NRLM):</p> <p>Banks were requested to disburse all pending sanctioned cases at the earliest.</p>	As against target of 34122 numbers of cases, disbursements were made in 24337 cases and achievement index was 71.32%.
9	Progress of RSETIs: It was noted that settlement ratio is about 60% which needs to be improved.	Settlement ratio is increased from 60.40% in December 2015 to 63.86% in March 2016. It will also be increased in current financial year.
10	<p>NPA/BRISC: Bankers pointed out that many cases under SARFAESI Act remain pending at district administration level for taking physical possession of the assets. The State Government was requested to provide necessary co-operation and support to Banks in this respect.</p> <p>The State Government was also requested to issue necessary instructions to field machinery to take up all pending cases lodged under RRC on urgent basis.</p>	Chief Secretary has already issued directives to all Collectors to ensure possession within 30 days from the date of application. Still many cases are pending at District Collectors for taking possession.
11	Engagement of PDS salesman as Business Correspondent: There are 23000 sales persons of PDS network can be designated as Banking Correspondents. Chief Secretary advised Secretary, Social Justice Department to discuss the matter with major banks and arrive at a solution for starting it on a pilot basis in 3-4 districts.	Steps are being taken to start in Vidisha & Sagar districts on pilot basis.
12	Banks need to step up Aadhaar seeding in the accounts	Aadhaar seeding in PMJDY accounts increased from 41.58% in December 2015 to 48% in March 2016. Banks are continuously trying to cover all the accounts.
13	The Chief Secretary advised that Co-operative Banks and Regional Rural Banks should also extend loans under Stand-up India scheme.	RRB viz. Narmada Jhabua Gramin Bank financed Rs. 0.21 crore to SC, Rs. 1.14 crore to ST & Rs. 0.67 crore to women category under Stand-up India schemes as on 31.05.2016. Co-operative bank and other RRBs are also advised to extend loans under this scheme.

AGENDA No. 3 KEY BANKING PARAMETERS OF THE STATE: AT A GLANCE

Branch Network

The branch network in the State increased from 6953 in March 2015 to **7129** in March 2016. Population per branch in the State is around 10520 in March 2016 as against around 12000 in the country. Of the total branches, 2858 (40%) branches, 2198 (31%) branches & 2073 (29%) branches were in rural, semi urban and urban areas respectively. As on 31.03.2016, there were 46 Commercial Banks, 3 Regional Rural Banks, 1 State Co-operative Bank, 4522 Primary Agriculture Credit Societies (PACS) and 38 District Central Co-operative Banks (DCCBs) in the State.



DEPOSIT GROWTH

Deposits of the Banks in Madhya Pradesh increased from Rs. 294183 crores as of March 2015 to Rs. 303070 crores as of March 2016, registering an increase of Rs. 8887 crores. The year on year deposit growth is 3.02%.

CREDIT EXPANSION

The total advances increased from Rs. 188331 crores as of March 2015 to Rs. 207899 crores as of March 2016, registering an increase of Rs. 19568 crores. The year on year credit growth is 10.39 %.

CD RATIO

The CD Ratio of the Banks in Madhya Pradesh increased from 64.02% as of March 2015 to 68.60% as of March 2016 showing a substantial growth over corresponding previous year.

PRIORITY SECTOR ADVANCES

The total Priority Sector advances increased from Rs. 108459 crores as of March 2015 to Rs. 121211 crores as of March 2016, registering an increase of Rs. 12752 crores. The Y-O-Y growth is 11.75 %.

AGRICULTURE ADVANCES

The total Agriculture advances increased from Rs. 61348 crores as of March 2015 to Rs. 67379 crores as of March 2016, registering an increase of Rs. 6031 crores. The Y-O-Y growth is 9.83 %.

KEY BANKING PARAMETERS OF THE STATE AS ON 31.03.2016

Amount in crores

Sr.	Parameters	Mar-16	RBI Norms
1	Total number of Branches	7129	
2	Total number of ATMs	8929	
3	Credit Deposit Ratio	68.60%	
4	Total Deposits	303070	
5	Total Advances	207899	
6	Priority Sector Advances	121211	
7	% of Priority Sector advances to Total advances	58.30	40%
8	Agriculture advances	67379	
9	Crop Loans out of total agriculture	50513	
10	% of Agriculture advances to Total advances	32.41	18%
11	MSME	30082	
12	% of MSME advances to Total advances	14.47	7% by March 2016 & 7.5% by March 2017
13	Export Credit	673	
14	Education	1741	
15	Housing	17189	
16	Social Infrastructure	243	
17	Renewable Energy	72	
18	Others	3831	
19	Advances to small & marginal farmers	25379	
20	% of advances to small & marginal farmers to total agriculture	37.67	7% by March 2016 & 8% by March 2017
21	Total NPA	12712	
22	% of NPA to total advances	6.11	
23	Advances to Weaker Sections	37995	
24	% of advances to Weaker Sections to total Advances	18.28	10%

AGENDA No. 4 REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN (ACP) 2015-16

Sector wise ACP achievement for 31st March 2016

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

Sr.	Sub Sector	Target for the FY 2015-16		Achievement during the year ended 31st March 2016		Achievement % of Amt.
		No.	Amt.	No.	Amt.	
	PRIORITY SECTOR					
1	AGRICULTURE	2978374	67187	2990367	52502	78.14
2	MSE	323815	13396	336714	17769	132.64
3	EDUCATION	15000	300	18729	297	99
4	HOUSING	133758	4933	138228	4044	81.98
5	MEDIUM INDUSTRIES	77	320	975	1845	576.56
6	OTHERS	163665	2868	274226	3331	116.14
7	TOTAL PRIORITY	3614689	89004	3759239	79788	89.64
	NON-PRIORITY SEC.					
8	HEAVY INDUSTRIES	6	230	290	6084	2645.22
9	EDUCATION	301	84	762	44	51.97
10	HOUSING	253	110	15654	1150	1045.3
11	OTHERS	101699	3494	124746	24574	703.33
12	TOTAL NON PRIORITY	102259	3918	141452	31852	812.96
13	GRAND TOTAL	3716948	92922	3900691	111640	120.14

During 31st March 2015, Medium Industries was part of Non-Priority Sector. In July 2015, RBI revised priority sector guidelines and now Medium Industries are the part of Priority Sector.

Bank wise ACP achievement is shown in Table no. 7, 8 & 9.

OBSERVATIONS:

Banks in Madhya Pradesh have achieved 120.14 per cent of the Annual Credit Plan (Priority + Non Priority Sectors) at the end of March 31, 2016. Out of the target of Rs. 89004 crores to priority sector, **the banks have made overall disbursement of Rs 79787 crore and achieved 89.64% of target allotted to them under Priority Sector.**

The credit flow to MSEs (micro and small enterprises) in quarter ended 31 March 2016 was Rs. 17769 crore against the target of Rs 13396 crore, representing 132.64 per cent achievement. Disbursement under education loan (Priority Sectors) was Rs. 297 crores against the target of Rs. 300 crores and achievement percentage was 99%.

- Due to finance under MUDRA schemes, advance under MSE has increased substantially raising the achievement percent 132.64. Rs. 3476 crores were disbursed under MUDRA Yojana during FY 2015-16.
- Most of the PSBs contributed to higher achievement under medium industries.

AGENCY WISE ACP PERFORMANCE FY 2015-16

Bank	Amount in crores											
	Agri & Allied			MSME			Housing			Education		
	Target	Achi.	% Achi.	Target	Achi.	% Achi.	Target	Achi.	% Achi.	Target	Achi.	% Achi.
Commercial	38646	28305	73.24	10117	13040	128.89	3972	3212	80.87	55978	46357	82.81
Private	2832	4993	176.31	1951	4183	214.40	497	170	34.21	5629	9548	169.62
RRBs	8530	5294	62.06	696	442	63.51	256	534	208.59	9788	6710	68.55
Co-operative	17178	13909	80.97	632	103	16.30	207	127	61.35	18214	15327	84.15

OBSERVATIONS:

- Private Banks have put up good performance in ACP implementation with achievement index of 176.31% in agriculture, 214.40% in MSME and 169.62% in education but lagging behind in housing with achievement index of 34.21% only.
- RRBs have displayed very good performance in housing sector with achievement index of 208.59% but their performance in other sector is in the range of 62% to 68%.
- Commercial Banks have registered performance index of 128.89 in MSME and in other sectors, their performance registered 73% to 83%.

COMPARATIVE PERFORMANCE OF ACP [31st March 2015 vis-à-vis 31st March 2016]

Amount in crore

Sr.	Sector	31-Mar-15			31-Mar-16			Disbursement growth over previous year	Growth %
		Target	Achievement	% Achi.	Target	Achievement	% Achi.		
1	Agriculture	53391	49871	93.41	67187	52502	78.14	2631	5.28
2	Non-farm Sector	16819	24258	144.23	21816	27286	125.07	3028	12.48
3	TOTAL PRIORITY	70210	74129	105.58	89003	79788	89.65	5659	7.63

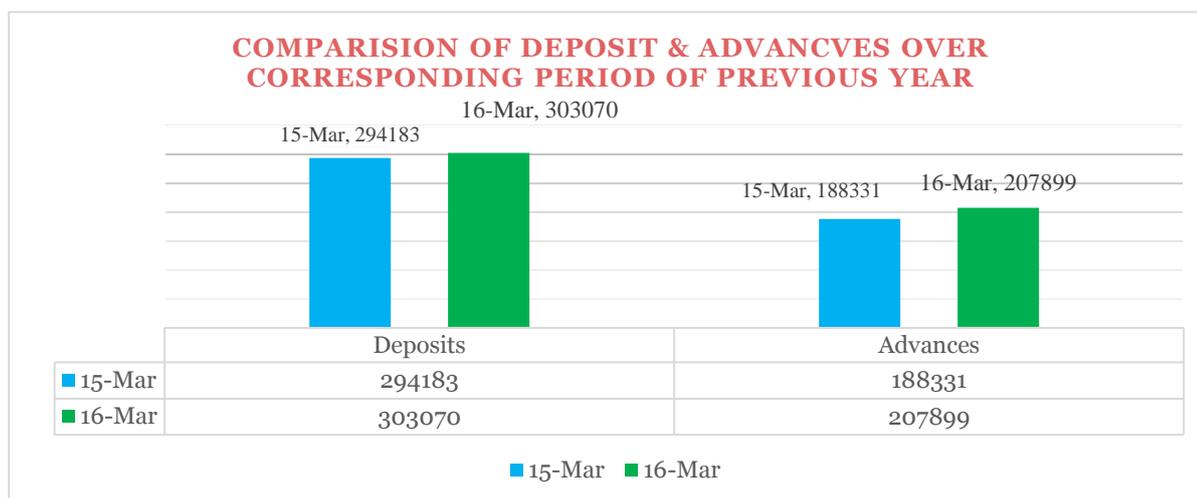
Observation:

- During financial year 2015-16, banks in the State disbursed Rs. 79788 crore under **Priority Sector** which is **7.63% more** than the corresponding previous year disbursement.
- Similarly, during FY 2015-16, banks disbursed Rs. 52502 crore under **agriculture sector**, which is **Rs. 2631 crore (5.28%) more** than the corresponding previous year disbursement in agriculture sector.
- Disbursement under **Non-farm Priority Sector** during FY 2015-16 is also **3028 crore (12.48%) more** than the corresponding previous year disbursement.

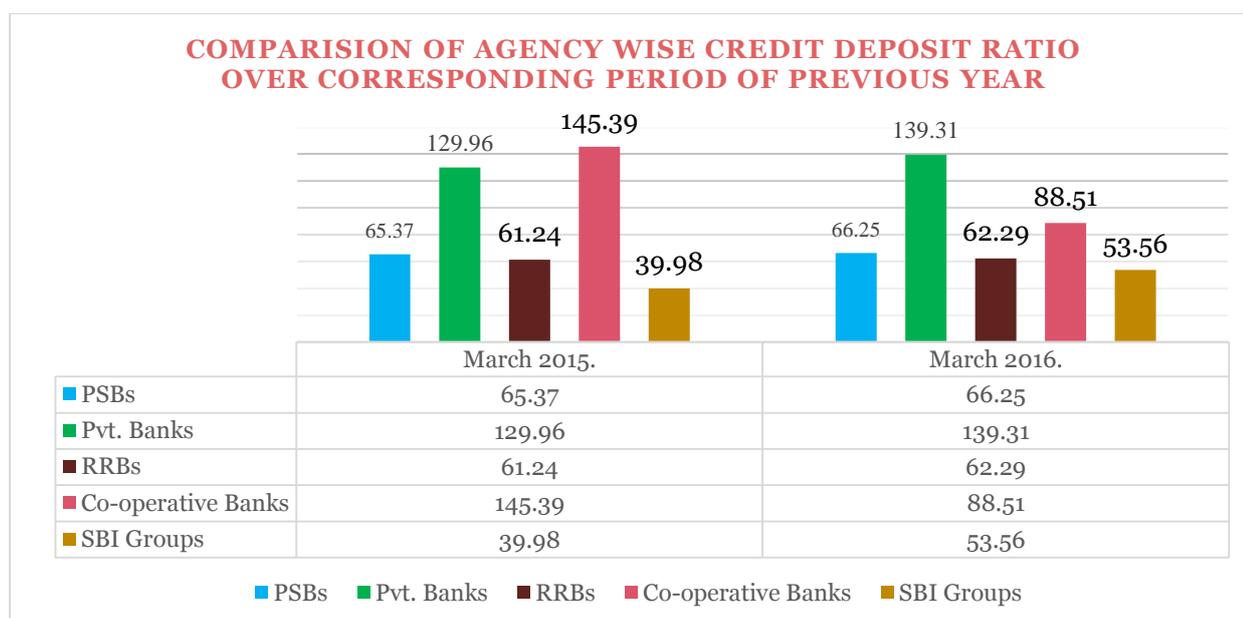
In view of new classification of agriculture under the three broad heads of "Farm Credit, **Agri Infrastructure & Agri Ancillary Activities**" and inclusion of **export credit**, banks need to explore the possibilities for accelerating the pace of Capital Formation in agriculture and allied activities. Being the second largest State in the country in terms of area, the state is blessed with excellent physical infrastructure in the form of land, electricity, irrigation facilities, roads, mineral etc. The total land holding was 88.73 lakh hectare (Census 2010-11). Irrigation potential for approximately 37.04 lakh hectare has been created in the State. The state is pioneering in creation of ware housing infrastructure. Power is available in plenty in the state. There are opportunities in farm mechanization, land development, agro & food processing industries, water resources, plantation & horticulture, fishery etc. in the State. It is expected that by utilizing various channels available for agriculture, ACP achievement for current financial year will be better than previous year.

AGENDA No. 5 CREDIT DEPOSIT RATIO AS ON 31.03.2016

The Credit Deposit Ratio as of March 2016 was **68.60%** vis-à-vis 64.02% as of March 2015 showing a growth over corresponding previous year. Banks total deposits grew by Rs. 8887 crores and credit grew by Rs. 19568 crores over previous year and recorded a growth of 3.02% & 10.39% respectively.



Amount in Crores



Observations:

- CD ratio of the Public sector banks (excluding SBI groups) as on 31st March 2016 was 66.25%. Private Banks accounted for the largest share in the CD ratio percentage followed by Co-operative banks at 139.31 per cent and 88.51 per cent, respectively, as on March 31, 2016.
- CD ratio of SBI Group has increased from 39.98% in March 2015 to 53.56% in March 2016. SBI had some high value deposits of Rs. 44857 crores during previous financial year, which is now reduced to Rs. 24975 crores.
- Some big advances viz. 3375 crore to Bharat Oman Refinery at Bina is also disbursed.
- CD ratio of Co-operative banks has reduced from 145.39 % in March 2015 to 88.51% in March 2016, which is impacted on overall CD ratio of the State.
- RRBs except NJGB had a low CD ratio. CMPGB and MGB had CD ratio at 61.29% and 42.32% respectively, which need to be increased.
- CD Ratio of Andhra Bank is 33.73% as on 31.03.2016.
- Lower off take of agriculture credit due to natural calamities may be the possible reason, which affected the CD ratio.
- Some big-ticket size investments/Corporate finance/Industries are also to be explored for these low CD Ratio districts, which will improve the CD ratio of these districts.

Districts with Low 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	30.74
2	Anuppur	Central Bank of India	26	24	23.62	278.38
3	Shahdol	Central Bank of India	32	33	32.21	30.10
4	Dindori	Central Bank of India	33	30	32.51	39.80

- During FY 2015-16, Anuppur recorded the CD Ratio to 278.38%, due to corporate finance of Rs. 5288 crore to M/s Mosar Baer in the district. Excluding finance to Mosar Baer the CD ratio of the district is 26.92%. (Total deposits Rs. 2096.17 crore & total advances excluding Mosar Baer co. Rs. 565.22 crore.)
- Low CD ratio in above districts is a cause of concern and steps need to be taken to improve the same.
- Anuppur, Shahdol are having large forest and coal mines area. To improve the low C D Ratio in the state the business community of the state has also take serious initiatives.
- As per the recommendations of an Expert Group constituted by GOI under the Chairmanship of Shri Y. S. P. Thorat, a Special Sub-Committee (SSC) of District Level Consultative Committee (DLCC) may be constituted in districts with CD Ratio of less than 40%, for drawing up **“Monitorable Action Plans” (MAPs)** to increase the CD Ratio on a self-set graduated basis. Concerned LDM of the district is the convener of SSC with DCO, DDM, NABARD, LDO, RBI and District Planning Officer as its members.

- The state government has also taken some steps to boost up the demand for credit by eligible borrowers.

Centre wise movement of CD Ratio

Amount in crores

Centre	2014-15			2015-16			Deposits growth	Advances growth
	Deposits	Advances	CD Ratio	Deposits	Advances	CD Ratio		
Rural	42356	39899	94.20	43162	43519	100.83	806	3620
Semi Urban	58679	35557	60.60	71516	42813	59.86	12837	7256
Urban	193146	112876	58.44	188392	121567	64.53	-4754	8691
State	294181	188332	64.02	303070	207899	68.60	8890	19567

- Deposits as on March 2016 has grown by Rs. 8890 crore over previous year. Rural branches contributed Rs. 806 crores and Semi urban branches contributed Rs.12837 crore. However, deposits of urban branches has reduced by Rs. 4754 crore.
- Off take of advances is increased at all the centres and it is increased by Rs. 3620, 7256 & 8691 crores in Rural, Semi Urban & Urban centres respectively.
- CD Ratio of Rural centres is increased from 94.20% in March 2015 to 100.83% in March 2016. It speaks of the strong role played by the banks in rural development of the state.
- CD Ratio of Semi urban centres is decreased from 60.60% in March 2015 to 59.86% in March 2016.
- CD Ratio of Urban centres is increased from 58.44% in March 2015 to 64.53% in March 2016.

AGENDA No. 6 PRADHAN MANTRI FASAL BIMA YOJANA & UNIFIED PACKAGE INSURANCE SCHEME (UPIS)

- Government of India has recently approved Pradhan Mantri Fasal Bima Yojana (PMFBY), which would replace the existing schemes of National Agricultural Insurance Scheme (NAIS) & Modified National Agricultural Insurance Scheme (MNAIS) from Kharif 2016. PMFBY would be available to the farmers at very low rates of premium, which would be maximum upto 1.5% for Rabi and upto 2% for Kharif for Food crops, Pulses and Oilseeds and upto 5% for Annual Horticulture/ Commercial Crops. This scheme would provide insurance cover for all stages of the crop cycle including post-harvest risks in specified instances.
- The scheme is compulsory for loanee farmers availing Seasonal Agricultural Operations (SAO) Loans /Kisan Credit Cards (KCC) holders, for the notified Crops in notified areas. This scheme is voluntary for non-loanee farmers, but there is a prerequisite in the scheme that they should have an account (Savings) to be eligible for coverage.
- Government of Madhya Pradesh vide their letter no. B-8-5/2016/14-2 dated 11.03.2016 formed a District Level Implementation Committee under the Chairmanship of District Collector for monitoring & implementation of the scheme.

The Govt. of Madhya Pradesh has selected the following Insurance Companies for three years.

Cluster	Division	Insurance Company	Name/Designation/Mobile No.	E-mail
A	Ujjain, Shahdol	ICICI Lombard	Shri Rajendra Kushwaha, Manager 7389918115	ravendra.kushwaha@icicilombard.com
B	Indore, Narmadapuram	Agriculture Insurance Co.	Shri Krishna Prasad, Regional Manager, 9329220500	ro.bhopal@aicofindia.com
C	Sagar, Gwalior	HDFC Ergo	Shri Umesh Soni, Regional Manager, 9893473192	umesh.soni@hdfcergo.com
D	Jabalpur, Rewa	Agriculture Insurance Co.	Shri Krishna Prasad, Regional Manager, 9329220500	ro.bhopal@aicofindia.com
E	Bhopal, Chambal	Agriculture Insurance Co.	Shri Krishna Prasad, Regional Manager, 9329220500	ro.bhopal@aicofindia.com

The member banks are advised to go through the guidelines carefully and ensure coverage of 100% of defined loanee farmers along with good number of non-loanee farmers with effect from April 1, 2016 to achieve the defined objectives and targets fixed under the Scheme.

Unified Package Insurance Scheme (UPIS)

The UPIS will be implemented in 45 selected districts in the country on pilot basis from Kharif 2016. In the State, it is implemented in 3 districts namely Hoshangabad, Ratlam & Chhindwara. A farmer (both Loanee & Non-Loanee) can access to Banks whereas non-loanee farmer shall be covered through banks and/or

insurance intermediaries. The cover will be for one full year except for section 1 (which will be bi-annual separately for Kharif and Rabi seasons) renewable from year to year.

KISAN CREDIT CARDS

Highlights

In FY 2015-16, major 27 banks in the State have issued 918888 Kisan Credit Cards amounting to Rs. 23881 crore. The Commercial Banks have sanctioned 566649 Kisan Credit Cards amounting to 8921 crores. In addition to this, during the same period, RRBs have issued 241534 KCC & Cooperative Banks have issued 110705 Kisan Credit Cards amounting to Rs. 1458 crores and Rs. 13502 crores respectively.

Since inception of the scheme, around 78.85 lakhs KCC are issued by all Banks involving an amount of Rs. 48560 crores. As per available data, there are 10403667 farmers in the State. Total KCC cards issued represents 75.21% of total farmers in the State. Around 25% farmers need to be covered under this scheme. However, it is observed that such left over farmers belong to oral lessees, tenant farmers and sharecroppers. "Loan eligibility certificate" may be issued by the GoMP to these farmers to bring them under the purview of KCC. Bank wise status is shown below:

Amt. in crores					
SR.No.	BANKS	NO. OF CARD ISSUED DURING FY 2015-16	AMOUNT DISBURSED	TOTAL NO. OF CARD AS ON DATE	OUTSTANDING
1	ALLAHABAD BANK	21743	348.81	59091	975.87
2	ANDHRA BANK	372	12.65	957	18.51
3	BANK OF BARODA	5339	121.95	32295	458.78
4	BANK OF INDIA	223670	2030.87	331918	6332.69
5	BANK OF MAHARASHTRA	7125	82.24	17126	395.41
6	CANARA BANK	7764	176.25	19694	383.64
7	CENTRAL BANK OF INDIA	29307	410.98	219556	3093.16
8	CORP. BANK	1274	33.08	3124	84.68
9	DENA BANK	1210	25.34	7360	157.52
10	IDBI BANK LTD	7076	159.34	10966	230.15
11	INDIAN BANK	886	5.21	1549	24.35
12	INDIAN OVERSEAS BANK	147	2.69	1759	29.37
13	ORIENTAL BANK OF COMM	809	36.34	8348	196.26
14	PUNJAB & SIND BANK	571	11.25	4117	84.32
15	PUNJAB NATIONAL BANK	37421	808.40	127850	1652.41
16	UCO BANK	5540	124.25	35724	645.63
17	UNION BANK OF INDIA	18422	366.97	97182	1818.11
18	VIJAYA BANK	1718	36.32	4188	84.11
19	STATE BANK OF INDIA	82685	1623.21	638633	10629.41
20	SYNDICATE BANK	488	8.54	8354	83.90
21	AXIS BANK	1479	65.76	3158	146.05
22	HDFC	58807	1415.80	114843	2336.49
23	ICICI BANK LTD	52796	1015.08	121796	2294.21
	Commercial Banks Total	566649	8921.33	1869588	32155
24	CMPGB	17228	274.62	313576	1949.62
25	MGB	201199	877.53	201199	1361.14
26	NJGB	23107	306.05	178541	2693.76
	RRBs Total	241534	1458.20	693316	6004.52
27	APEX BANK	110705	13501.60	5262534	10400.92
	TOTAL	918888	23881.13	7825438	48560.47

AGENDA No. 7 LEVY OF STAMP DUTY ON AGRICULTURAL LOANS

- We have been informed by Indian Banks Association vide their letter no. SB/SLBC/AGRI/464 dated 07th June 2016 that during the meeting of the Standing Committee on Agriculture and Allied Activities, the Committee discussed the issue on Levy of Stamp Duty on agriculture loans by banks. It was informed in the meeting that different States have prescribed different stamp duty for agriculture advances. **Members felt that this need to be addressed and stamp duty on mortgage of land for agriculture advances be completely waived or the exempted limit may be raised to at least Rs. 20 Lakh by all States.** It was also mentioned that in the State of Karnataka, stamp duty for agriculture loans is presently waived for loans agreements and mortgage/charge creation.

In the State of Madhya Pradesh stamp duty is waived for agricultural sector as under:

- On instruments executed by agriculturists in favour of banks for securing loans under the Kisan Credit Scheme.
- On instrument of hypothecation executed in favour of banks for securing loans upto Ten Lakh Rupees for agricultural purposes by any Bhumiswami or a Pattadhari holding land under Revenue book Circular-IV-3-10. Also no stamp duty shall be chargeable for this purpose up to any limit in case of a person belonging to Scheduled Castes and Scheduled Tribes.
- On instruments executed by Self Help Groups in favour of banks for securing loans for economic development of group members to the limit of 10 lakh rupees under the NABARD sponsored schemes.

AGENDA No. 8 PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

Banks in the State in co-ordination with District Administration had done commendable work under major financial inclusion programme i.e. Pradhan Mantri Jan-Dhan Yojana. Target prescribed under the scheme to cover all households with atleast one bank account had been achieved in the state 2 months ahead of deadline. Credit goes to PSU banks for the same and private sector banks were 'found wanting' in this regard. SLBC Convenor Bank & other major banks in the State were felicitated by Hon'ble Chief Minister of the State.

- There are 11864 Sub Service Areas (SSA) and 10347 Business Correspondents. 1517 SSAs are covered through branch.
- Progress of the banks is monitored by SLBC through regular Core committee meeting on every Monday.

STATUS OF M.P. UNDER PMJDY as on 01.06.2016

Bank	No. of PMJDY Accounts	Balance in the Accounts (Cr.)	% of Aadhaar Seeding	% of Zero Balance Accounts	No. of RuPay Card Issued	% of RuPay Card Activation
PSBs	15494194	1578.48	51.35	30.09	12334447	58.00
Pvt. Banks	297551	19.52	49.14	41.01	293438	87.35
RRBs	2793578	477.77	51.35	30.09	1233447	58.03
Total	18585323	2075.77	48.47	28.63	13861332	52.74

Bank wise progress in given in Table No. 19

Constraints

- It is believed that many accounts were opened to avail of the overdraft facility and insurance benefits. As a consequence, multiple accounts with zero balances are also opened by many customers, which is a cause of concern.
- Linking the unique identification (Aadhaar) number to PMJDY is major challenge. UIDAI data shows that around 90% Aadhaar is issued in the State but it is also a fact that majority of the people don't have Aadhaar card in their hand.
- A large number of accounts are dormant. Majority of account holders do not use the bank account. Such accounts could be very vulnerable to fraud practices. Banks need to clearly guard against misuse of these accounts from money muling.

Suggestions for overcoming above constraints

- Activating the PMJDY accounts by progressive use of all Direct Benefit Transfers (DBT).
- To bring more government benefits into the fold.
- Increasing financial literacy. Without financial literacy, objectives of financial inclusion cannot be achieved.
- Involving Gram Level Samiti/Aanganwadi Workers/NAREGA supervisors etc. in financial literacy campaign.
- Joint camps with the District Administration for Aadhaar seeding, RuPay card activation etc.
- Improving the level of services provided to these customers.
- De-duplication work is required to close duplicate accounts.
- Other benefits may be linked with PMJDY accounts for accessing the accounts.
- To make PMJDY successful, we have to understand the needs of the poor and devise the products accordingly.

State Level Financial Inclusion Committee

On the direction of Department of Financial Services (DFS), Government of India (GoI), Government of Madhya Pradesh has constituted a 'Financial Inclusion Committee for Madhya Pradesh for monitoring of the financial inclusion activities undertaken by the Central Government and State Government together with the Banks. The committee is headed by Additional Chief Secretary-Finance, M.P. State and Secretary (FS), DFS, MoF, GoI and Convenor-SLBC are also Member of the committee. First meeting of the committee was held on 02nd May, 2016 at Bhopal. Minutes of the meeting is uploaded on the websites of DIF, GoMP & SLBC M.P.

Solar Powered V-SAT in the Sub Service Areas having Connectivity Problem

- Initially, 12 banks had informed to SLBC that they have connectivity problem in their 1030 sub service area. SLBC vide their letter no.ZO: FI: 2015-16:785 dated 11.03.2016 advised all concerned banks to submit their proposal to NABARD, Bhopal for Solar Powered V-SATs. As on date, only four banks namely Central Bank of India, State Bank of India, Syndicate Bank and Union Bank of India submitted their proposal to NABARD. NABARD has accorded in-principal approval to these banks for procurement of Solar Powered VSAT in their 268, 41, 6 and 35 sub service areas respectively. The matter was discussed during the "1st State Level Financial Inclusion Committee" (SLFIC) meeting held on 2 June 2016. The Committee, SLFIC decided that the remaining banks should submit their proposal if any to NABARD immediately to ensure uninterrupted banking services in respective SSAs.

AGENDA No. 9 SOCIAL SECURITY SCHEMES

STATUS OF M.P. UNDER SOCIAL SECURITY SCHEMES as on 01.06.2016

Bank	PMJJBY (Nos)	PMSBY (Nos)	APY (Nos)	Total (Nos)
PSBs	1463391	5290265	86274	6839930
Pvt. Banks	47240	194395	7245	248880
RRBs	209662	1184196	49799	1443657
Co-operative	104373	599918	1676	705967
Total	1824666	7268774	144994	9238434

Bank wise progress is given in Table No. 21

The progress in enrollment under PMJJBY and PMSBY is satisfactory; however, the progress in enrollment under Atal Pension Yojana (APY) has not gathered much pace. To popularize the scheme amongst the public, several modifications have been done in the scheme. GoMP and Banks have been requested to spread awareness amongst the public so that a large mass may take benefit of the schemes. 2694 Claims under PMJJBY and 634 claims under PMSBY are settled upto 26.06.2016.

Certain modifications have been done under the schemes as under:

Amendments in rules for implementation of PMJJBY with effect from 01st June, 2016

Department of Financial Services (DFS), Ministry of Finance has announced amendments in implementation of Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY). The amendments are as below:

As per the prevalent rules, insurance cover under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) starts from the day of debit of premium. However, now as per the recent directives, claims for deaths which occur during the first 45 days from the date of enrolment will not be paid, effectively meaning that the risk cover will commence only after the completion of 45 days from the date of enrolment into the scheme by the member. However, deaths due to accidents will be exempt from 45 days' clause. This shall come into force from 1st June 2016.

Accordingly, the consent cum enrollment form has been revised in order to incorporate the amendments, which would be applicable for all new enrollments w.e.f. 1st June 2016.

Clarification about grace period for renewal premium in PMJJBY

Many banks raised the enquiries about grace period for renewal premium in Pradhan Mantri Jeevan Jyoti Bima Yojana. DFS in the video conferencing meeting held on 08/06/2016 clarified the following for smooth administration of renewal process:

1. A grace period upto 30/06/2016 will be allowed to banks to submit renewal premium along with data , in respect of existing enrollments as on 31/05/2016, to insurance companies
2. This grace period upto 30/06/2016, shall also be applicable to auto-debits (from 01/06/2016-30/06/2016) , in respect of existing enrollments as on 31/05/2016 and no lien clause shall be applicable in such cases
3. Renewal premium and data received by insurance companies on or after 01/07/2016 , shall be treated as new enrollment and lien clause will be applicable to all such enrollments
4. Subscribers who have crossed maximum age at entry as per Scheme and fail to pay renewal premium on time, cannot be allowed to renew. For example: Age at entry 50 [During 2015-16]
5. So if he/she fails to pay premium before 30/06/2016, his/her cover ceases and is ineligible for fresh enrolments

Banks are hereby requested to stick to the schedule of submitting renewal premium along with data to their respective insurance companies well before 30/06/2016.

Amendments in rules for implementation of PMSBY with effect from 01st June, 2016

Department of Financial Services (DFS), Ministry of Finance has recently announced amendments in implementation of Pradhan Mantri Suraksha Bima Yojana (PMSBY) The amendments are as below:

As per the prevalent rules, insurance cover under Pradhan Mantri Suraksha Bima Yojana (PMSBY) starts from 1st of the month following the auto debit of the premium, in cases where auto debit takes place after 1st of the month. However, now as per the recent directives, insurance cover under PMSBY will become effective from the date of auto debit of premium. This shall come into force from 1st June 2016.

Amendments in rules for implementation of Atal Pension Yojana

Atal Pension Yojana (APY) amended to give an option to the spouse to continue to contribute for balance period on premature death of the subscriber; After the death of both the subscriber and the spouse, the nominee of the subscriber shall be entitled to receive the pension wealth, as accumulated till age of 60 years of the subscriber.

AGENDA No. 10 ROADMAP FOR OPENING OF BRICK & MORTAR BRANCHES IN VILLAGES WITH POPULATION MORE THAN 5000 WITHOUT A BANK BRANCH OF SCHEDULED COMMERCIAL BANK

RBI vide circular No. FIDD.CO.LBS.BC.No. 82 / 02.01.001 / 2015-16 dated 30th December, 2015 has advised to prepare a roadmap by identifying villages with population above 5000 without a bank branch of a Scheduled Commercial Bank (SCB) in the State. In view of the above, SLBC in consultation with LDMs has identified 47 such villages with population more than 5000 without a bank branch of a Scheduled Commercial Bank in the State and the same have been allotted among Scheduled Commercial Banks (including Regional Rural Banks) for opening of a brick and mortar branch.

District-wise / Bank-wise allotment of the 47 centres for opening of bank branch as submitted to RBI is as under:

S.No	Name of District	Name of Scheduled Commercial Bank selected to open brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank	No. of Villages allotted	No. of villages where brick & mortar branches opened	
				Brick & mortar branches opened during the quarter ended 31st March 2016	Total brick and mortar opened upto the end of the quarter 31st March 2016
1	BHIND	(1) Bank of Maharashtra	Jawasa	0	0
		(2) Corporation Bank	Manhad	0	0
		(3) Dena Bank	Goara	0	0
		(4) HDFC Bank	Rahawali Ubari	0	0
		(5) Syndicate Bank	Sherpur	0	0
		(6) Vijaya Bank	Sukand	0	0
2	BALAGHAT	(1) Bandhan Bank	Bisoni	0	0
		(2) IDFC Bank	Temni	0	0
3	BARWANI	(1) YES Bank	Khurmabad	0	0
		(2) Ratnakar Bank	Dugani	0	0
		(3) Federal Bank	Solwan	0	0
		(4) NJGB	Danodroud	0	0
		(5) State Bank of Hyderabad	Jalkheda	0	0
		(6) Indusind Bank	Jhopali	0	0
		(7) Jammu & Kashmir Bank Ltd.	Jamati	0	0
		(8) State Bank of Patiala	Vilva	0	0
		(9) State Bank of Travancore	Khokri	0	0
		(10) State Bank of Mysore	Chiklay	0	0
4	BHOPAL (1)	(1) Kotak Mahindra Bank	Ratanpur	0	0
5	CHHINDWARA (2)	(1) Indian Over Seas Bank	Berdi	0	0
		(2) U C O Bank	Ekalbihari	0	0
6	DEWAS	(1) Citi Union Bank	Bawdikheda	0	0
7	DHAR (4)	(1) Oriental Bank of Commerce	Awaldand	0	0
		(2) Punjab & Sind Bank	Sejwaya	0	0
		(3) State Bank of Bikaner & Jaipur	Timayachi	0	0

		(4) Axis Bank	Gumanpura	0	0
8	KHANDWA(1)	(1) Central Bank of India	Khirala	0	0
9	HOSHANGABAD(3)	(1) Andhra Bank	Bijanwada	0	0
		(2) Indian Bank	Raipur	0	0
		(3) State Bank of India	Sangakheda kalan	0	0
10	MANDSAUR(2)	(1) Punjab National Bank	Khilchipura	0	0
		(2) Bank of India	Multanpura	0	0
11	PANNA	(1) MGB	Itwan Kalan	0	0
		(2) State Bank of India	Khora	0	0
		(3) Bank of India	Nayagaon	0	0
		(4) Karnataka Bank	Jaswant Pura	0	0
12	SATNA(5)	(1) Bank of Baroda	Aber	0	0
		(2) Union Bank of India	Gantha	0	0
		(3) ICICI Bank	Bhishampur	0	0
		(4) Canara Bank	Kharam Seda	0	0
13	SEHORE	(1) NJGB	Bhonra	0	0
14	TIKAMGARH	(1) IDBI Bank	Astaun Khas	0	0
		(2) South Indian Bank	Bachhoda Khas	0	0
		(3) Bandhan Bank	Chhandawani Khas	0	0
		(4) I D F C Bank	Muhara Khas	0	0
		(5) Allahabad Bank	Satguwan Khas	0	0
		(6) United Bank of India	Biawarkhas	0	0
	TOTAL		47	0	0

Member Banks are requested to take necessary steps to open branch at the allotted centres within stipulated period i.e. 31st March, 2017. Further, Member Banks may also ensure to submit the quarterly progress reports starting from the quarter ending March 2016 for onward submission to RBI. Member Banks are also requested to inform the respective Lead District Managers/SLBC as and when the Branches are opened in the allotted centres.

- Earliar Ratanpur village of Bhopal District was allotted to Kotak Mahindra Bank. LDM, Bhopal informed that there is a branch of Axis Bank in Ratanpur village. It is further informed by LDM, Bhopal that there is only village with population more than 5000 namely “Kanhasaiya” in Bhopal district where there is no bank branch.
- The village “Kanhasaiya” is allotted to Kotak Mahindra Bank instead of Ratanpur.

AGENDA No. 11 FINANCIAL LITERACY

- As per directives of DFS, MOF, Govt. of India, one-day workshop for FLC Councilors of M.P is organized at “Central Bank of India Officers Training College, Bhopal” on 02nd April 2016. 48 FLC councilors of the State are participated in the workshop. Representatives from RBI, Bhopal also invited in this workshop.
- A major thrust has been given to the development of rural sector. The FLC Councilors and R-SETI Directors have to play a vital role in the development of rural sector by spreading financial literacy and training people in self-employment. It is therefore suggested that whenever district level meetings are held, the FLCC in-charges should also be invited so that during their field movement, they can percolate information to the people.
- In view of the initiative of DFS to impart financial literacy at Government ITIs, Private ITIs, Vocational Training Centres & Skill Development Centres. Banks as on 31.05.2016 covered 115 Govt. ITI against 123, 318 Pvt. ITI against 359, 36 Vocational training centres against 38 & 427 Skill development centres against 457.
- NABARD provides grant to RRBs & Co-operative Banks for setting up FLCC at district level. Regional Rural Banks & Co-operative Banks are requested to inform the progress of such centres to SLBC on monthly basis.
- Spread of financial literacy awareness among school students). A communication has already been sent to Govt. of M.P. to incorporate some chapters on financial literacy in the school textbooks. Progress on this front is not known. Each bank branch should visit at least one school for financial literacy programme. Through this programme we can create mass awareness.

AGENDA No. 12 RURAL SELF EMPLOYMENT TRAINING INSTITUTE (RSETI)

Performance of RSETIs as on 31.03.2016

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."

From the data on progress of RSETIs up to 31st March-2016, it has been observed that:

- RSETIs working in the State, have trained over 129803 numbers of candidates since its inception, out of which 82941 candidates are settled and settlement ratio is 63.89%.
- There was a target of 1263 number of programmes for financial year 2015-16, out of which 1199 training programs were conducted and achievement was 95%.
- During financial year 2015-16, 32203 candidates have been trained at these centers as against target of 36855 candidates, out of which 14154 candidates are settled and settlement ratio was 43.95%.
- Out of total 32203 trainees for FY 2015-16, 14362 were from SC/ST category, 12415 from OBC, 1483 from minority and 3943 were from other categories and percentage was 44.59%, 38.55%, 4.60% & 12.26% respectively.

Bank wise progress is given in Table No.

Progress in construction of RSETI Premises

No. of RSETIs Completed	25
No. of RSETIs under construction	17
No. of RSETIs yet to be started	9

District wise details are as under:

Particulars	Name of the Districts
Completed	Balaghat, Betul, Chhindwara, Dindori, Gwalior, Mandla, Morena, Narsingpur, Raisen, Ratlam, Shahdol, Hoshangabad, Jabalpur, Seoni, Ashok Nagar, Barwani, Burhanpur, Sewas, Dhar, Jhabua, Katni, Khandwa, Khargon, Sheopur, Ujjain
Under Construction	Anuppur, Sagar, Mandsaur, Alirajpur, Chhatarpur, Damoh, Datia, Guna, Harda, Indore, Panna, Rahgarh, Satna, Shajapur, Sidhi, Singrauli, Tikamgarh
Works yet to be started	Agarmalwa, Bhind, Bhopal, Neemuch, Rewa, Sehore, Shivpuri, Umaria, Vidisha

Closure of RSETI at Bhopal by Bank of India

- It is informed by Bank of India vide letter no. BU-FI/GM-SPV/23 dated 15.06.2016 that they want to close down their RSETI at Bhopal and return the allotted land to the State Government. It is further informed that their Bank had opened RSETI at Bhopal on 07.10.2005 which is the Lead District of Bank of India. The functioning of RSETI since inception is satisfactory except shifting to its own premises. The Bank was continuously following up with MP Government officials for the allotment of adequate land for RSETI at Bhopal and with MoRD officials for the provision of grant fund of Rupees One crore for the construction of own building to our RSETI. However, the matter was somehow delayed and the land of 0.20 ha (8000 sq ft) has been allotted on 29th April,2015 by M.P.Government to the RSETI of Bank of India.
- With regard to Central Government grant fund for building construction, the same is not favorably considered as Bhopal district is having a well-run RUDSETI operated jointly by Canara Bank and Syndicate Bank since 19.09.2002 (much ahead of BOI RSETI opening) to which one crore rupees grant has already been provided. In the absence of any assistance from MoRD it will be too much burden on the Bank for constructing its own building at the present cost estimate of minimum Rs 1.50 crore to Rs 2.00 crore. The matter has been discussed in their last Governing Council meeting (Trust meeting) dated 10th May , 2016 in which Shri J.N.Janardhana,National Director , NACER,Bangalore is one of the members. After weighing the pros and cons, it has been suggested to close down their RSETI at Bhopal and return the allotted land to the State Government. Accordingly, their Bank's Board had approved the same.

AGENDA No. 13 STATUS OF CLAIM PENDING WITH DRDA/NRLM FOR SETTLEMENT

Claim of Expenses incurred on imparting training to BPL candidates

- Rs. 32 lakh claim for reimbursement of training expenses of BPL candidates incurred by RSETIs of Central Bank of India is pending with SRLM of the State for settlement since long. Even some of the claims for settlement are pending since last 2 to 3 years at centres. Details are as under:

SR NO	CLAIM DATE	LETTER NO	CENTER	PERIOD	CLAIM AMOUNT Rs.
1	23.02.2016	1130	BALAGHAT	01/04/2015 TO 30/09/2015	808,200
2	23.02.2016	1130	BALAGHAT	01/10/2015 TO 31/12/2015	317,800
3	17.12.2014	2242	BETUL	01/04/2014 TO 30/09/2014	157,200
4	23.09.2015	717	BETUL	01/10/2014 TO 31/03/2015	315,000
5	23.09.2015	717	BETUL	01/04/2015 TO 30/06/2015	67,600
6	27.01.2016	1067	BETUL	01/07/2015 TO 30/09/2015	151,600
7	17.03.2016	1228	BETUL	01/10/2015 TO 31/12/2015	22,800
8	28.07.2015	385	MANDLA	01/04/2014 TO 30/09/2014	108,800
9	17.12.2014	2248	MANDSAUR	01/04/2014 TO 30/09/2014	354,000
10	11.05.2015	125	MANDSAUR	01/10/2014 TO 31/03/2015	897,200
TOTAL					3,200,200

- State Bank of India also informed that Rs. 2.55 crores Claims are pending for reimbursement. Some of the claims are even 5 years old. Details are as under:

(Rs. In Lacs)

Sr. No	Name of SBI-RSETI	2010-11	2011-12	2012-13	2013-14	2014-15	2015—16	Total (1+2+3+4+5+6)
1	ASHOK NAGAR	0	2.86	3.57	7.45	11.75	7.25	32.88
2	NOWGAONG	0	0	0	0	0	9.84	9.84
3	DAMOH	1.92	8.72	17.90	7	15.19	15.69	66.42
4	GUNA	0	0	0	0	5.12	7.97	13.09
5	HARDA	0	0	0	0	0	3.86	3.86
6	KATNI	0	0	0	0	0	11.38	11.38
7	NEEMUCH	0	0	0	0	6.29	6.89	13.18
8	PANNA	0	0	0	0	3.04	10.91	13.95
9	SHEOPUR	0	0	0	0	0	3.79	3.79
10	SHIVPURI	0	0	0	0	0.28	7.08	7.36
11	TIKAMGARH	0	0	0	0	0	11.08	11.08
12	UMARIA	0	0	1.87	10.35	8.12	14.48	34.82
13	VIDISHA	0.51	1.68	10.53	6.01	5.15	9.33	33.21
	TOTAL	2.43	13.26	33.87	30.81	54.94	119.55	254.86

AGENDA No. 14 AMENDMENTS UNDER GOVERNMENT SPONSORED SCHEMES

Following amendments have been made by the State Govt. under Mukhya Mantri Employment Generation Schemes

मध्यप्रदेश शासन
सूक्ष्म, लघु और मध्यम उद्यम विभाग,
// आदेश //

भोपाल, दिनांक 09/06/2016

क्रमांक: एफ 2-2/2016/अ-तेहत्तर : राज्य शासन एतद द्वारा वाणिज्य, उद्योग और रोजगार विभाग के परिपत्र क्रमांक एफ- 2-6/2014/अ-ग्यारह, दिनांक 21.07.2014 से जारी योजनाओं में निम्नानुसार संशोधन करता है :-

(अ) मुख्यमंत्री युवा उद्यमी योजना के अन्तर्गत बिन्दु 1.1(iii) वित्तीय सहायता के अन्तर्गत निम्नानुसार नवीन कंडिका जोड़ी जावे:-

"(ख 1) ब्याज अनुदान-महिला उद्यमी हेतु पूंजी लागत पर 6 प्रतिशत की दर से अधिकतम 7 वर्ष तक ।"

(ब) मुख्यमंत्री स्वरोजगार योजना के अन्तर्गत परिपत्र के बिन्दु 1.2 (iii)

(क) मार्जिन मनी सहायता अन्तर्गत कंडिका (ब) को विस्तृत कर निम्नानुसार पैरा जोडा जावे :-

"परियोजना के पूंजीगत लागत पर 30 प्रतिशत (अधिकतम रुपये 3.00 लाख) विमुक्त घुम्मक्कड़ एवं अर्द्धघुम्मक्कड़ जनजाति को स्वप्रमाणीकरण के आधार पर पात्रता होगी। (विमुक्त घुम्मक्कड़ एवं अर्द्धघुम्मक्कड़ जनजातियों का अर्थ अनुसूचित जनजाति कल्याण विभाग द्वारा पत्र क्रमांक 6209-25 (सामा.)- आईके-63 दिनांक 21.09.63 में अधिसूचित अनुसार होगा) "

(स) भोपाल गैस पीडित परिवार के सदस्यों को योजना की अन्य पात्रतायें पूर्ण करने पर परियोजना के पूंजीगत लागत पर उपरोक्त के अतिरिक्त 20 प्रतिशत (अधिकतम रुपये 1.00 लाख) की पात्रता होगी ।

2. संबंधित विभागों द्वारा विभागीय बजट में उपरोक्त संशोधनों के आधार पर योजनाओं के क्रियान्वयन हेतु अतिरिक्त प्रावधान किये जावे ।

3. भोपाल गैस त्रासदी राहत एवं पुनर्वास विभाग द्वारा यह व्यवस्था सुनिश्चित की जावे कि वह अतिरिक्त मार्जिनमनी हितग्राही को पृथक से सीधे प्रदान करे।

(SES)

मध्यप्रदेश के राज्यपाल के नाम से
तथा आदेशानुसार
(श्री.एल. कान्ता राव)
प्रमुख सचिव,
मध्यप्रदेश शासन,
सूक्ष्म, लघु और मध्यम उद्यम विभाग
भोपाल, दिनांक 09/06/2016

क्रमांक: एफ 2-2/2016/अ-तेहत्तर

Other amendments under Mukhya Mantri Employment Generation Schemes

The Govt. of Madhya Pradesh vide their letter no. F2-3/2016A-73/271-276 dated 07.06.2016 has amended the core employment schemes i.e. Mukhya Mantri Yuva Udyami Yojana ,Mukhya Mantri Swarojgar Yojana & Mukhya Mantri Arthik Kalyan Yojana as under:

- Finance of Car/Taxi is prohibited under Mukhya Mantri Yuva Udyami Yojana & Mukhya Mantri Swarojgar Yojana. However, banks can finance the cases of Auto Rikshaw, Minibus, Bus etc.
- Only the cases of service and industry can be sanctioned under Mukhya Mantri Swarojgar Yojana. Trading cases can be sanctioned under MUDRA Yojana and Industry department will also provide lead to banks for Mudra schemes. Such sanctioned can be counted as the achievement of the banks.

AGENDA No. 15 OTHER ISSUES UNDER GOVERNMENT SPONSORED SCHEMES

CBS Product Code for State Govt. Sponsored Schemes

The Principal Secretary, MSME, Govt. of M.P. vide their letter no. 2016/1603 dated 28.05.2016 informed to SLBC that some banks have no product code in their CBS system for State Govt. Sponsored schemes viz. Mukhya Mantri Yuva Udyami Yojana, Mukhya Mantri Swarojgar Yojana & Mukhya Mantri Arthik Kalyan Yojana. Resulting, real time progress is not reported by banks. All concerned banks in the State are requested to create separate product code for aforesaid schemes in their CBS system for proper monitoring of these Schemes.

Real time information of the progress of State Govt. Sponsored Schemes

The Principal Secretary, MSME, Govt. of M.P. vide their letter no. 2016/1601 dated 20.05.2016 advised the banks to provide monthly progress of the Govt. sponsored schemes viz. Mukhya Mantri Yuva Udyami Yojana, Mukhya Mantri Swarojgar Yojana & Mukhya Mantri Arthik Kalyan Yojana to MSME Department, GoMP, as these schemes are monitored by Hon'ble Chief Minister of the State himself.

CGTMSE Coverage of loans financed under Mukhya Mantri Yuva Udyami Yojana (MMYUY), Mukhya Mantri Swarojgar Yojana (MMSY)

The Principal Secretary, MSME, Govt. of M.P. vide their letter no. 2016/3251 dated 30.04.2016 informed that banks should inform the status of CGTMSE covered loans financed under MMYUY & MMSY to SLBC so that progress of CGTMSE coverage under these schemes to be monitored.

AGENDA No. 16 PROGRESS UNDER GOVERNMENT SPONSORED SCHEMES AS ON 31ST MARCH 2016

Review of progress under Mukhya Mantri Yuva Udyami Yojana (MMYUY), Mukhya Mantri Swarojgar Yojana (MMSY) & Mukhya Mantri Arthik Kalyan Yojana (MMAKY) for the year ended March 2016.

Project Cost Rs. in crores

Name of the Scheme	Department	TARGET (2015-16)		ACHIEVEMENT FY 2015-16				Achievement % (Physical Disbursement)
				SANCTIONED		DISBURSED		
		Physical	Project Cost	Physical	Project Cost	Physical	Project Cost	
MMYUY	DIC	1500	375.00	1708	717.08	1522	487.22	101.47
MMSY	DIC	22000	1100.00	26029	1024.47	23268	813.92	105.76
	Panchayat & Rural Dev.	5000	50.00	5596	48.45	5002	40.49	100.04
	Village Industries	5000	200.55	4554	139.37	3458	87.94	69.16
	Backward & Minority	2000	26.00	2317	103.47	1950	81.46	97.50
	Urban Dev.	10000	100.00	11179	113.85	10379	105.03	103.79
	SC Welfare Dept.	6000	210.00	6538	155.34	6111	134.65	101.85
	ST Welfare Dept.	4000	160.00	4798	104.19	4077	83.97	101.93
	TOTAL	54000	1846.55	61011	1689.15	54245	1347.47	100.45
MMAKY	Panchayat & Rural Dev.	1800	3.60	3193	6.37	2422	4.82	134.56
	Village Industries	200	0.20	192	0.38	148	0.30	74.00
	Urban Dev.	10000	16.00	11062	23.24	10338	22.06	103.38
	SC Welfare Dept.	4000	8.00	5243	10.49	4940	9.88	123.50
	TOTAL	16000	27.80	19690	40.48	17848	37.05	111.55

Review of progress under Prime Minister Employment Generation Programme (PMEGP) for the year ended March 2016

Three departments of the State Government namely KVIC, KVIB & DIC implement PMEGP in the State. Progress as of 31.03.2016 is as under:

M.M---Margin Money in Rs. crores

Name of the Agency	Target			Projects Forwarded		Projects Sanctioned		M.M. Disbursed		Projects Reject		Projects Pending	
	No. of Projects	M.M.	Emp.	No. of Projects	M.M.	No. of Projects	M.M.	No. of Projects	M.M.	No. of Projects	M.M.	No. of Projects	M.M.
	(in Nos.)	(Rs. In Cr.)	(in Nos.)	(in Nos.)	(Rs. In Cr.)	(in Nos.)	(Rs. In Cr.)	(in Nos.)	(Rs. In Cr.)	(in Nos.)	(Rs. In Cr.)	(in Nos.)	(Rs. In Cr.)
KVIC	1219	24.38	9755	873	41.49	418	21.94	411	20.26	80	4.20	382	17.03
KVIB	1219	24.38	9755	1487	58.22	914	31.02	486	17.15	96	3.25	905	37.82
DIC	1626	32.51	13010	2099	83.77	1129	44.67	1082	43.75	119	4.70	898	35.32
	4064	81.27	32520	4459	183.48	2461	97.63	1979	81.16	295	12.15	2185	90.17
*Out of 2185 projects pending, 482 cases have been sanctioned but disbursement to be made.													

In terms of margin money utilization, achievement percentage was 99.84.

Review of progress under Deendayal Antyodaya Yojana-National Urban Livelihood Mission (DAY-NULM) for the year ended March 2016

Amt. Rs. in. crores

Name of the Programme	TARGET (2015-16)		ACHIEVEMENT		ACHIEVEMENT % (Physical)
	Physical	Amount	Physical	Amount	
Individual	12000	72	14327	97.3	119.39
Group	200	10	60	2.45	30.00
Bank Linkage	300	30	129	5.59	43.00

Credit target under Self-Employment Programme SEP component of DAY-NULM for the year 2016-17

RBI vide letter no. FODD.CO.GSSD.NO.5120/0916.003/2015-16 dated 04.04.2016 advised all SLBC Convenor to allot Credit target under Self-Employment Programme SEP component of DAY-NULM for the year 2016-17. Accordingly, SLBC vide their letter no. ZO: SLBC: 2016-17:19 dated 12.04.2016 allotted targets for all the banks. The targets allotted for the State is as under:

Sr.	DAY-NULM Component	DAY-NULM Component Details	Target No. of Beneficiaries	Total Credit/Loan Target for Banks (Rs. In Lakhs)
1	SGH Bank Linkage	No. of beneficiaries to be covered under SHG Bank Linkage	30000	3000
2	SEP (I)	No. of beneficiaries to be provided self-employment through setting up individual micro enterprises	12000	24000
3	SEP (G)	No. of beneficiaries to be provided self-employment through setting up group micro enterprises	1000	2000

Review of progress under National Rural Livelihood Mission (NRLM) for the year ended March 2016

Target 2015-16		Sanctioned during the current year		Returned by bank		Disbursement		Achievement % (No.)
No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
34122	381.17	27463	371.86	334	7.72	24337	282.92	71.32

Review of progress under Chief Minister Rural Housing Mission (CMRHM) for the year ended March 2016

- As against the target of 200000 cases for the State, banks disbursed the amount in 174220 cases and achievement index was 87.11%.

Bank wise progress as on 31.03.2016

SR	BANK	Target FY 2015-16	No. of Cases Disbursed	Achievement %
1	State Bank of India	41604	36198	87.01
2	Central Bank of India	22450	18953	84.42
3	Bank of India	17351	15590	89.85
4	Union Bank of India	10137	7296	71.97
5	Bank of Baroda	6095	6065	99.51
6	Syndicate Bank	1679	1637	97.50
7	Bank of Maharashtra	5970	5354	89.68
8	Oriental Bank of Commerce	1182	1168	98.82
9	Punjab National Bank	9391	10427	111.03
10	Allahabad Bank	7090	6251	88.17
11	Indian Overseas Bank	808	1239	153.34
12	Central Madhya Pradesh Gramin Bank	25187	20123	79.89
13	Madhyanchal Gramin Bank	24316	18066	74.30
14	Narmada Jhabua Gramin Bank	19590	19385	98.95
	DCCBs			
15	INDORE	746	790	105.90
16	VIDISHA	1182	1251	105.84
17	SEHORE	1182	772	65.31
18	RATLAM	1055	1209	114.60
19	MANDSAUR	1990	1821	91.51
20	BETUL	995	625	62.81
	TOTAL	200000	174220	87.11

Review of progress under Urban Housing Finance Schemes (BSUP & IHSDP) as on 31.05.2016

Sr. No.	Bank Name	Proposals	Sanctioned	Disbursed	Rejected/Return Cases
		Submitted to Bank	Cases	Cases	
1	Bank of India	352	108	87	244
2	Punjab National Bank	1,283	520	416	654
3	Central Bank of India	331	305	285	26
4	Mahindra Housing	481	145	145	216
5	Allahabad Bank	1395	499	499	896
6	Bank of Baroda	542	217	157	203
7	UCO Bank	578	283	25	173
8	State Bank of India	276	0	0	0
9	Dena Bank	638	332	205	306
10	Vijaya Bank	228	114	104	71
11	Union Bank	702	471	431	209
12	CMPGB	140	96	32	22
13	Andhra Bank	257	107	40	107

14	Bank of Maharashtra	242	110	17	93
15	Oriental Bank	337	220	188	97
16	Indian Overseas Bank	622	508	508	82
17	Co-operative Bank	111	10	0	51
18	Corporation Bank	95	4	0	42
19	Canara Bank	192	122	98	23
20	NJGB	31	0	0	7
21	Punjab & Sind Bank	128	105	105	3
22	Syndicate Bank	44	22	22	8
23	Indian Bank	14	0	0	3
24	HDFC Bank	3	0	0	0
25	United Bank	2	0	0	0
26	Micro Finance	16	16	12	0
	Total	9,040	4,314	3,376	3,536

Review of progress under Pradhan Mantri MUDRA Yojana (PMMY) for the year ended 31st March 2016

The progress under the Scheme as of 31.03.2016 is as under:

Name of the Bank	TARGET	Disbursement	Achievement %
PSBs	3226	2643	81.93
PVT. BANKS	422	356	84.36
RRBs	572	479	83.74
STATE TOTAL	4120	3476	84.39

The disbursement target is achieved by 84.38% as of 31st March 2016. Banks in the State disbursed the MUDRA loans to around 3.75 lakhs beneficiaries.

During the current financial year banks in the State have shown a good progress under this scheme. Progress of the banks from 01.04.2016 to 18.06.2016 is given below:

Amt. in crores

Name of the Bank	Amount Disbursed
Public Sector Banks	696.29
Private Banks	171.16
Regional Rural Banks	34.52
Total State	901.97

AGENDA No. 17 PRADHAN MANTRI AWAS YOJANA (PMAY)

Housing for All-2022 --Credit Linked Subsidy Scheme (CLSS)

Verticals



- Housing for All (Urban) by 2022 approved by Cabinet on 17th June 2015.
- The Mission, in order to expand institutional credit flow to the housing needs of urban poor will implement **Credit Linked Subsidy** component.
- **Credit Linked Subsidy** component is a Central Sector Scheme to be implemented through Banks/HFCs, etc.

Credit Linked Subsidy Comprises of

- Interest subsidy @ 6.5% for housing loans availed by EWS /LIG borrower up-to Rs. 6.00 Lakh for a period of 15 years.
- Subsidy to be paid upfront on NPV basis calculated at discount rate of 9%. E.g. For a loan of up-to Rs 6 Lakh subsidy of Rs 2.2 Lakh is available and will be paid upfront by the Nodal agencies to the account of PLI.
- **The Credit Linked Subsidy component of the mission will be implemented in all statutory cities/towns across the country right from the launch of the mission.**
- Beneficiary family should not own a pucca house anywhere in India.

EWS and LIG Borrowers

- EWS borrowers are household who have an Annual Income of up to **Rs 3,00,000 (Rupees Three Lakh)**.
- LIG borrowers are household who have an Annual Income of between **Rs 3,00,001 (Rupees Three Lakh One) up to Rs 6,00,000 (Rupees Six Lakh)**.

EWS and LIG Dwelling Unit

- EWS Dwelling Unit should have area of 30 Square Meter.
- LIG Dwelling Unit should have area of 60 Square Meter.
- The beneficiary, at his/her discretion, **can build a house of larger area but interest subvention would be limited to first Rs. 6.00 Lakh only** (as per Point 5.3 of PMAY Guidelines on Page No. 7). In case Loan amount is more than Rs. 6.00 Lakh, than interest on amount over and above Rs. 6.00 Lakh shall be calculated at nonsubsidized rates.
- Preference under the Scheme, subject to beneficiaries being from EWS/LIG segments, should be given to Manual Scavengers, Women (with overriding preference to widows), persons belonging to Scheduled Castes/Scheduled Tribes/Other Backward Classes, Minorities, Persons with disabilities and Transgender.

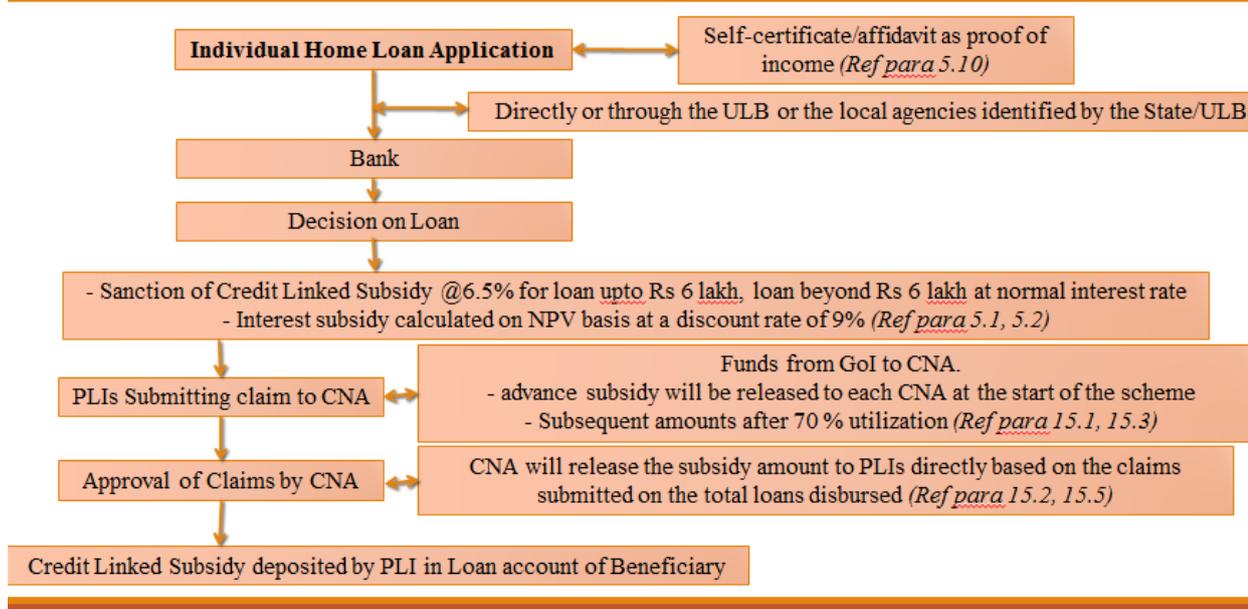
Purpose and Restrictions of Housing Loan

- Housing Loan can be availed under Credit Linked Subsidy Scheme for acquisition, construction of new house or addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing.

Beneficiary can Apply for a Housing Loan

- Either directly or
- through the ULBs/Local Agencies identified by the State/ULBs for facilitating the applications from intended beneficiaries.
- PLI will be given lump sum amount of **Rs. 1,000** per sanctioned application in lieu of processing fees. PLIs will not charge any amount as processing fee.
- If required, SLNA/NGO/ULBs will facilitate beneficiaries in documentation and getting approval of Home Loan to avail subsidy.

CLSS – Process to Avail Loan...



Nodal Agencies and Framework

- HUDCO and NHB to act as Central Nodal Agencies (CNAs).
 - Primary Lending Institutions (PLIs - SCBs, HFCs, RRBs, State Co- operative Banks and UCBs and any other Institution, as may be identified by the Ministry) can register with one CNA only.
 - An MoU has to be executed with any one of the CNAs.
 - Central Nodal Agencies (CNAs) to channelize subsidy to the lending institutions.
 - Rs. 250/- per sanctioned application will be paid to ULBs or NGOs through State Governments for facilitating applications.
 - PLIs would consolidate data on loans sanctioned and approach the CNAs (with whom they have signed MoU) for disbursement of Credit Linked Subsidy.
 - Advance subsidy released to each CNA.
 - Subsequent release of subsidy to CNAs will be after 70% utilization of earlier subsidy.
 - CNA will release subsidy based on claims submitted by PLIs on total loans disbursed.
 - Subsidy will be released by the CNA in maximum of four instalments.
 - Subsidy will be credited upfront to the borrowers account after deducting from the principal loan amount of the borrower.
 - Borrower will pay EMI as per lending rates on remainder of principal loan amount.
- (0.1% of total funds disbursed by CNA to the PLIs will be paid to the CNA for their administrative expenses.)

Procedure to be followed by PLI

- Loan applications will be appraised by PLIs as per their due diligence process for sanctioning loans.
- Individual loan applicant to submit self-certificate/affidavit as proof of income for the purpose of the subsidy.
- PLIs to simplify the forms and procedures for the EWS / LIG segment of borrower.

Allotment of target in 36 Cities of the State

The Urban Administration & development department, GoMP vide their letter no. E.C./07/2016/7209 dated 01.06.2016 has informed that they have identified 106421 beneficiaries at 36 Cities across the State to cover them under this scheme. City wise details are as under:

Sr. No.	Name of the City	No. of Beneficiaries
1	ANUPPUR	104
2	BALAGHAT	825
3	BETUL	382
4	BHIND	1,017
5	BHOPAL	13,383
6	BURHANPUR	615
7	CHANDLA	113
8	CHHATARPUR	2,123
9	CHHINDWARA	3,811
10	DATIA	838
11	GUNA	913
12	GWALIOR	7,861
13	HARDA	788
14	HOSHANGABAD	590
15	INDORE	28,158
16	JABALPUR	10,739
17	KHAJURAHO	78
18	KHURAI	243

Sr. No.	Name of the City	No. of Beneficiaries
19	MANDSAUR	502
20	SAGAR	2,325
21	KATNI	1,638
22	MORENA	1,674
23	NASRULLAGANJ	37
24	PATHARIA	192
25	RAJGARH	21
26	RAMPUR BHAGELAN	109
27	RATLAM	2,872
28	REWA	2,298
29	DINDORI	338
30	DAMOH	877
31	SATNA	3,837
32	SEONI	1,247
33	SINGRAULI	1,337
34	TIKAMGARH	407
35	UJJAIN	13,213
36	VIDISHA	916
	TOTAL	106421

AGENDA No. 18 STAND-UP INDIA

- Government of India, Stand Up India scheme has been formally launched by the Hon'ble Prime Minister on April 05, 2016. While enabling inclusive access to finance, Stand up India aims to kindle entrepreneurial culture among unserved and underserved segments of the society represented by SC, ST and women.
- The scheme is intended to facilitate at least two such projects per bank branch, on an average one for each category to benefit at least 2.5 lakh beneficiaries.
- The overall intent of the approval is to leverage the institutional credit structure to reach out these underserved sectors of the population by facilitating bank loans repayable up to 7 years and between Rs. 10 lakh to Rs. 100 lakh for Greenfield enterprises in the non-farm sector setup by such SC, ST and women borrowers.
- www.standupmitra.in , an interactive portal was also launched by Hon'ble Prime Minister with 3 important features of the programme viz.
 - a. Handholding support
 - b. Loans from banks and
 - c. Guarantee Support for collateral free lending.
- The portal has been designed to map entire banking network comprising of 1.25 lakh bank branches in the country, approximately 17000+ handholding agencies with various areas of expertise e.g. Financial training ,skill development, mentoring , DPR preparation , application filing, worksheds and convergence of margin money/subsidy support etc. being operated by various state/central organizations/corporations.
- The portal (www.standupmitra.in) will not only act as a facilitator for providing handholding support but also as a market place to provide financial linkages to the prospective borrowers. The offices of LDMs, NABARD and SIDBI would be playing key role of connect centers to facilitate linkages between borrowers, handholding agencies and banks. All the stakeholders will be connected through the portal.

It is advised banks to make good use of the various features and functionalities, which can be accessed at www.standupmitra.in.

Progress under the scheme as on 27.05.2016

BANK	SC	ST	WOMEN	TOTAL	SC	ST	WOMEN	TOTAL
	No. of unit				Amount in crores			
PSBs	68	44	175	287	30.27	5.14	39.37	74.78
Pvt. Banks	0	0	0	0	0.00	0.00	0.00	0.00
RRBs	2	4	6	12	0.21	1.14	0.67	1.82
Co-operative Bank	0	0	0	0	0.00	0.00	0.00	0.00
Total	70	48	181	299	30.48	6.28	40.04	76.60

AGENDA No. 19 NON-PERFORMING ASSETS (NPA)

Status Report

- The non-performing assets (NPAs) of banks have increased from 4.06% of total advances in March 2015 to 6.46% by March 2016 and this is a serious cause of concern to the banks and Government. Bankers and State Govt. need to work together to bring down delinquency ratio under the manageable limit.

Sector wise NPA as on 31.03.2016 of major banks is as under:

Amount in crore

Sector	Total Outstanding	NPA (31.03.2016)	NPA %
Agriculture	67379	3499	5.19
MSME	30082	1579	5.25
Housing	17189	346	2.01
Education	1741	88	5.06
Priority Sector	121211	9531	7.86

AGENDA No. 20 PENDING APPLICATIONS WITH DISTRICT COLLECTORS FOR PHYSICAL POSSESSION OF THE PROPERTIES UNDER SECTION 14 OF SARFAESI ACT

- There are 380 cases are pending as of 20.06.2016 with Collectors for Physical Possessions of the properties under section 14 of SARFAESI Act.
- Bank wise pending cases are given below

S NO	BANKS	Number of pending cases				Bank Total
		Below 03 Months	3 to 6 Months	6 months to 1 year	Above 1 year	
1	PNB	9	16	28	7	60
2	IOB	2	0	0	0	2
3	CANARA	10	0	3	2	15
4	ALLHABAD	0	4	8	11	23
5	UNION BANK	3	4	4	16	27
6	CMPGB	0	0	0	33	33
7	SBI	3	55	21	9	88
8	IDBI	1	0	7	0	8
9	OBC	3	0	0	9	12
10	CBI	0	6	69	37	112
	TOTAL	31	85	140	124	380

District wise Pending applications with District administration for Physical Possessions of the properties under section 14 of SARFAESI Act.

Sr.	District	No. of case pending	Sr.	District	No. of case pending	Sr.	District	No. of case pending	Sr.	District	No. of case pending
1	Annuppur	23	12	Damoh	1	23	Katni	17	34	Sehore	1
2	Ashoknagar	1	13	Dewas	13	24	Mandsaur	3	35	Seoni	6
3	Balaghat	1	14	Dhar	1	25	Morena	3	36	Shahdol	20
4	Barwani	1	15	Dindori	10	26	Narsingpur	5	37	Sheopur	1
5	Betul	6	16	Guna	5	27	Neemuch	2	38	Shivpuri	1
6	Bhind	7	17	Gwalior	4	28	Raisen	2	39	Sidhi	17
7	Bhopal	43	18	Harda	1	29	Rajgarh	4	40	Singrauli	3
8	Bina	1	19	Hoshangabad	16	30	Ratlam	2	41	Tikamgarh	5
9	Burhanpur	1	20	Indore	43	31	Rewa	36	42	Ujjain	12
10	Chhatrapur	2	21	Jabalpur	10	32	Sagar	11	43	Umaria	7
11	Chhindwara	13	22	Jhabua	1	33	Satna	12	44	Vidisha	6
										TOTAL	380

AGENDA No. 21 STATUS OF RRCs AS ON 18.06.2016

Amount in crore

Sr.	Particulars	From 01.04.2010 to 18.06.2016		From 01.04.2015 to 18.06.2016	
		No.	Amount	No.	Amount
1	Submitted by Banks	550056	8218.96	85071	1472.15
2	Forwarded by Bank's Nodal Branch	470784	7145.61	52024	959.73
3	Allotted by Dist adm. To Revenue Officer	416887	5320.73	26357	478.75
4	Rejected/Return by Dist adm.	4149	36.91	105	4.92
5	Demand Notice issued by Revenue Officers	272926	3156.28	30734	439.65
6	Recovery received against Demand Notices	28698	261.62	1659	14.38
7	Disposed off RRCs by Dist adm.	2054	22.75	146	1.71
8	RRCs pending for Disposal	270872	2894.65	30588	425.27

Source: <http://www.dif.mp.gov.in/BRISC/Reports.aspx/StateLevelReport.aspx>

- Above report clearly shows that there are 2.71 lakh RRCs involving an amount of Rs. 2894.65 crores are pending from 01.04.2010 for disposal.
- Scheme wise RRC data shows that maximum RRC filed from 01.04.2010 for Kisan credit card followed by agriculture term loan and PMRY, SJSRY and the number includes 1.10 lakh, 0.71 lakh, 0.55 lakh and 0.46 lakh respectively. Scheme wise details from 01.04.2010 to 18.06.2016 is given below:

Scheme	Total RRC(s) Submitted By Banks		Recovery Received Against Demand Notices	
	No.	Amt. (cr.)	No.	Amt. (cr.)
Kisan Credit Cards/ Credit Cards	110014	1880.83	7297	71.95
Agricultural Term Loan	71087	2371.82	3467	53.55
Prime Minister Rojgar Yojna (PMRY)	55052	442.85	2582	8.28
Swarn Jayanti Gram Swaraj Yojna (SJGSY)	47485	870.18	1822	4.73
Integrated Rural Development Programme (IRDP)	35717	64.12	351	0.41
Swarn Jayanti Sahari Rojgar Yojna (SJSRY)	33376	155.30	1355	3.31
Personal Consumer Loans	28261	274.99	2545	14.42
Agricultural Crop Loan	21870	358.39	1405	19.09
Retail Traders, Whole Sale Traders	12018	122.09	390	4.38
Antyavsayee Yojana	11721	41.74	307	0.42
Small & Large Business Operators	9116	105.88	591	4.74
Swa-Rojgar Yojna	8762	52.48	289	0.54
Vehicle Loan: Personal	7463	157.36	855	9.36
Housing Loans	6646	153.52	519	10.66
Higher Educational Loans	5318	123.12	575	5.70

NPA as on 31.03.2016 under Government Sponsored Schemes

Amount in Lakhs

Sl. No.	BANKS	MMSY/MMY UY/MMAKY [NPA]		MMSY/MMYUY /MMAKY TOTAL O/S		NPA %	PMEGP [NPA]		PMEGP TOTAL O/S		NPA %	CMRHM [NPA]		CMRHM TOTAL O/S		NPA%
		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.	
		1	ALLAHABAD BANK	61	61		2240	5837	1.04	124		276	666	2052	13.45	
2	ANDHRA BANK	30	39	0	0	0.00	4	14	26	108	12.96	0	0	0	0	0.00
3	BANK OF BARODA	159	205	2364	3707	5.54	169	542	1808	6970	7.78	2402	1434	14472	12676	11.31
4	BANK OF INDIA	246	1233	4774	23630	5.22	92	449	1551	7425	6.05	2001	1157	55292	43278	2.67
5	BANK OF MAHARASHTRA	323	582	2621	1921	30.30	89	213	603	868	24.54	905	812	7412	7321	11.09
6	CANARA BANK	219	77	615	478	16.11	64	186	270	1357	13.71	0	0	0	0	0.00
7	CENTRAL BANK OF INDIA	573	550	16796	31453	1.75	217	923	2169	44236	2.09	5710	3266	81654	57346	5.70
8	CORP. BANK	12	27	108	714	3.78	8	77	108	8154	0.94	0	0	0	0	0.00
9	DENA BANK	148	230	721	4757	4.83	48	49	196	63	77.78	0	0	0	0	0.00
10	IDBI BANK LTD	0	0	0	0	0.00	0	0	0	0	0.00	0	0	0	0	0.00
11	INDIAN BANK	6	17	97	127	13.39	0	0	2	14	0.00	0	0	0	0	0.00
12	INDIAN OVERSEAS BANK	0	0	0	0	0.00	0	0	0	0	0.00	0	0	0	0	0.00
13	ORIENTAL BANK OF COMM	356	110	685	862	12.72	334	191	562	1055	18.06	276	183	2919	2001	9.16
14	PUNJAB & SIND BANK	0	0	156	789	0.00	8	102	72	409	24.94	0	0	0	0	0.00
15	PUNJAB NATIONAL BANK	0	0	4461	16814	0.00	154	312	1008	4138	7.54	156	131	26313	20029	0.65
16	UCO BANK	50	22	830	260	8.46	40	80	315	625	12.80	0	0	0	0	0.00
17	UNION BANK OF INDIA					0.00	87	122	469	1377	8.88	2101	1193	24709	16928	7.05
18	VIJAYA BANK	149	131	1181	2563	5.11	10	26	178	1058	2.46	0	0	0	0	0.00
19	STATE BANK OF INDIA	2770	1920	5776	10528	18.24	630	760	1897	3781	20.10	8146	5767	103079	70616	8.17
20	SYNDICATE BANK	21	26	326	352	7.39	15	45	35	88	51.14	385	578	2798	2425	23.84
21	AXIS BANK	0	0	0	0	0.00	0	0	0	0	0.00	0	0	0	0	0.00
22	HDFC	8	4	60	53	7.34	0	0	0	0	0.00	0	0	0	0	0.00
23	ICICI BANK LTD	0	0	0	0	0.00	0	0	0	0	0.00	0	0	0	0	0.00
24	CMPGB	374	187	256		0.00	315	147	968	2308	6.37	5496	2124	65985	50263	4.23
25	MGB	44	38	1156	740	5.14	5	5	58	109	4.14	7948	5573	52199	37580	14.83
26	NJGB	532	325	1822	3312	9.81	195	770	1590	1120	68.75	1182	824	57684	40479	2.04
27	APEX BANK	0	0	0	0	0.00	0	0	0	0	0.00	0	0	0	0	0.00
	TOTAL	6081	5783	47045	108897	5.31	2608	5289	14551	87315	6.06	37838	23053	503658	361030	6.39

State Government is requested to extend their support for recovery of bank dues to banking fraternity.

AGENDA No. 22 EDUCATION LOAN

- During financial year 2015-16, banks in the State disbursed 296.65 crores to education loans under priority sector. (Loans up to Rs. 10 lakhs are classified under priority sector)

Name of the Bank	Number	Amount Disbursed
Public Sector Banks	17092	273.83
Private Banks	381	5.80
Regional Rural Banks	1256	13.66
Co-operative Banks	--	3.36
Total	18729	296.65

- As against the target of 300 crores, banks disbursed Rs. 297 crore to education loans under priority sector and achievement percentage was 99%.

The SLBC Sub-Committee meeting on Education loan was held on 31/05/2016

Decisions taken by the Sub-committee were as follows:

- Chairman during the discussion suggested that all bankers should be very sensitive in addressing issues related to educations loans especially to students belonging to rural areas in time at branch level and avoid later complaints.
- While reviewing present position of interest subsidy claim for all banks of Madhya Pradesh under the Regular CSIS scheme, chairman has advised all the banks to ensure that the claims of all the eligible students for FY 2015-16 are to be punched in the portal which will be opened shortly.
- During the discussion on Padho Pardesh (Minority Community) for overseas studies, chairman reviewed different Banks claims made by banks and suggested all banker to include all eligible claims without fail while lodging March 2016 quarter claims as MoMA, GOI instructed that the portal will be opened up to 10.06.2016 for lodging the claims for the quarter March 2016.
- While reviewing Dr. Ambedkar Central Sector Scheme (OBC& EBC) of interest subsidy on Education loans for overseas studies, as on date only two banks have claims of interest subsidy under the scheme and the Committee suggested all Banks to review their claims for lodging eligible claims.
- Chairman instructed all the bankers to claim eligible interest subsidy claims for Financial Year 2015-16 of Government of Madhya Pradesh on Higher education loans belonging to the income group of more than Rs 4.50 lacs up to Rs 7.00 lacs upto 31.05.2016. Based upon the request from the banks, it was decided that the banks should ensure submission of claims to Nodal Bank by 10th June, 2016.
- While reviewing performance of different banks claim under Government of Madhya Pradesh New scheme to settle the dues of the death/permanent disability of students under education loan, the chairman has suggested all Banks to review their portfolio and submit the claims, if any, for all eligible cases with Govt. of M.P.
- During review on redressal of complaints pending with the banks and the proposals pending in HELAMS, the chairman is critical about banks that are having more pendency and advised all banks to take immediate steps to clear the pending cases expeditiously latest by 30th June,

AGENDA No. 23 CREDIT FLOW TO SC, ST, MINORITY & WOMEN

Outstanding as on 31.03.2016

Category	FY 2015-16		FY 2014-15		% of total advance
	Account	Amount (cr.)	Account	Amount (cr.)	
Minority	590835	9539	433862	7488	4.59
Scheduled Caste	569453	7386	527201	4562	3.55
Scheduled Tribe	388864	3338	275643	3112	1.61
Women	1438572	23816	1242655	14367	11.46

Disbursements to SC/ST, Minority & Women

Category	FY 2015-16		% of total advance
	Account	Amount (cr.)	
Minority	182085	2025	0.97
Scheduled Caste	74363	462	0.22
Scheduled Tribe	11803	132	0.06
Women	195917	9449	4.54

AGENDA No. 24 OTHER ISSUES

Depositing the compensation amount of the land acquired by the Govt. to the branch where it is already mortgage

It has been reported by Narmada Jhabua Gramin Bank and Central Madhya Pradesh Gramin Bank that in Rajgarh and Betul Districts, the amount of compensation after acquisition of land by the Govt. against the land mortgaged to bank is not paid to respective bank's branch. It is requested to GoMP to issue necessary instructions to Collectors in this regard.

Solar Photovoltaic (SPV) Water Pumping System for Irrigation Purpose

Government of India on 3 November 2014 launched a programme for promoting 30,000 solar pumping units per year in the country for the purpose of irrigation. The SPV system can easily meet the irrigation requirement of land holdings of small and marginal farmers and obviate their need to travel long distances to procure diesel, as also increase-cropping intensity.

In a recent review meeting conducted by the MNRE, it was observed that the progress under the scheme was not encouraging and only 1000 units were covered so far against the target of 30,000. The position is also being constantly reviewed by the PMO.

The issue is placed before the house for discussion.

AGENDA No. 25 SUB-COMMITTEE MEETING OF THE SLBC

Following meetings of the SLBC Sub Committees were convened.

1. ***Sub-Committee on Agriculture & Allied Activities***

Convenor Bank: State Bank of India

Meeting date: 30.05.2016

2. ***Sub-Committee on Improving Recovery System***

Convenor Bank: State Bank of India

Meeting date: 31.05.2016

3. ***Sub-Committee on Housing***

Convenor Bank: Central Bank of India

Meeting date: 01.06.2016

4. ***Sub-Committee on Schedule Tribe***

Convenor Bank: Central Bank of India

Meeting date: 01.06.2016

5. ***Sub-Committee on CD Ratio***

Convenor Bank: Union Bank of India

Meeting date: 30.05.2016

6. ***Sub-Committee on Industries***

Convenor Bank: Punjab National Bank

Meeting date: 23.05.2016

7. ***Sub-Committee on Education Loan***

Convenor Bank: Canara Bank

Meeting date: 31.05.2016

8. ***Sub-Committee on MSME & R-Seti***

Convenor Bank: Bank of India

Meeting date: Not convened

9. ***Sub-Committee on SHG/Joint Liabilities Group***

Convenor Bank: Allahabad Bank

Meeting date: 03.06.2016

AGENDA No. 26 ANY OTHER AGENDA WITH THE PERMISSION OF CHAIR
