

**STATE LEVEL BANKERS' COMMITTEE
MADHYA PRADESH
130th MEETING 28.12.2007
AGENDA**

**ITEM NO.1: CONFIRMATION OF THE MINUTES OF THE 129^H MEETING OF
STATE LEVEL BANKERS' COMMITTEE HELD ON 08-09-2007**

Minutes of 129th meeting of State Level Bankers' Committee Madhya Pradesh held on the 08th of Sept. 2007 were circulated vide Convenor Bank's letter No. ZO/SLBC/07-08/162 Dated. 26-09-2007. No amendments/ comments have been received from any member. The house may therefore confirm the circulated minutes.

ITEM NO. 2: FOLLOW-UP ACTION ON DECISIONS OF EARLIER MEETING

Action Point 1: Doubling Agriculture Credit during 2007-08

1.1 Progress in doubling the flow of agriculture credit up to Sept. 07

The agency wise progress in doubling the flow of credit to agriculture sector during 2003-04, 2004-05, 2005-06, 2006-07 & 2007-08 (up to Sept. 07) in the State of M .P. is summarised below:

(Amt. in Crores)

Agency	2003-04 Base Year		2004-05		2005-06		2006-07		2007-08 (up to Sept 07)	
	T	A	T	A	T	A	T	A	T	A
Comm.Bank	1084	1419	2055	2184	2567	3616	3440	4856	4247	2423
RRBs	353	463	553	607	701	1125	1008	1307	1285	876
CoOp.Banks	1687	1452	1998	1869	2672	2213	3147	2719	3373	2492
Total	3124	3334	4606	4660	5940	6954	7595	8882	8905	5791

T- Target, A- Achievement

From above, it is crystal clear that banks have surpassed target of doubling agriculture credit by 2.7 times from 3334 crores as of 2003-04 i.e. base year to Rs.8882 Crore up to 2006-07.

Highlights of performance:

The crop loan disbursed by commercial Banks ,RRBs and Cooperatives is Rs.1692 crores, 719 crores, and 2202 crores respectively registering an achievement of 37%, 15 % and 48 % of the total crop loan disbursed in

the state i.e. Rs.4613 crores. Out of the total disbursement under agriculture i.e. Rs.5791 crores, Crop Loan and Term Loan constitute 80% & 20 % respectively.

The performance of banks in the State is given in **Annexure I, II and Table 11 Page No. 35-36 & 71-72.**

1.2 Financing to New Farmers

The agency wise new farmers financed are as follows:-

Amt.in Crore.

AGENCY	No. of R+SU branches	New farmers financed up to Sept.07		New Farmers per Branch up to Sept.07
		No of a/c	Amount	
Comm. Banks	1646	95717	1098	58
RRBs	972	37951	306	39
Co-Operative Banks	1154	101078	180	88
Total	3772	234746	1584	62

Govt. of India norms are to finance 100 new farmers per branch in a year. Against this, commercial banks have extended Rs. 1098 crores to 95717 new farmers through 1646 rural and semi urban branches, which comes to 58 new farmers per branch. The RRBs could extend financial support of Rs.306 crores to 37951 new farmers. The Cooperative banks have disbursed Rs.180 crores to 101078 new farmers. Average comes out 62 new farmers per branch in just half year which is more than 50% of the norms.

Bank wise data is given in **Annexure III on Page No. 37**

1.3 New investment projects financed

The agency wise new **Investment Projects Financed** are as follows:

AGENCY	up to Sept.07	New Investment Projects per Branch up to Sept.07
Comm.Banks	9970	6
RRBs	6687	7
Co-Operative Banks	0	0
Total	16657	4

9970 new investment projects have been financed by 1646 Rural and semi urban branches of commercial bank, which comes to 6 new projects financed per Branch.

Bank wise data is given in **Annexure IV Page No. 38.**

1.4 Financing to Agri clinic/Agri business –

Banks have financed 2 agri. graduates to the tune of Rs.10 lacs for setting up of agri clinics/agri business centre during the current financial year up to Sept. 07. Bank financed 73 cases, since inception of scheme.

Bank wise data is given in annexure **III Page No.37.**

1.5 Kisan Credit Card

Banks have issued 247366 Kisan Credit cards of which 110124 cards by commercial banks, 43192 by RRBS and 94050 cards by cooperative banks during the year up to Sept. 2007.

AGENCY	Cards issued during 2007-08 up to Sept.07 (NO)	Cards issued since inception (No.)
Commercial Banks	110124	1047200
Regional Rural Banks	43192	380010
Co-Operative Banks	94050	2914030
Total	247366	4341240

Bank wise data furnished in Annexure II Page No 36 & Table No.19 Page No.107-108.

1.6 Relief measures provided to farmers

(Amt in Crores)

ITEM	During 2007-08 up to Sept. 07	
	No of A/Cs	Amount
Farmers in distress	217	0.16
Farmers in Arrears	199	2.36
Accounts Settled under OTS	8941	21.55
Redemption from money lenders	0	0
Tenant farmers financed	74	0.37

Data furnished in Annexure IV-V page No.38-39

Action Point 2: Noting of charge on land in Government Records:

In the 128th SLBC meeting, it was decided that Revenue Deptt. will issue a circular to all Collectors/ Tehsildars directing them to ensure noting of charge on Agriculture land to obviate double financing by Banks on one piece of land. Directorate of Institutional Finance MP vide their letter 2200 dated 29.10.07 requested Principal Secretary, Revenue Department to issue instructions. Revenue Deptt's confirmation is awaited.

Action Point 3: KVIC Margin Money Scheme:

As per decision taken in the 127th meeting banks were advised to provide certificate for the evidence of establishment of unit based on inspection report when financial assistance was given. This was required in the KVIB cases which were financed 3-4 years back but Board did not release subsidy as units were not traceable/functioning at the time of inspection by Board officials..

Central Bank of India had submitted two cases to KVIC for sanction and release of subsidy with all the required certificates. KVIB vide their letter S.NO./MMY/2007-08/6080 dated 28.09.07 had again requested to both the branches viz. Tikamgarh and Pinora to provide a certificate establishing the Unit was installed and functioned up to 2 years from the installation date which was not the pre condition for release of subsidy. KVIB is requested to release subsidy at the earliest.

Action Point 4: Re-examining the case of Waiver of Stamp Duty on Golden Jubilee Rural Housing Finance Scheme (GJRHFS):

DIF vide letter No. 1429 dated 10.07.07 requested Principal Secretary, Commercial Tax Department to waive stamp duty up to Rs.50000/- which was rejected in view of expected loss of revenue to State exchequer and the decision of the State Government to reduce stamp duty rates from the present 4% to 0.5%. House may discuss over the issue.

Action Point 5 – Establishing clearing house in four districts of MP.

Inspite of commitment made by SBI over establishment of 4 clearing house by 30.08.07, clearing house at Anuppur and Jhabua are opened and the remaining two i.e. Umaria and Dindori are in the process. SBI may react.

Action Point 6 : Implementation of 100% coverage of KCCs:**6 a) Progress in Ratlam & Jhabua District.**

100% coverage in these two districts have already been made.

6 b) Progress of Issuance of KCC in all the districts of MP.

SLBC Convenor vide letter ZO/SLBC/2007-08 dated 26-09-07 have circulated the minutes of the 129th meeting of SLBC to all the State Level heads of Banks and all the Lead District Managers stating the detailed procedure of implementation of the scheme. DIF also chalked out the road map for the total implementation of the scheme and circulated to all concerned vide letter no. 1403 dated 05.07.2007.

Due to slow progress, Convenor SLBC requested all the state level heads of Banks to gear up their machinery for completion of the project within time frame vide letter dated 16.10.07 followed by second request on 27.10.07

Central Bank of India convened a special meeting of their LDMs on 17.10.07 and deliberation were made for faster implementation of the scheme.

DIF vide their e-mail dated 23.10.07 requested all the Collectors to implement the road map and inform the progress.

Convenor SLBC has been following up the matter vigorously at all levels.

As per reports received from LDMs, banks, out of 46 districts, in 18 districts the revenue Deptt could furnish partial list of farmers and work of identifying the eligible farmers are in process at different stages viz with Apex Bank, with commercial banks. In remaining 28 districts the progress is either nil or is very slow. However in the meeting convened by DIF at Central Bank of India, Conference Hall on 31.10.07, the matter was discussed with all the concerned banks for early implementation of the scheme..

Convenor SLBC on 29.11.2007 submitted full status on identification of eligible farmers and requested to arrange for percolation of the instructions to field functionaries for timely implementation of decision / scheme.

For successful implementation of scheme :

- i) Field functionaries of Revenue Deptt. have to be geared up for submitting list.
- ii) Apex Bank have to submit updated list at the earliest.
- iii) LDMs will submit the lists to banks as per Service Area.

6.c) Issuance of KCC to Kotwars –

The Honourable Chief Minister, Govt of M.P. made an announcement for issuance of Kisan Credit Cards on the Seva Bhoomi allotted to kotwars.

A decision was taken in 128th SLBC MEETING to allow Kisan Credit Cards to Kotwars by all the Banks. The modalities were also finalised in 129th SLBC meeting. Progress from Banks in this regards has not been received except Central Bank of India. Banks

are requested to submit progress immediately and should appraise the house on subject matter. State Govt. to advise all Revenue Officials for vigorous implementation of scheme.

Action Point 7: Financial Inclusion in 35 districts of MP (including Ratlam & Jhabua.)

Financial Inclusion in 33 districts:

To make meaningful “Inclusive Growth” as anchored by The Prime Minister of India in the vast tract of the society and as per address in the 129th SLBC meeting by the Minister of State for Finance Mr. P.K. Bansal, 33 districts were identified and allocated to banks in the meeting for 100% FINANCIAL INCLUSION .The details are as under..

S.NO.	BANK	DISTRICT’
1	UNION BANK OF INDIA	Sidhi, Rewa
2	CENTRAL BANK OF INDIA	Hoshangabad, Raisen, Mandla
3	BANK OF BARODA	Sagar
4	BANK OF INDIA	Khandwa, Khargone, Burhanpur
5	STATE BANK OF INDORE	Vidisha, Neemuch, Shivpuri
6	STATE BANK OF INDIA	Harda, Chhatarpur, Damoh
7	ALLAHABAD BANK	Satna, Jabalpur
8	UCO BANK	Narsinghpur, Sheopurkalan
9	DENA BANK	Dhar
10	PUNJAB NATIONAL BANK	Datia, Sehore
11	ORIENTAL BANK OF COMMERCE	Morena, Bhind
12	CANARA BANK	Shahdol, Gwalior
13	CORPORATION BANK	Ujjain
14	SYNDICATE BANK	Guna
15	PUNJAB & SINDH BANK	Ashok Nagar
16	BANK OF MAHARASHTRA	Balaghat, Betul
17	VIJAYA BANK	Indore
18	INDIAN OVERSEAS BANK	Bhopal

In order to have a level playing role at grass root level for successful implementation of 100% financial inclusion DIF has sent series of e-mail to all the Collectors with a view to have an action oriented approach coupled with total involvement of the respective Govt. Departments and Bankers.

Convenor SLBC vides their letter No. ZO/SLBC/2007-08/151 dated

11.09.07 elaborated the strategies to be adopted by all bank heads at State level for successful implementation of scheme.

This was followed by letters dt. 26.09.07, 3.10.07 & 6.10.07, to all the State level heads for timely implementation of 100% Financial Inclusion..

On 31st October 07, DIF convened a special meeting of the state level heads of the for meaningful implementation of financial inclusion and it was decided that:

- a. The list of house holds will be made available in all panchayat , if not ready at their end.
- b. Panchayat Karmi will facilitate opening of the accounts of financially excluded persons in the villages and will also get their identity certified.
- c. Banks will provide stationary, such as account opening forms etc.
- d. Every Panchayat Karmi will get Rs. 15/ from State Govt. for each NO FRILL account which he will get opened at nearby branch of the Bank.
- e. Cost of the photograph to be affixed on account opening forms will be born by respective Banks.(not over Rs.20/-per account.)

I.T. ENABLED FINANCIAL INCLUSION PROGRAMME

In terms of the Reserve Bank of India policy guidelines to launch the IT enabled financial inclusion in Madhya Pradesh using hand held device by issuing smart card and mobile banking having interface with Information Technology, a meeting was convened by RBI, Bhopal on 17th of November, 2007. During the course of the meeting, vendor M/S A Little World Pvt. Ltd. made a presentation on “Financial Inclusion in Warangal District for payment of social security pension through State Bank of India.”

In addition to this, the Director, Institutional Finance had called a meeting at Reserve Bank of India on 26th November, 2007 and it was decided that:

- (i) State Bank of India, Central Bank of India, Bank of India, State Bank of Indore (the major commercial banks in the State) and Narmada Malwa Gramin Bank, one of the RRBs operating in the State, will start the IT – enabled Financial Inclusion in at least two blocks of a district. On enquiring by the Convener, about the cost of implementation as well as the modalities, it was suggested by Regional Director, RBI that they will provide a list of vendors with their addresses and contact numbers to the Banks and they can negotiate and obtain the consensus / permission from their Corporate Offices. It was also informed by the Regional Director of RBI that corporate offices of all the banks are in the process of finalizing vendors for the pilot project.

Regional Director RBI, Bhopal also interacted with corporate offices of some Banks on the subject matter.

State Govt has also expressed intentions for initiating support for implementation of IT enabled Financial Inclusion pilot projects financially as well as through their Deptts.

(ii) The following blocks have been allotted :

No.	Name of the Bank	Blocks allotted for pilot project
1	State Bank of Indore	Vidisha District – Vidisha & Nateran
2	State Bank of India	Siroha and Panagarh Blocks in Jabalpur District
3	Bank of India	Sehore District – Ashta & Budni
4	Narmada Malwa Gramin Bank	Dewas District - Sonkachh
5	Central Bank of India	Hoshangabad District - Piparia & Hoshangabad
6	ICICI Bank, Axis Bank, Centurion Bank of Punjab, Apex Bank	Bhopal City

The Progress of Financial Inclusion in Ratlam & Jhabua district :

S.No.	Item	Ratlam NO.	Jhabua NO.
1 a)	No of villages in the district	1054	1357
b)	No of town/cities in the district	8	8
2	Total population in the district	1214536	1395000
3	Total No. of Household in the district	242906	224588
	Of which		
	i.) Rural Household	169427	202160
	ii) Urban / Semi – Urban households	73479	22428
	Of which total households		
	i) Farmer households	142443	167152
	ii) others	100463	25192
	Of the total numbers of households		
	i) BPL households	79291	145164
	ii) others	163115	79424
	House hold covered under “NO FRILL A/cs”	16130	9718
	No. of ‘GENERAL CREDIT CARD’ issued and Amount sanctioned	230	72
	No. of KISAN CREDIT CARD’ issued and Amount sanctioned *	124710	117833

Bankwise position is given in Table No.12 Page No.75-76

Action Point 8

A. Settlement of SLR Bonds.

An amount of Rs. 195.10 crores is overdue in respect of MPEB Bonds. Bankwise details are given in Table No. 33 Page No.134

B. Discounting of SIDBI /IDBI bills.

A sum of Rs. 0.73 crores is due under Bills Rediscounting Scheme of IDBI / SIDBI. Bankwise data is given in Table No.33 Page No.134

Action Point .9 : LOW CD RATIO :

During the last SLBC Meetings it was stated by Hon’ble State Minister of Finance ,Govt of India and Chief Minister Madhya Pradesh that over all CD ratio in state of Madhya Pradesh is

satisfactory, they however expressed their concern for low CD ratio (Below 40%) in three tribal districts namely Umaria, Sidhi, and Anuppur.

The convenor SLBC requested the state level heads of the banks having Lead Bank responsibilities in above three districts viz. State Bank of India, Union Bank of India, and Central Bank Of India, (Raipur Zone.) vide letter dt 11.10.2007 for improving the CD ratio to the level of 40%.

Besides this, some of the banks have low CD ratio below average in the state of Madhya Pradesh. The representatives of those banks assured in the meeting for improvement of CD ratio. However position is given below :

DISTRICT	CD RATIA	
	30.06.2007	30.09.2007
UMARIA	30.00	30.55
SIDHI	14.23	34.89
ANUPPUR	39.21	37.06

Convenor SLBC has also requested vide letter no. 213, 214, 215 & 216 Dated 11.10.2007. to Banks of Rajasthan, Vijaya Bank, Indian Bank and Corporation Bank respectively for improving their CD ratio in the state. Above bankers may inform the progress in this respect.

Action Point 10. Nonfood license from Municipal Corporation for carrying Banking Business

DIF has requested to Principal Secretary Urban Administrative Deptt. Commissioner, Urban Administrative Deptt.(UAD) to examine the matter of imposing license fees on commercial banks, by the local bodies as the Bank branches are being governed by the Banking Regulation Act 1949. Response of UAD is still awaited.

Action Point 11. Stamp duty on different loan documents –

Principal Secretary, Commercial Tax Deptt. and Inspector General Registration were requested to examine the proposal of single set system and inform vide DIF letter 2202 dated 29.10.07.

Action Point 12. Village Adoption Scheme :

In order to develop 15 villages per district in 5 years, all banks were requested to inform names of villages selected vide DIF letter No. 2191 dated 29.10.07. DIF is sending e-mails every week to Collectors to expedite action.

ITEM NO.3: PERFORMANCE OF BANKING SECTOR IN MADHYA PRADESH AT A GLANCE**(Rs. In Crores)**

No	Parameters	March 2007	Sept. 2007	Variation over March. 2007	
				Actual	%age
1.	No. of Bank Branches	4779	4812	33	0.69
2.	Total Deposits	73229	78332	5103	6.97
3.	Total Advances	49106	51667	2561	5.22
4.	Investments	3830	4482	652	17.02
5.	Total Adv. + Investments	52937	56149	3213	6.06
6.	Priority Sector Advances	29648	31967	2319	7.82
7.	Agricultural Adv.	17362	18531	1169	6.73
8.	MSME Advances *	3449	4252	803	23.28
9.	Tertiary Sector	8837	9185	348	3.93
10.	Advances to Direct Agr.	16259	16955	696	4.28
11.	Advances to Weaker Sec	6322	7002	680	10.75
12.	Advances to DRI	4	6	2	50.00

* Figures are not comparable due to change in definition of PS lending.

3.1 Branch expansion

The total number of branches operating in the State are 4812 as on September 07. There is a net increase of 33 bank branches during the half year ended up to Sept.07.

Bank wise position is given in **Table No. 1 Page 41-42**

3.2 Deposit growth

The aggregate deposits of the banks in Madhya Pradesh increased by Rs. 5103 crores from Rs.73229 crores as at March 07 to Rs.78332 crores at Sept. 07 thus posting a growth of 6.97%.

Bank wise position is given in **Table No. 2 & 3 Page .43-46**

3.3 Credit Expansion

The gross credit in the State increased by 2561crores from Rs.49106 crores as at March 07 to Rs.51667 crores at Sept. 07 thus exhibiting a growth of 5.22%.

Bank wise position is given in **Table No. 2 & 3 Page 43-46**

3.4 Credit Deposit Ratio

During the period under review overall CD Ratio of banks for the State of Madhya Pradesh witnessed an decrease of 1% from 67% as at March 07 to 66% as at Sept.07.

Bank wise position is given in **Table No.2 & 3 Page 43-46**

3.5 Priority Sector Advances

During the period under review, the Priority Sector Advances of Banks in Madhya Pradesh grew by Rs.2319 crores from Rs.29648 crores as at March 07 to Rs.31967crores as at Sept. 07, thus recording a growth of 7.82%

Bank wise position is given in **Table No. 5 Page 49-50.**

3.6 Agriculture Advances

The Agriculture Advances in the State during the review period has witnessed an increase of Rs. 1169 crores from Rs 17362 crores as at March 07 to Rs.18531 crores as at Sept. 07 thus showing a growth of 6.73%

Bank wise position is given in **Table No. 5 Page 49-50**

3.7 MSME Advances (Micro, Small and Manufacturing Enterprises & Services)

Due to changes in the definition of priority Sector Lending the data for small & micro enterprises,(manufacturing &services) have been collected from banks . As such data for sept07. are not comparable with march 07.Most of the Banks have not furnished details of SMSEs, **They are requested to furnish details headwise data for March 07, June 07 and Sept.07 at an early date.**

Bank wise position is given in **Table No. 5 Page 49-50.**

3.8 Advances to Weaker Section

During the period under review the advances to weaker section increased by Rs. 680 crores from Rs 6322 crores as at March 07 to Rs.7002 crores as at Sept. 07 thus showing a growth of 10.75%.

Bank wise position is given in **Table No. 7 Page 53-54.**

ACHIEVEMENT VIS-A-VIS NATIONAL GOALS

S. No.	Parameters	Goal %	March 07	Sept. 07	Variation over March 07
(A)	C D Ratio	-	67	66	(-) 1
(B)	C D Ratio (Rural + S/U)	60	70	72	2
(C)	Credit + Inv. To Deposits		72	72	-
(D)	PS Adv to Total Credit	40	60	62	2
(E)	Agri. To Total Credit	18	35	36	1
(F)	Weaker Section to Total Adv.	10	13	14	1
(G)	DRI Advances to Total Adv.	1	0.01	0.01	0

Bank wise position is given in **Table No.6 Page 51-52**

Highlights

- 1 The share of Priority Sector Advances to total advances as of Sept. 07 stands at 62% as against National Goal of 40%.
- 2 The share of agricultural advances to total advances, as of Sept. 07 is 36% against the stipulated level of 18%.
- 3 The advance to weaker section constitutes 14% of the total advances as against the stipulated level of 10%.
- 4 The CD Ratio in rural & semi urban areas has surpassed the National Goal by recording a level of 72 % as at Sept. 07.
- 5 Though there is no variation in percentage terms in DRI advances but there is an increase of Rs.2 crore in absolute terms.

ITEM NO. 4: RECOVERY

4.1 NPA POSITION

(Amt. in Crores)

Scheme	Sub-Std.	Doubtful	Loss	Total NPA	Total Advances	% of NPA to Total Adv.
Agriculture	445	438	124	1007	18531	5%
MSME	94	187	41	322	4252	8%
OPS	213	363	81	657	9185	7%
PMRY	83	122	35	240	755	32%
SGSY (Group)	17	14	3	34	244	14%
SGSY (Ind)	17	28	7	52	250	21%
KVIC	8	7	3	18	111	16%
SJSRY	13	17	6	36	158	23%
Pratistha	3	4	1	8	32	25%
Antyavyasayi	5	6	1	12	52	24%

Bank wise position is given in **Table No.8 to 8 (iv) Page 55-64.**

The recovery under PMRY, SGSY, SJSRY and Prathishta is very poor. It is requested to State Govt to issue necessary instructions to the concerned departments for recovery in this regard.

4.2 Year Wise Position of Write Off Account

(Amt. In Crores)

Agency	Up to 2004-05		2005-06		2006-07		2007-08		Total Up to sept.07	
	No	Amt	No	Amt	No	Amt	No	Amt	NO	Amt.
CBs	311262	1143	57858	204	71541	401	19408	69	460069	1817
RRBs	190488	95	21847	12	21900	16	2101	3	236336	126
Co- Op.	73468	32	2192	4	1402	1	1167	1	78229	37
Total	575218	1270	81897	220	94843	418	22676	73	774634	1981

Bank wise position is given in Table No.9 Page 65-66

4.3 Implementation of MP Public Money Recovery Act /BRISC Scheme:

(Amt in Crores)

Item	No.	Amt
Recovery cases pending at the beginning of the quarter	938676	1562
Cases filed during the quarter	13645	99
Total RRC	952321	1661
RRC disposed of during the quarter	12586	32
RRC withdrawn during the quarter	2800	2
RRC pending at the end of the quarter	936935	1627
Of which pending up to 1 year	132136	357
1 to 3 years	215609	405
3 to 5 years	249976	382
5 to 12 years	250119	296
Above 12 years	89095	187

Bank wise data is given in Table No. 10 & 10(i) Page 67-70

Banks Recovery Incentive Scheme (BRISC)

RRC data computerization and implementation of BRISC MISC software was started in the year 2004-05. In spite of repeated discussions in the last 4-5 SLBC meetings CDs of the following districts containing details of all pending RRCs have not yet been received by State BRISC Cell Bhopal :

Damoh, Katni, Sheopurkalan, Rewa, Sidhi, Datia, Jhabua, Bhind.

In the last SLBC meeting, Commissioner DIF made it clear that no RRC will be entertained by Tehsildar if CDs are received after 30.06.07. As such defaulter Banks are requested to submit the CDs immediately.

ITEM NO. 5: IMPLEMENTATION OF ANNUAL CREDIT PLAN 2007-2008

(Amt. in crores)

Sector	Year 2005-06			Year 2006-07			Year 2007-08(up to Sept.07)		
	T	A	%	T	A	%	T	A	%
Agriculture	5940	6954	117	7596	8882	117	8905	5791	65
Crop Loan	4153	5085	115	5172	6792	131	6379	4613	72
Term Loan	1788	1869	105	2424	2090	86	2526	1178	47
SME (SSI)	537	525	98	684	684	69	875	421	48
OPS	1809	1958	108	2268	3042	134	2840	1161	41
TOTAL	8256	9437	114	10548	12397	118	12620	7373	58
Y to Y Ach.	114%			118%			58%(H/Y)		

T-Target A-Achievement

Sector	Year 2005-06 (up to Sept.05)			Year 2006-07 (up to Sept. 06)			Year 2007-08(upto Sept.07)		
	T	A	%	T	A	%	T	A	%
Agriculture	5940	3640	61	7596	4582	60	8905	5791	65
Crop Loan	4152	2882	69	5172	3427	66	6379	4613	72
Term Loan	1788	758	42	2424	1155	48	2526	1178	47
MSME	537	173	32	684	156	23	875	421	48
OPS	1809	931	51	2268	1209	53	2840	1161	41
TOTAL	8286	4744	57	10548	5947	56	12620	7373	58
H/Y Achiv.	57%			56%			58%		

T-Target A-Achievement**AGENCYWISE BREAKUP OF ANNUAL CREDIT PLAN 2007-08 (UP TO Sept. 07)**

(Amt in Crores)

	Agriculture		MSME		OPS		Total Adv. PS		
	T	A	T	A	T	A	T	A	%A
Comm.	4246	2423	770	360	2502	939	7518	3722	49%
RRBs	1285	876	44	61	163	220	1492	1157	78%
Co. op.	3374	2492	61	0	175	2	3610	2494	69%
TOTAL	8905	5791	875	421	2840	1161	12620	7373	58%

T-Target A-AchievementBank wise data is given in **Table No. 11, Page No.71-74**

The House may review the progress.

5.1 Doubling of Flow of Credit to SMEs in 5 Years

Due to change in priority sector lending definition data for small and micro enterprises (manufacturing & services) separately have been collected from banks as such data are not comparable from base figure of 31.03.2005.

Permission to specialized SME branches to accept Government dues as Service Tax, Central Excise, Income Tax, ESI, PF etc.

Secretary, Ministry of Small Scale Industries and Ministry of Agro & Rural Industries, Govt. of India had recently brought to the notice of Reserve Bank of India a representation from one of the SSI Associations that branches of banks in SME cluster/ SME branches should be authorized to accept Govt. dues on account of Service Tax, Central Excise etc from SME to avoid inconvenience of opening another bank account for the purpose.

As per extant practice, SME units will not be required to open a bank account with another bank/ branch to pay Govt. taxes except if they want to remit taxes (including service tax) through e-payment in which case a separate account will have to be opened with the bank concerned.

ITEM NO. 6 IMPLEMENTATION OF GOVERNMENT SPONSORED PROGRAMMES.

6.1 PMRY –

Prime Minister's Rojgar Yojana - P.Y 2007-2008

(Amt in Crores)

Particulars	Unit	2006-2007	2007-08
		Upto Sept. 06	Upto Sept. 07
Target	No.	32000	15800
Cases Submitted	No.	42908	30579
Cases Sanctioned	No.	7857	5493
Cases Disbursed	No.	576	419
Amount Disbursed	Amt.	3.41	2.42
% Cases San. to Target	%	24.50	34.7
% Cases Dis. To Target	%	2	3

Bank wise and district wise data is given in **Table No.13, Page 77-82**

Industries Commissioner was requested by DIF to review at his level and issue appropriate instructions, vide their letter No. 2195 dated 29.10.07, Convenor Bank vide letter No. 224 dated 13.10.07 has requested to state level heads of all banks to make special emphasis for fulfillment of the allocated targets.

1. Govt. of India has fixed a target of 15800 beneficiaries under PMRY programme for the year 2007-08, district wise bifurcation is given at table no 13 page 81-82.
2. Against the target of sanction of 50% cases upto Sept.07 banks have sanctioned only 34.77% and made disbursement in only 3% cases against the target of 25%. Banks are requested to issue necessary instructions to their branches for speedy disposal of pending cases .

6.2 Performance under SGSY:

Particulars	(Amt in Crores)	
	2006-07 (Sept. 07)	2007-08 (Sep07)
Target (Financial)	200.00	250.52
Sanctioned		
Individual	7.88	6.66
Group	69.08	51.01
Total	76.96	57.67
Disbursed		
Individual	5.36	5.35
Group	53.27	40.86
Total	58.63	46.21
% age Sanction	38.50	23.02
% age Disbursed	29.40	18.45

Bank wise and district wise data is given in **Table No. 14 Page 83-85**

Bank wise Credit Mobilisation is as follows

35% or more	Syndicate Bank, Indian Bank.
25 to 34%	Canara Bank, State Bank of Indore, Union Bank of India, Bank of Maharashtra, State Bank of Bikaner & Jaipur
15 to 24%	Bank of India, Punjab and Sindh Bank, R.R.B., State Bank of India, Bank of Baroda, Central Bank Of India, Punjab National Bank
5 to 14%	Dena Bank, Oriental Bank Of Commerce, Allahabad Bank, Central Co-operative Bank, United Commercial Bank
1 to 4%	Land Development Bank
0 %	Bank of Rajasthan & Other Banks.

Revolving Fund

Up to Sep.2007, 66231 groups were given revolving fund through various Zilla Panchayat, out of which Banks have sanctioned CC limits to only 42233 groups to the tune of Rs.150.07 crores.

UNUTILISED SUBSIDY UNDER S.G.S.Y.

Rural Development Department had requested the Banks to adjust the unutilised subsidy lying in the Branches to the tune of Rs.8.69 crores or return back to department so as to appraise the Govt of India.

Panchayat and Rural Development Department requested to appraise details of action taken on financial assistance to SC/ST in SGSY by DIF vide letter NO. 2219 dated 30.10.07.

Progress is abysmal Convenor Bank has also written letter to State Level Heads of all Banks to give special emphasis for achieving the targets.

All banks were requested by DIF to resolve differences at DLCC level vide their letter No. 2193 dated 29.10.07 if any.

6.3 Performance under Swarna Jayanti Shahri Rojgar Yojana (SJSRY) (Amt. in Crores)

Particulars		USEP		DWCUA	
		2006-07 (Sep 06)	2007-08 (Sep 07)	2006-07 (Sep 06)	2007-08 (Sep 07)
Tar. Physical		8645	24012	404	570
Financial	Subsidy	6.53	12.01	5.03	7.12
	Loan	34.84	64.03	4.53	6.41
	Total	41.17	76.04	9.56	13.53
Ach. Physical		976	1560	17	35
Financial	Subsidy	0.56	0.92	0.13	0.38
	Loan	3.13	4.94	0.12	0.34
	Total	3.69	5.86	0.25	0.72
% Ach. Physical		11.29	6.50	4.30	6.14
Financial %		8.61	7.66	2.64	5.32

Bank wise progress is given in **Table No. 15, Page 86-89**

Bankers are requested to initiate appropriate action for achieving the allotted target vide Convenor Bank's letter dated 13.10.07.

6.4 Performance under SRMS and Antyavsai Swarojgar Yojna :**(A) Scheme for Rehabilitation of Manual Scavengers (SRMS)****(B) Antyavasayee Swarojgar Yojana**

The data received from Deptt. and banks is as under:

(Amt. in Crores)

Year	2007-08 (Upto Sep 2007)					
	SRMS		Antyavasayee		Total	
	By Deptt.	By Banks	By Deptt.	By Banks	By Deptt.	By Banks
Target	3800	1383	10000	2212	13800	3595
Sponsored	832	474	11234	2030	12066	2504
Sanctioned (No.)	326	239	2064	880	2390	1119
Disbur. No Amt	326	198	2064	684	2390	882
	0.66	0.59	5.93	2.52	6.59	3.11
Rejected	12	62	856	206	868	268
Pending	494	173	8314	944	8808	1117

Bank wise progress is given in Table No. 16 & 16 (I) Page 90-96

Due to unsatisfactory progress, Convenor bank has requested all the state level heads vide letter dated 13.10.07 to gear up their machinery for achieving the targets.

ITEM NO. 7 - Implementation of special focus programme**7.1 Self Help groups (under NABARD scheme)**

As per the decision of the last SLBC meeting held on 26.09.07, Convenor Bank has written letters to State level heads of all banks to fulfill the credit need of the uncovered SHG's through special drive on 11.10.07. Despite a large number of SHGs formed by various departments of Govt. , NGOs, Bank etc. in the State, credit linkage of the groups needs to be improved. Hence there is a need to deliberate on the following issues as requested by NABARD.

The same point was also raised by Hon'ble Chief Minister of M.P. at his inaugural address at the 129th SLBC.

(Progress from April 07 to Sep 07)**(Amt. In Crores)**

A	HSS A/cs opened	31452
B	Amount deposited in HSS A/c	123.47
C	Out of (A) A/c credit linked	3640
D	Amount disbursed	32.18
E	Balance Outstanding	(No.) 39366
		(Amt.) 196.48
F	NPA Amount	8.65
G	% age NPA	5%

Bank wise data is given in **Table No. 18, Page No. 105-106**

1. Quality of SHGs promoted

NABARD has reported that the SHG movement in Madhya Pradesh has picked up in terms of formation of groups by various agencies, viz., Government Departments, NGOs, banks, etc. with more than 3.68 lakh groups as on 30th Sept. 2007. However, credit linkage has to be improved. Only 1,12,436 SHGs have been credit linked, forming 30% of the total SHGs formed. One of the major issues is the lack of proper orientation and long-term capacity building of the promoters, including NGOs and field level Govt. functionaries. The SHGs have been formed with a target-oriented approach. Lack of orientation/capacity building among the SHPIs have led to formation of poor quality SHGs as observed during conduct of training programmes at district places. Therefore, there is an urgent need to improve the quality of functioning of SHGs by providing necessary training, monitoring, etc. Since more than 90% of the SHGs have been formed by the Govt. Departments, it is suggested that the State Government, in consultation with NABARD/ Banks and good NGOs, may evolve a suitable strategy for consolidation, strengthening and financing of SHGs.

2. Marketing Support :

The present marketing support offered by the State Government is by organizing melas of short duration (one week) for exhibition-cum-marketing of products produced by the SHGs. Keeping in view the ultimate objective to graduate the SHGs from micro finance to micro enterprises, more and more, SHGs should be motivated to take up income generating activities. In this connection, there is a need to provide a platform at district level for marketing of products produced by SHGs on a regular basis as is being done at the State level.

3. Zonal/Regional Training Programmes:

Providing training on a regular basis is an important input for improving the quality of SHGs. At Present, training programmes of one or two days are being conducted with the help of NGOs and other experienced agencies for SHG leaders and members, on a selective basis. Keeping in view the number of SHGs formed in the State and their status, there is a need to organize Zonal / Regional level training programmes for imparting quality training to the SHGs. Government Departments may please consider the proposal

7.2 KVIC Margin Money Scheme.

The progress in implementing Margin Money Scheme of KVIC & KVIB upto 30.09.2007 is given below: -

(Amt. in Crores)

Particulars	KVIC		KVIB		Total	
	No	Amt	No	Amt	No	Amt
Target of Margin Money	-	8.70	869	9.46	869	15.86
Cases Sponsored	251	44.09	610	7.51	861	51.60
Cases Sanctioned	33	3.60	129	1.64	162	5.24
Cases Disbursed	33	3.60	119	1.51	162	5.24

Bank wise & District wise progress is given in **Table No.17 Page No.97-104**

7.3 Housing Finance :

(a) Direct Home Finance :

As per RBI guidelines banks should attain a share of Housing Finance at 3% of the incremental deposit of the previous year. The amount so completed comes to Rs.29.00 crores. Banks have surpassed this target by attaining Rs.393.41 crores by end of Sept. 07.

Bank wise data is given in Table No. 20 Page No.109-110

(b) Golden Jubilee Rural Housing Finance Scheme.

During the year 2007-08 up to September 2007 financial assistance of Rs.13.54 crores has been provided under the scheme to 640 beneficiaries. Poor progress is due to non availability of title of land.

Bank wise Data is available in **Table No. 21, Page 111-112**

7.4 Financial assistance to Minority Communities (State)

(Amt. in Crores)

Community	Disbursement 07-08 (April 07 to Sep 07)		Outstanding Balance Sep 07	
	No.	Amt.	No.	Amt.
Muslim	6670	65	128958	973
Sikh	898	14	20361	235
Christian	818	7	10596	100
Zoroastrian	418	2	503	3
Buddhist	416	2	2836	9
Jain	3068	63	48738	672
Total	12288	153	211992	1992

Bank wise position is given in Table No. 22 & 23, Page 113-116

7.5 Data on Minority communities in identified district i.e., Bhopal

Out of 121 districts in India – Bhopal is only one identified minority concentrated District in MP. Convener Bank vide their letter No. 207 dated 11.10 .07 requested Bank of India, having the Lead District responsibility in the District of Bhopal to initiate follow up action for the identification of minorities credit needs and strategies to cater their credit requirements.

The information on the financial assistance given to minority communities in Bhopal district as on Sept. 07 is as follows:

Communities	(Amt. in Crores)	
	Sep 07	
	No.	Amt.
Muslim	26387	427.92
Sikh	9354	112.26
Christian	732	14.38
Zoroastrian	0	0
Buddhist	2351	27.99
A. TOTAL	38824	582.55
B. Total Priority Sector	502295	4042.16
C. Total Advances	853684	7872.32
% age to A to C (Total Advances)		7.39%

7.6 Financial Assistance to Schedule Caste /Schedule Tribe

(Amt. in Crores)

Item	Schedule Caste		Schedule Tribe	
	No. of A/cs	Amt.	No. of A/cs	Amt.
App. Recd.	10725	62	10670	57
App. San.	9417	52	9323	44
App. Disb.	8701	45	8872	43
App. Rejected	299	3	284	2
App. Pend.	1009	7	1063	11
Total Bal. O/S	392382	**1503	254638	**848
NPA Amt.	72983	239	40939	109
% age NPA		16%		13%

** Including revised data given by cooperative institutions.

Bank-wise data is given in **Table No. 24 & 25, Page117-120**

Reserve Bank of India vide their letter RPCD.CO.SP.No 274/09.01.01/2006-07 dt 09.07.2007 addressed to all SLBC Banks requested to discuss the following points in SLBC meeting:

- I. Though the SGSY scheme for the rural poor living below poverty line has a reservation of 50% for SCs/STs, but it has not even crossed 26% mark during the last 4 years.
- II. More co-ordinated approach needs to be adopted for achieving the percentages specified for SC/STs under SGSY Scheme.

The representative of Rural Devp. Deptt, GOMP is requested to apprise the house about the progress and share of SC/STs in SGSY scheme while banks are requested to take measures to step-up advances to SC/STs.

7.7 Swarojgar Credit Card (SCC)

The progress upto 30.09.07 under Swarojgar Credit Card scheme is given below:

(Amt. in Crore)				
Particulars	Comm. Bks	RRBs	Co-op BK	Total
Annual Target (No.)	14334	6150	2070	22554
No. of SCCs Issued	917	1811	614	3342
Amount Disbursed	3	5	3	11
% Achievement	6	29	30	15

Bank wise progress is given in **Table No. 26 Page No.121-122**

A target of 7000 cards to handloom workers was set for the year 2007-08 of which only 139 credit cards amounting Rs.34.64 lakhs to handloom / handicraft workers were issued. Out of 2752 cases banks have sanctioned only 139 cases 2613 cases were pending as of 25.10.07.

The house may review the progress.

7.8 Artisan Credit Cards

As per information given by the Banks the target set for 2007-08 is 2558 against which the Banks have issued 571 cards up to Sep07. Total cards issued under the scheme since inception are 3653.

Bank wise position is given in **Table No 27, Page 123-124**

7.9 General Credit Card (GCC) Scheme.

As per information received, the Banks have issued 2479 cards during the FY 2007-08 upto Sep07 against the self set target of 12411 Total cards issued under the scheme since inception are 29181.

Bank wise position is given in **Table No 27, Page 123-124**

7.10 Education Loan

Banks have sanctioned education loans amounting to Rs 142 crores for 5885 beneficiaries during the current financial year up to Sept.07 out of which Rs 23 crores have been sanctioned to 1246 girl students.

PAN No. of parents, beneficiaries/ students applying for Education loan should not be insisted upon by the Bankers.

State Minority commission has requested convener to provide data on education loan given to minorities for last 2 years. As such, all banks are requested to send data on the prescribed format sent by Convener to all member banks vide letter no. 110 dt. 01.08.07 (in Hindi). We have not received the same till date. Member Banks are once again requested to please expedite.

In case of farmers, agricultural land can be accepted as collateral, if required for Education loan, provided they own more than 5 acres cultivated and / or 10 acres of un irrigated land holdings.

Bank wise position is given in **Table No 28, Page 125-126**

7.11 Advances to women beneficiaries

An amount of Rs.3314 crores granted to women which is 6.41% of the total advances against the stipulated target of 5%.

Bank wise position is given in **Table No 29, Page 127-128**

7.12 Progress under National Horticulture Board Scheme

(Amt in Crores)

Particulars	Unit	2007-08 Upto SEP 07
Cases Received	No	392
Cases Sanctioned	No	346
Cases Disbursed	No	326
	Amt	6
Cases Rejected	No	24
Cases Pending	No	22
Balance Outstanding	No	2878
	Amt	62

Bank wise and district wise data is given in **Table No. 30, Page 129-130**

Progress under National Horticulture Board (given by Deptt.)

Particulars	Number	Amount
LOI placed before Board	7915	-----
LOI approved by Board	7363	-----
No of cases where subsidy released through NHB Bhopal		
Total Project (out of which gender wise classification)	81	Rs.7136913/-
Male	68	Rs.5821018/-
Female	18	Rs.1315895/-

7.13 Loans to Ex-servicemen.(SEMFEX)

As per information received from Banks, balance of Rs. 4 lacs is outstanding in 2 accounts as on Sept.07

Bank wise position is given in **Table No 34, Page 135**

7.14 Advances under Differential Rate Of Intt.-

Hon'ble Minister of Finance for State Mr. P.K. Bansal has expressed his concern for poor growth under the above scheme which is stipulated as 1% of net bank credit. Convener Bank has written letters to all state level heads on 11.10.07 to make all out efforts to achieve at least 50% of the targeted level before the closure of the current financial year as committed to the Honble' Minister during the meeting. Bankers are requested to please come forward for up liftment of poor people in the State.

मद सं.-08 राजभाषा नीति का कार्यान्वयन

मध्यप्रदेश में 51बैंकों में से केवल 40 बैंकों ने राजभाषा नीति के कार्यान्वयन संबंधित तिमाही आंकड़े भेजे हैं। सदस्यों से अनुरोध है कि वे एस.एल.बी.सी. के प्रारूप में अपेक्षित आंकड़े समय से भेजना सुनिश्चित करें। सदन तालिका संख्या 35 पेज 136 में दी गयी स्थिति की समीक्षा करने की कृपा करे।

ITEM NO. 9 OTHER AGENDA ITEMS**1. Scheme for Agri-Business Development through Venture Capital and Project Development Facility –**

A meeting under the Chairmanship of Additional Secretary, Ministry of Agriculture Department of Agriculture and Cooperation, Government of India, New Delhi, was held on 28.02.2007 to discuss

various issues with the banks regarding implementation of Agri-Business Development Scheme and progress there of.

It has been directed by Additional Secretary ,Government of India to give adequate momentum to the scheme for Agri-Business Development through Venture capital and project development facility . In this context ,it has been directed by the **Department of financial sector** that Banks should hence forth consider including this scheme as one of the agenda items of SLBC Meeting and review its implementation.

2.Agriculture Insurance Company Of India Ltd.(NAIS)

Agriculture Insurance Co. of India Ltd. requested :

- 1 Banks to provide crop wise information of disbursement of season wise crop loans (Rabi / Kharif), month wise to NAIS regularly.
- 2 Information required by Vidhan Sabha Prakkalan Samiti about the benefits extended to farmers crop wise, year wise for 2004, 2005, 2005-06.

Convenor SLBC vide their letter NO. ZO/SLBC/07-08/111 dated 01.08.07 requested Bankers to provide the information. Bankers please expedite.

3. Rural Development and Self Employment Training Institutes (RUDSETI)

RUDSETIS are training institutes sponsored by Canara Bank, Syndicate Bank, Shri Dharmasthala Manjunatheshwara Educational Trust, SARD Foundation and CBPJRP Trust for training the unemployed youth in rural areas to take up self employment The Rural Dev. Self Employment Training Institute (RUDSETI) has been opened at Bhopal and started functioning from 19.09.02. Post training follow up is carried out for a minimum period of two years to ensure settlements of trainees in gainful employment / productive ventures. The main objectives of the institutes are (a) to identify ,orient, motivate, train, and assist the rural youth to take up self employment venture as an alternate career, (b) Promote rural entrepreneurship, (c) Train village level workers (d) Counseling and project consultancy.

MP Rural Livelihoods project, livelihood forum vide their letter

173/lf/mpgap/07 dated 23.11.07, requested convener to add following points in the agenda for discussions:

- i. M.P. Rural Livelihood Project has decided to open a RUDSETI training institute in each Lead District. For this purpose they will provide land for the construction of the institute. In case land is not available, they will provide a Govt. building or rented building for the purpose. In these institutes the prospective entrepreneur of govt. sponsored scheme will get training. Banker's are requested to take initiative in this direction.
 - ii. MP Rural Livelihood forum vide their letter No. 178/lf/mpgap/07 dated 4.12.07 have requested the convener that State Heads of all the Banks should apprise the progress regarding RUDSETI to Director SGSY, Commissioner Office, Panchayat & Rural Development Deptt. Vindhayal Bhwan directly and with a copy to them.
- 4. Drought Relief measures - Payment of input subsidy for Kharif 2001 & Kharif 2002**

State Government has released an amount of Rs. 32 crores as input subsidy for Kharif 2001 & Kharif 002 through the Convener Bank to commercial banks and RRBs. SLBC vide letter ZO:SLBC:07-08/12 dated 30.04.2007 distributed the amount to all the concerned state level heads with the request to adjust the amount in the beneficiaries accounts and submit the information in prescribed format to Convenor at the earliest so that consolidated information could be sent to State Government through DIF. Convenor SLBC has followed up the matter vide letter No. ZO/SLBC/07-08/234 dated 18.10.2007.& ZO/SLBC/07-08./273 dated 16.11.2007. Till date no details have been received from the banks. Member banks are once again requested to submit the information and return the unutilized amount at an earliest.

5. DROUGHT SITUATION IN M.P. RELIEF MEASURES BY THE BANKS TO PERSONS AFFECTED BY NATURAL CALAMITIES.

As per notification issued by Principal Secretary, Revenue vide their letter No. file F-21/R-C/St.(Drought) 2007 dated 06.11.07, F-21/R-C/St.(Drought) 2007/1269 dated 16.11.07 & Single file F-21/R-C/St.(Drought) 2007/1290 dated 24.11.07. 37 Districts comprising of 145 Tehsils have been declared drought affected based on observation at a glance Annawari / Najri AAkalan.

. List of Districts And Tehsils is appended below:

On the basis of standard fixed by the State Government, recognize the drought affected tahsils shown in column in (3) of Schedule given below and this notice is published for wide publicity and information to general public:

No.	DISTRICT	AFFECTED TAHSILS
(1)	(2)	(3)
1	Sheopur	1.Sheopur Kalan, 2.Vijaypur, 3.Karahal
2	Morena	1.Porsa, 2.Ambah, 3.Morena, 4.Jaura, 5.Kelaras 6. Sabalgarh
3	Shivpuri	1.Shivpuri 2.Kelaras, 3.Karera, 4.Narwar, 5.Pohri, 6.Pichhor 7.Khaniadhana
4	Guna	1.Kumbhraj, 2.Raghogarh, 3.Aaron
5	Ashok Nagar	1.Chanderi,
6	Datia	1.Datia, 2.Sevda 3.Bhander
7	Shajapur	1.Kalapipal
8	Mandsaur	1.Malhargarh
9	Neemuch	1.Neemuch,2. Jawad, 3.Manasa
10	Dhar	1.Dharampur,
11	Badwani	1.Sindhwa,
12	Burhanpur	1.Burhanpur,
13	Sehore	1.Sehore, 2.Astha,
14	Raisen	1.Raisen, 2.Gohrganj, 3.Begumganj, 4.Ghairatganj, 5.Silwani, 6.Bareli 7. Udaipura,
15	Rajgarh	1.Rajgarh, 2.Sarangpur
16	Vidisha	1.Vidisha, 2.Basoda, 3.Nateran,4. Kurwai,5.Sironj 6.Lateri
17	Hoshangabad	1.Pipariya,
18	Sagar	1Sagar, 2.Rehli, 3.Gadhakota, 4.Rahatgarh, 5.Kesli, 6.Banda, 7.Khurai 8.Bina,
19	Damoh	1.Patharia, 2.Jabera, 3.Tendukheda, 4.Hatta, 5.Patera 6. Batiyagarh 7. Damoh
20	Panna	1.Panna, 2.Gunaur, 3.Pawai, 4.Shhnagar 5.Ajaygarh
21	Jabalpur	1. Kundum, 2.Shahpura 3.patan,
22	Katni	1.Dhimarkheda, 2.Rithi, 3.Murwara (Katni), 4.Barwara, 5.Barhi 6.Vijayraghogarh
23	Narsinghpur	1.Gotegaon, 2.Kareli, 3.Gadarwara 4.Narsinghpur
24	Chhindwara	1.Saunsar
25	Mandla	1.Bichhiya, 2.Niwas
26	Dindori	1.Dindori, 2.Shahpura
27	Balaghat	1.Balaghat, 2.Kirnapur, 3.Baihar, 4.Varaseoni, 5.Lalbara, 6.Khairlanji 7.Katangi
28	Rewa	1.Huzur, 2.Raipurkarchuliyn, 3.Mauganj, 4.Hanumana, 5.Gurh, 6.Teonthar, 7.Sirmor,
29	Anuppur	1.Pushprajgarh, 2.Jaithari,3.Anuppur 4.Kotma,

30	Shahdol	1.Jaitpur, 2.Beohari
31	Umaria	1.Manpur
32	Sidhi	1.Gopadbanas, 2.Sinhawal, 3.Majhauri, 4.Rampur Naikin, 5.Devsar, 6.Chitrangi, 7. Singrauli 8.Churhat
33	Satna	1.Raghurajnar, 2.Rampur Baghelan, 3.Nagaud, 4.Amarpatan, 5.Maihar, 6.Uchra 7.Majhgawan 8.Ramnagar.
34	Tikamgarh	1. Tikamgarh, 2.Baldeogarh 3.Jatara 4. Palera 5.Niwadi, 6. Prithvipur
35	Chhatarpur	1. Chhatarpur, 2. Rajnagar 3. Nowgaon, 4. Laundi 5.Gaurihar 6. Bijawar 7. Badamalhara
36	Gwalior	1. Gwalior, 2. Dabra 3. Bhitwar
37	Bhind	1.Bhind, 2. Ater, 3.Lahar 4. Mehgaon, 5. Gohad
	Total	145 Tehsil in 37 districts

A copy of notification annexed with the Agenda on page No31-34

RELIEF MEASURES:

- (1) It is requested to follow the guidelines of RBI issued vide their letter No. RPCD.No. PS.BC.6/PS.126-84; Dt.2/08/084 and RPCD.No. PLFS .BC. 128/05.04.02/ 97-98; Dt. 20.06.98 & RPCD.No. PLFS.BC.37/05.04.02/99-2000 dated 11.11.99
- (2) All the LDM's have been requested to conduct special DCC meeting in consultation with district administration to coordinate the relief operations by assessing the situation and to provide relief measures to affected persons immediately.
- (3) LDM's and controlling offices have been requested to instruct their branches for conversion of short term loan to medium loan, to grant fresh loan to affected farmers and not to insist for repayment of instalments, as per requirement.
- (4) As per RBI guidelines branches may provide consumption loan to the affected borrowers as an instant relief measure besides considering the need based requirement for developmental activities.
- (5) Where the loans have been converted or rescheduled the term loan as well as fresh short term loan may be treated as current dues and need not be classified as NPA.
- (6) Advised to RRBs and SCBs :
 - (a) Provision of additional crop loan at enhanced scales of finance, as per the recommendations of the district level group meetings to be convened for the purpose, to offset the expenditure already incurred by the farmers to enable them to go for fresh sowing operations as and when the weather conditions are conducive.
 - (b) Expedient submission of crop insurance claims wherever the crops have been insured and affected.
 - (c) Extension of investment credit for deepening of wells, installation of

tube / borewells to tap additional ground water compensating for deficient rainfall.

- (d) Provision of credit for purchase of fodder in drought affected areas.
- (e) Granting of MP (conversion) / MT(rephasement) loans to borrowers whose standing crops, have been damaged.
- (f) Granting reschedulement of instalments of investment credit wherever necessary, to the affected borrowers.

(7) **SUBMISSION OF REPORT**

- (a) All the banks are advised to report the progress made in this regard to Convenor SLBC in the following format on quarterly basis for onward transmission to RBI. The progress will be reviewed in every SLBC & DCC meetings.

(Amt. in Crores)

S.no.	Particulars	Account	Amount
1	Conversion of ST Loan into Terms Loans		
2	Reschedulement of existing Term Loans		
3	Sanction of fresh Development Loans		
4	Sanction of consumption Loans		

HOUSE IS REQUESTED TO DISCUSS AND DECIDE ON ABOVE.

ITEM NO. 10. ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR