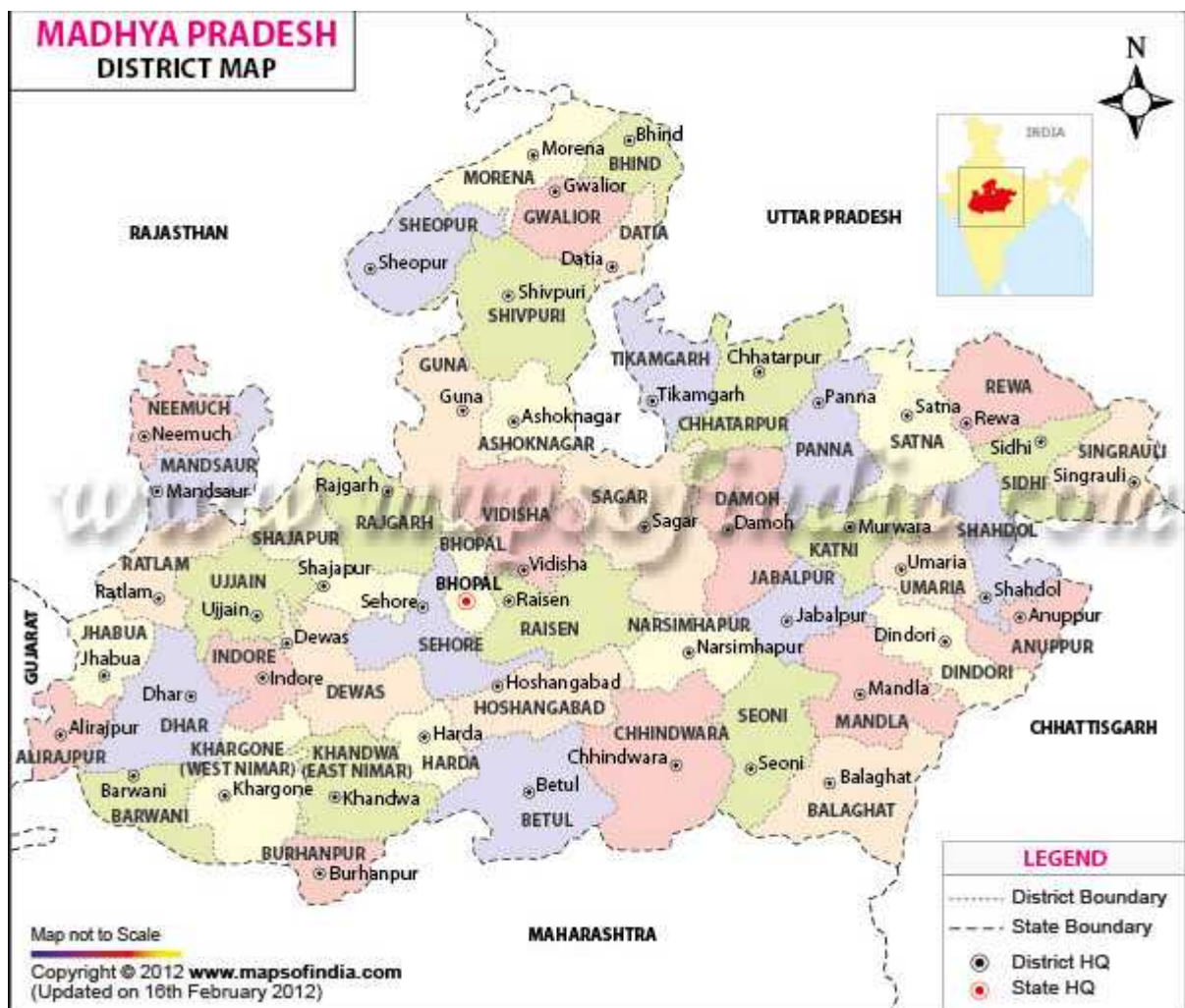




MADHYA PRADESH – AN OUTLOOK





150th

Pradesh

Meeting of the state Level Bankers' Committee (SLBC) of State of Madhya

AGENDA

STATE LEVEL BANKERS' COMMITTEE, STATE OF MADHYA PRADESH

CONVENOR : CENTRAL BANK OF INDIA

CORPORATE OFFICE: CHANDERMUKHI, NARIMAN POINT, MUMBAI 400021

Tel.: 022 – 6638 7777, CALL CENTER TOLL FREE NO (24 hours).-1800 200 1911

email : dataslbcmp@centralbank.co.in (for submission of SLBC data)
smslbc@centralbank.co.in (for communications)

Website : <https://www.centralbankofindia.co.in> (Bank)
<http://www.slbcmadhyapradesh.com> (SLBC Website)



Indexing

1. Adoption of the minutes of the 149 th SLBC meeting of Madhya Pradesh	~ 5
2. Performance Review	~ 6-9
a. Sector / Agency wise Annual Credit Plan 2012-13	~ 6
b. Comparative achievement of ACP over three FYs	~ 7
c. Agency wise ACP 2012-13 ending December 2012 quarter	~ 7-8
d. KCC Performance Review	~ 8-9
3. C- D Ratio performance in Madhya Pradesh	~ 10-13
a. Deposit Growth	~ 10
b. Credit Growth	~ 10
c. Credit – Deposit (CD) Growth / Ratio	~ 11
d. District wise CD performance > 40% achievement	~ 12
4. Education Loan	~ 13-15
5. CM Rural Housing	~ 16-17
6. Financial Inclusion	~ 18-20
7. Direct Cash Transfer of Subsidy	~ 21
8. Performance of bank sector in Madhya Pradesh	~ 22-37
a. Priority Sector Advances (outstanding)	~ 22
b. Agriculture Advances	~ 22
c. Micro & Small Enterprises (MSE) Advances	~ 22-23
d. Advances to Weaker Section	~ 23-24
e. Housing Loan	~ 24
f. Swarojgar Credit Card	~ 25
g. Artisan Credit Card	~ 25
h. General Credit Card	~ 25-26
i. Self Help Groups (SHG) /NRLM	~ 26-29
j. Data on Minority Communities	~ 29
k. Data on Minority Communities : Bhopal	~ 29
l. Financial Assistance: Schedule Caste	~ 30
m. Financial Assistance: Schedule Tribe	~ 30
n. Advances to Women Beneficiaries	~ 31
o. Prime Ministers' Employment Generation Program (PMEGP)	~ 31
p. Swarna Jayanti Shari Rozgar Yojana (SJSRY)	~ 32
q. Antyavyawasayee Swarozgar Yojana	~ 33
r. Under Kapildhara Yojana	~ 33
s. Tejaswini	~ 34



t. Weavers Card/Financial Package for Handloom Weaver activation	~ 34
u. National Horticulture Mission & NHB Scheme	~ 35
9. NPA Management	~ 36-37
a. NPA position Sector wise	~ 36
b. NPA position: Govt Sponsored Schemes	~ 36
c. BRISC	~ 37
10. Regular AGENDA	~ 38-39
a. Online Charge Creation of land record	~ 38
b. R-Seti / FLCC	~ 38-39
c. Sub-Committee Meetings and Discussion points	~ 40-42
d. Implementation of Official Language Policy	~ 42
e. DLCC and MoF Guidelines	~ 43
f. Basic Saving Bank Deposit Account	~ 43-44
11. Summary of MP at glance	~ 45-48
12. Action Taken Report 149 th SLBC	~ 49



Vision of the State of Madhya Pradesh

.....

An all-round and all-inclusive development of the state through which the life of citizens can become rich and prosperous and they should have opportunities for putting in their best efforts according to their potential and contributing to the nation's development

.....



1. Adoption of the minutes of the 149th SLBC meeting of Madhya Pradesh

➤ **Minutes of the 149th SLBC**

Date of 149th SLBC Meeting : 7th March 2013

Venue : Jehan Numa Palace, Bhopal

The Minutes of 149th Meeting of SLBC held on 8th November 2012 was circulated vide email dated 15th November 2012 and have been uploaded on website of SLBC (www.slbcmadhyapradesh.com) and DIF's website (www.dif.mp.gov.in).

No observations / amendments have been received till date and hence we propose to confirm and adopt the minutes

ACP Performance Review

a. Sector / Agency wise Annual Credit Plan 2012-13

Table A

Sr. No.	Sector	ACP FY 11-12	ACP FY 12-13	% to Gross ACP	Projected Growth over last year (%)	Achievement till Dec' 2012 as FY 12-13 target (%)
1	Short Term Credit for Production and Marketing and Food Security	19853.00	23085.85	54.53	16.28	91
2	Agriculture Term Credit for Food Security	5925.00	9005.97	28.06	52.00	38
1+2	Total Credit-Agriculture and Allied Activities	25779.00	32093.18	75.80	24.49	76
3	MSME	3480.00	6027.73	14.24	73.21	68
4	Other Priority Sector	3517.00	4218.66	9.96	19.96	50
5	Total Priority Sector	32777.00	42339.57	100	29.17	72



ACP Performance Review

b. Comparative achievement of ACP over last three Financial Years (Quarter)

Sector	2010-11(December-10)			2011-12 (December-11)			2012-13 (December-12)		
	Target FY10-11	Ach.	% Ach.	Target FY11-12	Ach.	% Ach.	Target FY12.1 3	Ach.	% Ach.
Agri. Total	21445	14922	70	25779	17779	69	32092	24384	76
Crop Loan	16384	11295	69	19853	14749	74	23086	20940	91
Agri. Term Loan	5061	3627	72	5925	3029	51	9006	3444	38
MSME	2836	2017	71	3480	3198	92	6028	4109	68
Others	3223	1972	61	3517	1792	51	4219	2116	50
TOTAL	27504	18911	69	32777	22769	69	42338	30610	72

c. Agency wise ACP 2012-13 ending quarter December 2012

Banks	Agriculture			MSME			OPS			Total Adv. PS		
	Target	Achi	%	Target	Achi	%	Target	Achi	%	Target	Achi	%
Comm.	19712	12779	65	5448	3998	73	3786	1983	52	28946	18760	65
RRBs	3950	2793	71	295	111	38	256	128	50	4501	3032	67
Co-op	8430	8813	105	285	0	0	176	5	3	8891	8818	99
TOTAL	32092	24384	76	6027	4109	68	4219	2116	50	42338	30610	72

Comm. ~ Commercial
Co-op ~ Co-operative
Achi ~ Achievement

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

Observations

1. Agriculture Term credit growth needs to improve
2. Growth of MSME also needs to improve
3. RRGs progress is not upto the mark



ACP Performance Review

Reasons for Low ticket size in Agriculture lending

- Due to **Fragmented land holdings** in MP, majority of the farmers are unable to grow **cash crops** like vegetables, fruits flowers etc.
- Lack of **proper irrigation facilities** for multi cropping
- **Low Cost of Production** for growing traditional crops

Reasons for Low Off-Take in Investment Credits

- **Lack of capital** with farmers
- **Not a profitable venture** on account of higher rate of interest of financial institutions for investment credit
- **Lack of awareness, proper guidance and technical support** to the farmers resulting in the use of traditional farm equipments and crop growing patterns
- **Combine harvesters** registered by MP RTO under **Commercial Vehicles** – High registration and other fees
- Due to lack of adequate procuring units/ Food Processing Units and Post-harvest Facilities, investment in horticulture is low
- Non-establishment of Milk products manufacturing units in MP leading to low investment in large scale dairy units
- Adequate proposals for investment credit not submitted by entrepreneurs.

Suggestions - Interest subvention may be provided by Govt.

Registration of Combine Harvesters can be done under Agricultural equipments like in Punjab

d. KCC Performance Review:

Progress under KCCs up to December-2012 is as under:

Banks	Target 2012-13 (No)	Achievement (No)	% Ach
Comm.	377142	344213	91
RRB	118538	52371	44
DCCB	600000	227388	38
TOTAL	1095680	623972	57

Comm. ~ Commercial

RRB ~ Regional Rural Bank

DCCB ~ Development credit co-operative Bank

Bank wise position is given in Table No.19

Based on the recommendations of the working group set up by DOFS, MOF, GoI, the existing **KCC scheme has been suitably revised to make it a Smart card cum Debit card** with many additional features and farmer friendly.



ACP Performance Review

Features of Revised KCC:

Kisan Credit Card Scheme aims at providing adequate and timely credit support from the banking system under a single window to the farmers for their cultivation & other needs as indicated below:

- a. To meet the short term credit requirements for cultivation of crops
- b. Post harvest expenses
- c. Produce Marketing loan
- d. Consumption requirements of farmer household
- e. Working capital for maintenance of farm assets and activities allied to agriculture, like dairy animals, inland fishery etc.
- f. Investment credit requirement for agriculture and allied activities like pump sets, sprayers, dairy animals etc.

Note: The aggregate of components (“a” to “e”) above will form the short term credit limit portion & the aggregate of components under f will form the long term credit limit portion.

The short term limit to be arrived for the first year:

For farmers raising single crop in a year: Scale of finance for the crop (as decided by District Level Technical Committee) x Extent of area cultivated + 10% of limit towards post-harvest / household / consumption requirements + 20% of limit towards repairs and maintenance expenses of farm assets + crop insurance, PAIS & asset insurance.

Limit for second & subsequent year : First year limit for crop cultivation purpose arrived at as above plus 10% of the limit towards cost escalation / increase in scale of finance for every successive year (2nd , 3rd, 4th and 5th year) and estimated Term loan component for the tenure of Kisan Credit Card, i.e., five years. Detailed circular attached at annexure

Observations:

As per the recently released PLP of NABARD the KCC’s issued in the State as on 31st March 2012, were 76.23 Lacs nos. comprising 96% of total land holdings

Action Points

1. Government to actively participate with Banks in issuing KCC in **Camp Mode**
2. Adoption of **KCC model adopted by the State of Bihar and Uttar Pradesh under BGREI (Brining Green Revolution in Eastern India)** in ensuring balance KCC linkages.
3. Government to explore possibility of **Cultivator’s Licence** for facilitating Credit Linkages to farmers falling under the category of Oral Lessee, Small Farmers, Marginal Farmers, Share Croppers & Forest dwellers
4. Government to initiate online charge creation of land records in similar line with the one adopted by Government of Karnataka of **Bhoomi Programme**
5. Banks should cover all farmers including those who have not availed KCC through banking linkages under the crop insurance

Credit –Deposit Ratio of Banks

a. Deposit Growth

Year wise (quarter ending December) breakup is as under:

Table D

(Amt. Rs. in crore)

	Rural	% Growth	Semi-Urban	% Growth	Urban	% Growth	Total	% Growth (YOY)
December 2010	17643	-	35248	-	86861	-	139752	-
December 2011	23570	34	42097	19	105317	21	170984	22
December 2012	23541	0	51323	22	126142	20	201006	18

Aggregate Deposit growth is 18 % on YOY basis.

Aggregate Deposit grew by 11.14% over March 2012

b. Credit Growth

Table E

(Amt. Rs. in crore)

	Rural	% Growth	Semi-Urban	% Growth	Urban	% Growth	Total	% Growth (YOY)
December 2010	17871	-	15209	-	50404	-	83484	-
December 2011	25647	44	17267	14	61464	22	104378	25
December 2012	26976	5	21549	25	75804	23	124329	19

Credit in rural branches has shown a growth of 19% on YOY basis.

Credit grew by 10% over March 2012



Credit –Deposit Ratio of Banks

c. Credit Deposit (CD) Growth / Ratio:

CD ratio benchmark as on 31st March 2012

National Average : 78

State Average : 57

Table F

Banks	December 2010	December 2011	March 2012	December 2012	Target for March 2013
Comm	61	59	60	58	65
RRBs	52	53	53	54	
Co-op	61	89	109	125	
Total	60	61	63	62	

Comm. ~ Commercial

Co-op ~ Co-operative

Conclusion:

CD Ratio still below the commitment level of 65% as envisaged to Hon'ble Governor, Reserve Bank of India

The following Banks are having CD Ratio > 60% constantly on quarter to quarter basis for the Period December 2011 to December 2012:-

Commercial Banks: Bank of Baroda, Corporation Bank, Dena Bank, Punjab National Bank, United Bank of India, State Bank Subsidiaries

Private Banks: HDFC Bank, ICICI Bank, AXIS Bank

RRBs: Narmada Jhabua Kshetriya Gramin Bank,

Co-op Banks: M.P. Co-Operative Bank

Credit –Deposit Ratio of Banks

d. District wise CD performance < 40% achievement:

Table H				Figures in %	
S.N.	Name of District	Lead Bank	March 2012	December 2012	
1	Umaria	State Bank of India	23	24	↑
2	Tikamgarh	State Bank of India	35	34	↓
3	Sidhi	Union Bank of India	32	51	} ↑
4	Rewa	Union Bank of India	31	35	
5	Singrauli	Union Bank of India	-	22	
6	Mandla	Central Bank of India	35	40	
7	Anuppur	Central Bank of India	22	28	
8	Shahdol	Central Bank of India	29	30	
9	Alirajpur	Bank of Baroda	29	39	

Bank wise position is given in Table No. 2 & Table No. 3

Observation: Considering low CD ratio of less than 40 of these 9 districts over the period, Sub-Committee on CD ratio deliberated immediately after the 148th SLBC meeting to evaluate ways and means to affect incremental CD ratio in these 9 districts.

Action Taken Report of the Sub-Committee meeting on CD Ratio

Action Points	Remark
A minimum of three credit camps to be conducted in each month. The camps should be equal to the number of branches in the district multiplied with 3 camps per month	Banks have complied with the suggestions / action points put forth by the Sub-Committee, which is evident from the increase in CD ratio of all districts except Tikamgarh
The credit camps should endeavor for credit linkages in the form of CKCC , JLGs, Fisherman credit cards, artisan card etc	
LDMS should invite district administration like collector, SDM, Tehsildar etc. during such camps. Adequate publicity should be given (even in media) prior to holding such camps	
Credit card linkages should be explore in the Tribal affected areas with the help of CCF, DFO, Joint Forest Management Committee for extending credit support in areas of Bee farming, Cocoon farming, Rope making, PDS shops, etc.	
SHG and SHG-PI linkages to be made more vibrant	
Each Branch to appoint atleast 2 Business Facilitators	



Education Loan

Education Loans : Review

Target (FY 12-13): 30000 Nos.

Table P

(Amt in Crore)

Fresh Sanctions upto Dec' 2012		Outstanding Balance Dec' 2012	
No.	Amt.	No.	Amt.
10833	341.53	83898	1729.48

Fresh sanctions of Education loan till September 2012 was 9033, thus an incremental growth of around 48% during the quarter.

Bank wise position is given in Table No. 28

Education loan sanction trend analysis

Year	FY 2008-09	FY 2009-10	FY 2010-11	FY 2011-12
No. of sanctions	15667	14637	13894	17666
% Growth	-	(6.58)	(5.00)	27.00

Observations:

1. Considering the off take of education loan through banking system in the State of MP, Sub-Committee on Education Loan issued guidelines to hold camps in each district and requested banks to give on spot in principal sanctions to eligible students.
2. Banks also communicated individually through email/ phone to **prospective students numbering approx. 9500** who have applied online in Government of Madhya Pradesh Technical Department website indicating their interest for education loan for pursuing BE/B-Arch/B-Pharma/MBA/MCA/HMCT/M-Pharma/M-Tech in the FY 12-13 (course starting FY 12-13)
3. **Participation of education loan by Private Banks need to be improved**

Education Loan

Action Taken Report of the Sub-Committee meeting on Education Loan

Action Points	Remarks
Hold education loan camps in districts on 27 th December 2012 to be participated by all banks in the districts	Camps were conducted on 27 th December 2012
Release necessary advertisement by the District in local newspaper on the 20 th /23 rd and 27 th December 2012	Advertisements were released as per the Sub-Committee guidance
Release of duly approved advertisement by SLBC Convenor in the newspaper on 24 th December 2012	Convenor released the education loan advertisement on 24 th December 2012
Similarly advertisement to be released by Government of MP	The same was released

Status of Complaints Received (FY 12-13)

No. of complaints received at DIF and forwarded to banks for resolutions	No. of complaints resolved by banks to logical end	Pending Complaints
358	133	235

Banks wise status of complaints

No. of complaints received at DIF and forwarded to banks for resolutions	
Name of Bank	No. of Complaints
Central Bank of India	37
State Bank of India	165
Bank of India	51
Punjab National Bank	39
Union Bank of India	28
Bank of Baroda	20
Allahabad Bank	18



Education Loan

Madhya Pradesh Government Education Loan Guarantee Scheme:

Eligibility Criteria:

- a. Annual Income of Parents : Not more than Rs.5.00 Lacs per annum
- b. Parents to give undertaking that they are not in position to offer collateral
- c. Technical Education, Medical Education and Higher Studies
- d. Per year guarantee offered by Government is maximum 200 students
- e. Maximum Amount of Guarantee for studies in India and abroad is based upon amount of loan sanctioned by a bank
- f. Details of the circular / guidelines available in website http://www.dif.mp.gov.in/Higher_Edu.htm

Table P1

Name of bank	No. of Guarantee sanctioned	Amt of Guarantee Sanctioned (Rs.)	No. of Guarantee sanctioned	Amt of Guarantee Sanctioned (Rs.)
	FY 2011-12		FY 12-13 (Upto December 2013)	
State Bank of India	8	8420000	7	6159000
Central Bank of India	8	10506650	5	6045000
Satpura Narmada RRB	4	1491650	0	0
Punjab National Bank	1	625000	0	0
Dena Bank	1	875000	0	0
Bank of India	2	2000000	2	2200000
UCO	1	1000000	0	0
Narmada Malwa RRB	0	0	1	750000
Total	22	24918300	15	15154000

Action Points:

1. Banks and Technical Education Department/ Medical Education Department/ Higher Education Department should have to play a pro-active role by canvassing the scheme among students taking admission in various colleges and scrutiny committee meetings be held at required intervals.
2. Further efforts should be made to propagate the scheme

Observation: Participation of Private Banks is not there at present



Chief Minister Rural Housing

Chief Minister Rural Housing Mission:

Progress under CM Rural Housing Mission during quarter December 2012

Table R

(Amt in Rs. Crore)

S.No.	Bank	No. of Rural and Semi-Urban Branches	Target FY 12-13	No of loan cases submitted to bank branches	No of loan cases sanctioned by bank branches	No of Cases Disbursed by banks
1	Central Bank of India	321	19260	28814	16783	13499
2	Bank of India	245	11940	19875	12737	8032
3	State Bank of India	683	40980	27467	12134	6461
4	Union Bank of India	139	8340	7041	3426	2415
5	Bank of Baroda	44	2640	8136	3602	2252
6	CMPGB	373	22380	28166	11614	9415
7	Narmada Malwa RRB	210	22200	9985	4413	2350
8	Madhyanchal Gramin Bank	370	12600	9860	5616	2623
9	Syndicate Bank	21	1240	969	600	40
10	Bank of Maharashtra	91	5460	3053	2505	548
11	Punjab National Bank \$	23	1380	-	-	-
12	Oriental Bank of Commerce \$	9	540	-	-	-
13	Jilla Sahakari Bank \$	18	1110	-	-	-
Total -		2501	150070	143366	73430	47635

\$ Punjab National Bank has executed MOU on 28.01.2013 and the other two banks have inked MOU recently and hence progress can be monitored in Q4

TOTAL TARGETS	Q1	Q2	Q3	Q4
150070	45025	60031	30013	15004
Achievement Index	13466 (29.91%)	19394 (32.31%)	42332 (141.05%)	-



Chief Minister Rural Housing

Observations:

- DCCB** has the deepest penetration in the State predominantly having rural and semi-urban presence in the State and hence penetration network of DCCB should be leveraged in creating an all out vibrancy in the scheme

Action Points

Action Point	Remark
Execution of MOU with remaining banks in State	Punjab National Bank, Oriental Bank of Commerce, Allahabad Bank and Jilla Sahakari Kendriya Bank Mydt, Vidisha have executed MoU
Allocation of district wise targets	District wise targets have been allocated by the CM Awas Mission Department and communicated to all districts
Sanction of CM Rural Housing Proposals in camp mode in district on 30 th and 31 st January 2013	Each district has conducted camps in coordination with the District Authorities and approx. 16000 beneficiaries have sanctioned loan by banks

Modification Proposal in the Scheme

Original Scheme provided payment of State Government subsidy equivalent to Bank's loan released and 100% release of subsidy on 60% release of the loan amount.

Existing Stipulations	Proposed
To pay subsidy component by way of EMI till date of auction of the property or the date of writing off the loan (in case of NPA account), whichever is earlier, State Government will stop giving subsidy from the date of auction of property	State Government pay the balance amount of the subsidy due in such accounts



Financial Inclusion

i. Banking facilities to unbanked villages with population > 2000

All banks have completed the linkages of banking facilities to unbanked / underbanked villages with population over 2000 through models like BC / Kiosks/Mobile Van/ Financial Inclusion branches etc.

Progress is as under:

➤ Total No. of Villages	: 2736
➤ Villages covered by BCs*	: 1834
➤ Villages covered by Brick and Mortar Br	: 902
➤ No of No-Frill Accounts opened	: 11,52,336

*BC covered either with handheld device/ Mobile Vans/Kiosks etc.

ii. Ultra Small Branch

1. Ultra Small Branch as approved in the Special FI SLBC meeting held on the 22nd January 2013 as **“Customer Service Centres : Bank Name, Village Name” instead of USB (Ultra Small Branch)**
2. Banking facilities has to be extended to all villages with population less than 2000.
3. The villages under coverage are as under

➤ TOTAL NUMBER OF VILLAGES	: 54903
➤ No. OF VILLAGES COVERED WITH POPULATION OVER 2000	: 2736
➤ No. OF VILLAGES COVERED WITH BANKING FACILITIES	: 5147
➤ No. OF VILLAGES TO BE COVERED (LESS THAN 2000)	: 47020

4. The villages numbering 47020 are based upon DLCC approved and mapped in DLCC in coordination with Reserve Bank of India and LDMs and have been adopted at the Special FI SLBC held on the 22nd January 2013.
5. The mapped villages, bank-wise, district wise is uploaded in the SLBC website and copy provided to each banker
6. M/s MPCON Ltd has been directed to all out in recruitment and training of BCs in the these villages
7. Further **in first phase** in the implementation, Government has desired M/s MPCON Ltd. to target 3000 odd shadow villages in ensuring FI coverage through BCAs
8. It has been requested to M/s MPCON Ltd. to operationalize the CSCs in the 3000 odd Shadow Villages by **15th February 2013** and to complete system integration with all banks during this time frame.
9. It is informed that all banks have executed the MOU with M/s MPCON Ltd



Financial Inclusion

Action Plan

- Identification of Base Branches
- Sensitization of Base Branch Managers and staff
- District Administration to provide 100 Sq Ft space for CSC units
- CSC to be bank branded with bank logo
- CSC units named as “Customer Service Centres : Bank Name , Village Name”
- Camping at Villages with bank staff and BC
- OD facility to BC
- Gradually conversion of CSC units to Brick and Mortar branches
- Banks to provide KCC/GCC to eligible beneficiaries
- Synchronization of No frill accounts opened earlier with other FI vendors with M/s MPCON Ltd. and banking system
- Seeding of Aadhar nos. in accounts opened earlier
- Financial Literacy & Financial Inclusion to be viewed as siblings

The minutes of the Special FI SLBC is attached herewith

iii. Ultra Small Branch in population of 5000 and above

Strategy and Guidelines on Financial Inclusion – Ultra Small Branches in under banked and other districts:

Department of Financial Services, Government of India has vide its letter F. No.21/13/2009-FI(Pt.) dated 1st August 2012 has directed to comply with the modification to their earlier circular issued dated 21st October 2011 para 5.3 as:

“Weekly visit of the designated officer to a USB established in villages having population of 5000 or more in underbanked districts and 10,000 or more in other districts is insufficient and cannot provide required services to the customers. In order to provide services to all the customers of Ultra Small Branches established in villages with population of 5000 or more in underbanked districts or 10,000 or more in other districts, it is advised that:

- a. The USB shall be managed full time by at least one bank officer with laptop having VPN connectivity supported by BCA
- b. Manpower may increase with the increase in business volume
- c. The branch shall have normal business hours as the base branch
- d. The "maker" and "checker" system shall be followed at all these branches. The designated officer at USB shall act as "maker" and other officer at the base branch will act as "checker"



Financial Inclusion

- e. BCA shall be present on all working days and shall deal with all cash transaction and other services assigned to BCA
- f. Such Ultra Small Branches should have a pass book printer and a safe for cash retention
- g. Other instructions contained in RBI Master Circular on branch automation dated 02.07.2012 shall apply

iv. Opening of SB accounts of each households in all Villages and Publicity campaign under FIP and e- payment under green initiative.

Lead District Manager is responsible to get SB accounts opened for each household in all the villages in the District, by coordinating bank branches and Govt. This has also become very crucial in wake of the Direct Transfer of Cash Subsidy in the accounts of the Beneficiaries initiated by Government of India in pilot three district of Madhya Pradesh namely Harda, Hoshangabad and Khandwa

- i. Maintaining a RESIDENT/VILLAGE ACCOUNT REGISTER by the BC will greatly help e-payment for various/subsidy wage related payments in the District, and enhance the green initiative also.
- ii. Ground level sensitization activities under the financial inclusion action plan are to be co-ordinated by the District Level Consultative Committees for which publicity materials has been sent to All LDMS.
- iii. As advised by MOF, GOI to enhance use of e-payments no payments are made or received through cheques except from such institutions either they do not have Core Banking Solution (CBS) or not having access to ECS payment facility (this include certain cooperative Banks, Local Area Banks and State Cooperative Banks). Banks and MP Govt. to ensure 100% compliance by Sept. 2012. Lead banks in their respective districts will take up the issue of e-payment at DLCC level, State Govt. is to follow up with district administration of respective districts for ensuring 100% e-payment target.
- iv. Measures to popularize e-payment for bringing down the no. of transactions through cheques guide line from DFS Ministry of Finance, Govt. of India is enclosed.



Direct Cash Transfer of Subsidy

Direct Cash Transfer of Subsidy was affected in three districts of Madhya Pradesh as part of the Government of India effort of initiating DCT in the initial 51 districts implemented from 1st of January 2013.

The progress report on the three districts is as (Data as on 1st of January 2013):

STATUS OF BENEFICIARIES SCHEME-WISE IN HOSHANGABAD/HARDA/KHANDWA DIST.(DIRECT CASH TRANSFER)						
S. No.	DISTRICT	NAME OF THE SCHEME	NAME			
			Name of Bank	No. of A/cs	Amount	Whether Successful (Y/N)
1	KHANDWA	Balika shiksha protsahan yojna (NSIG)	BANK OF INDIA			
			BANK OF MAHARASHTRA	4	12608	Y\$
			STATE BANK OF INDIA	2	6304	Y\$
2	HOSHANGABAD	Upgradation of Merit Scheme	STATE BANK OF INDIA	20	63040	Y\$
			PUNJAB NATIONAL BANK	2	16000	Y
			CENTRAL BANK OF INDIA	3	24000	Y*
3	HARDA	BSPY (NSIGCSE)	NAME OF INDIVIDUAL BANK YET TO BE RECEIVED	3	24000	Y*
		NMMS		132	396000	LEAD BANK (SBI) HAS INFORMED THAT THEY HAVE NOT BEEN PROVIDED AUTHENTICATED LIST OF UID NO. AND HENCE THEY WERE NOT ABLE TO CAPTURE THE SAME IN THE ACCOUNTS. AS REGARDS TO ACCOUNTS MAINTAINED WITH OTHER BANKS, DATA IS YET TO BE RECEIVED BY LEAD BANK
		HIGHER EDUCATION		55	275000	
		PMS-ST		14	140000	
		PMS-OBC		6	28920	
		PMS-SC		46	139300	

Y\$ AS INFORMED BY LDM, BOI, AMOUNT CREDITED IN BENEFICIARIES ACCOUNT ON 2ND JANUARY 2013

Y* UID NO WAS NOT AVAILABLE IN ONE ACCOUNT WITH CBI AND PNB AND HENCE CREDIT COULD NOT BE ACCORDED IN THESE ACCOUNTS. TOTAL AMOUNT CREDITED IN ACCOUNT IN HOSHANGABAD IS Rs.48000



Performance of bank sector in Madhya Pradesh

a. Priority Sector Advance (Outstanding) [Target : 40% of Adjusted Net Bank Credit (ANBC)]

Sector wise details

Table I (Amt. in crore)

Month-Year	Agriculture	MSME	OPS	Total	% Growth (YOY)
December-2010	30869	11128	10216	52213	-
December-2011	36190	13263	11681	61134	17.09
December-2012	40463	15626	12789	68878	12.67

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

Table J (Amt. in crore)

December 2011	December 2012	YoY Growth
36190	40423	11.81%

Action Points:

1. In addition to providing production credit to farmers, banks are requested to increase term loan in Agriculture. This will ensure Capital Formation in the rural areas of the State.
2. Special Credit camps to be organized in the remaining one month of the Financial Year to ensure achievement of targets through various Agriculture linked program

c. Micro, Small & Medium Enterprises (MSME) Advance:

Table K (Amt. in crore)

December 2011	December 2012	Growth YoY
13263	15626	17.82%

Action Points:

1. According to the Development Commissioner (MSME), GOI, bank branches should focus and play effective role in augmenting the flow of credit to the identified MSME cluster number 228 in the State of Madhya Pradesh.



Performance of bank sector in Madhya Pradesh

- Lead Bank in the districts where the MSME clusters are located may also focus on their Credit requirements and enhance credit flow to MSMEs, particularly in the clusters where banking facilities are inadequate.
- Banks should identify MSME cluster and open specialized SME branches, which may help the dedicated flow of credit to this sector.
- Banks should leverage CGTMSE scheme and avail the maximum opportunity of finance under CGTMSE

Granular data: MSME Performance Indicator

Performance vis-à-vis National Goal

Table L

(Amt in Rs. Crore)

National Goal	O/s Dec' 2011	% to total MSME	O/s Dec' 2012	% to total MSME	National Goal % to total MSME	Achievement
Micro Manufacturing where investment is up to Rs.5 lacs	2142	19	1036	6.80	40	21
Micro Service Enterprise where investment in equipment is upto Rs2 lacs	1190	11	1724	11.03		
Micro Manufacturing where investment is above Rs.5 lacs but upto Rs.25lacs	1263	11	1730	11.07	20	24
Micro Service Enterprises where investment in equipments is above Rs2lacs but upto Rs.10 lacs	785	7	1973	12.62		

Total MSME outstanding December 2011: Rs.15072 crore

Total MSME outstanding December 2012: Rs.15626 crore

Bank wise position is given in Table No. 34 & Comp. Policy package in Table No. 31

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

Table M

(Amt. in crore)

March 2012	December 2012	Growth over March 2012 (%)
13857	14305	3.23

Bank wise position is given in Table No. 5 & Table No. 7



Performance of bank sector in Madhya Pradesh

DRI Advance:

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

Table N**(Amt. in Crores)**

	March 2012	December 2012	Growth over March 2012 (%)
DRI Advances	15	20	33.33

Bank wise position is given in Table No. 7

Action Points:

1. R-SETIs needs to impart training to beneficiaries under weaker section for DRI loan and to forward the loan application to respective bank Branches.
2. Banks to plan and initiate suitable steps for achieving the target for DRI and submit progress report to Convener Bank for the review in the next meeting.

Action Taken Report:

Action Points	Remark
RBI to review the income criteria for eligibility under the scheme	Committee on Priority Sector lending headed by Shri M V Nair, former Chairman and Managing Director, Union Bank of India has recommended for scrapping the DRI scheme as several employment generation and poverty alleviation schemes have now been introduced, making the DRI scheme not attractive to borrowers

e. Housing Loan**General Housing Scheme:****Table Q****(Amt in Rs. Crore)**

Outstanding Balance March 2012		Outstanding Balance Dec 2012	
No.	Amt.	No.	Amt.
217499	8834	237630	10134

Bank wise position is given in Table No. 20 & Table No. 21 (For Golden Jubilee Rural Housing Finance Scheme)



Performance of bank sector in Madhya Pradesh

Performance of Various Special Focused program

f. Swarojgar Credit Card (SCC) : Quarter ending December 2012

Table T

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	4475	8621	1960	15056
SCCs Issued (No.)	462	1985	642	3489
Amount Disbursed (in Rs. Crores)	2.07	6.31	1.49	9.87
% Achievement	10.32	23.03	32.76	23.17

Comm. ~ Commercial

RRB ~ Regional Rural Bank

Co-op ~ Co-operative Bank

Bank wise position is given in Table No. 26

g. Artisan Credit Card Scheme (ACC): Quarter ending December 2012

Table U

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	1050	2360	0	3410
ACCs Issued (No.)	417	30	0	447
Amount Disbursed (in Rs. Crores)	1.59	0.10	0	1.69
% Achievement	40.00	1.27	0	13.11

Comm. ~ Commercial

RRB ~ Regional Rural Bank

Co-op ~ Co-operative Bank

Bank wise position is given in Table No. 27

h. General Credit Card Scheme (GCC) during quarter December 2012:

Table V

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	1366	4610	0	5976
GCCs Issued (No.)	7503	2150	0	9653
Amount Disbursed (in Rs. Crores)	20.11	3.26	0	23.37
% Achievement	549.00	47.00	0	161.53

Comm. ~ Commercial

RRB ~ Regional Rural Bank

Co-op ~ Co-operative Bank

Bank wise position is given in Table No. 27

Performance of bank sector in Madhya Pradesh

Action Points

1. Banks to implement suggestions as per 147th SLBC meeting, where all pending cases at branches to sanctioned and should be treated as new cases

i. Self Help Group (SHG):

As advised by GOI, NABARD had set a target of in the State of Madhya Pradesh saving linkage of 1 lakh SHGs, credit linkage of 40,000 SHGs and credit linkage of 25000 Joint Liability Group (JLG) during the year 2012-13.

The target for the districts is as:

S. NO.	NAME OF DISTRICT	SHG SAVINGS LINKAGE	SHG CREDIT LINKAGE
1	BALAGHAT	2000	700
2	BETUL	3000	3520
3	CHHINDWARA	3500	1125
4	SEONI	1000	780
5	DEWAS	500	1070
6	SEHORE	250	500
7	DHAR	4500	1230
8	GUNA	4500	790
9	ASHOKNAGAR	500	350
10	GWALIOR	1000	1230
11	DATIA	1500	340
12	HOSHANGABAD	2500	880
13	HARDA	1000	350
14	INDORE	500	1060
15	JABALPUR	300	970
16	NARSINGPUR	3000	1140
17	KATNI	1500	530
18	UMARIA	1500	440
19	JHABUA	6000	1050
20	ALIRAJPUR	2000	340
21	KHANDWA	650	800
22	BURHANPUR	500	260
23	KHARGONE	3000	970
24	BADWANI	4000	970
25	MANDLA	500	790
26	DINDORI	350	530
27	MANDSAUR	50	1230
28	NEEMUCH	400	350
29	MORENA	5000	700
30	BHIND	2000	340
31	RATLAM	1000	1300
32	REWA	5000	700
33	SIDHI	6000	350

Performance of bank sector in Madhya Pradesh

34	SINGROULI	3000	260
35	SAGAR	5000	1050
36	DAMOH	4500	790
37	SATNA	3000	1120
38	PANNA	250	530
39	SHAHDOL	5000	1230
40	ANNUPUR	250	500
41	SHAJAPUR	3500	980
42	RAJGADH	2500	440
43	SHIVPURI	100	880
44	SHEOPUR	1000	350
45	UJJAIN	850	900
46	VIDISHA	1500	880
47	RAISEN	650	500
48	TIKAMGARH	2500	970
49	CHHATTARPUR	2000	440
50	BHOPAL	250	500
	TOTAL	104850	40005

Bank wise position is given in Table No. 18

The targets of each banks is annexed

Progress Card on NRLM

Scheme	Applications from SHGs				Applications from Individual Swarozgaris			
	No. of App. submitted	No. of App. sanctioned	No. of App. Disbursed	No. of App. pending	No. of App. submitted	No. of App. sanctioned	No. of App. Disbursed	No. of App. pending
NRLM Intensive (NRLP)	442	261	158	271	597	182	166	441
NRLM Non intensive (SGSY)	7492	3245	1992	3579	15624	5467	3929	9968
TOTAL	7934	3506	2150	3850	16221	5649	4095	10409

Bank wise position is given in Table No. 14



Performance of bank sector in Madhya Pradesh

Issues Affecting SHG

- Inadequate outreach in many regions,
- Delays in opening of SHG accounts and disbursement of loans,
- Impounding of savings by banks as collateral,
- Non-approval of repeat loans even when the first loans were repaid promptly
- Multiple membership and borrowings by SHG members within and outside SHGs and
- Limited banker interface and monitoring

Action Points

1. Banks have executed MOU with NGOs rated by NABARD to facilitate forward and backward linkages of SHGs
2. Banks to advise respective LDM of lead district to execute MOU with NGOs in coordination with DDM, NABARD and should get the approval of DLCC. MOU has been executed in **Shahdol** and **Balaghat** districts. LDMs of remaining **7** districts in coordination with NABARD are in process of identifying NGO, entering MOU and getting the approval in DLCC. The districts are :
 1. Anuppur 2. Dindori 3. Mandla 4. Seoni 5. Rewa 6. Sidhi 7. Umaria

SELF HELP GROUPS: PARADIGM OF SUCCESS

1. Complete involvement of Gram Panchayat like in UP and Bihar
2. States like Andhra Pradesh, have ensured that the process of identification and selection of swarozgaris be transparent and adequately cover the poor
3. The quality of SHGs and their members' capacity for group entrepreneurship needs to be built
4. The involvement of bankers along with the BDO (or his / her representative) and the Sarpanch in the selection of swarozgaris was desirable
5. Monthly meetings at DLCC level should monitor SHGs
6. Training and more so the quality of training leading to entrepreneurship development is key to the success of SHGs and FLC should proactively participate in this process
7. Motivation training for income-generating activities and technological training for capacity building should be organized by competent agencies with greater seriousness
8. Capacity Building exercise should be ongoing. The services of professional agency should be taken to identify local activities, availability of raw material and aptitude as well as the skill of the people
9. Through the SHGs women should become productive members of the economy and society
10. Rotation of office-bearers of SHGs at regular intervals should be made mandatory
11. Participation of rapport-building programme to be offered in which bank functionaries, NGO functionaries, SHGs' office-bearers and other grass roots level stakeholders should participate.



Performance of bank sector in Madhya Pradesh

12. The NGOs should be imparted skills in organizing motivational camps and training programmes so that they may motivate the villagers and create faith in them in the potential of SHGs, with greater transparency to avoid current mal -practices at DRDA level, particularly for SGSY- supported programmes
13. NGOs should not be deployed only for the formation of SHGs they must stay and work with the SHGs till they mature
14. The NGOs should actively help the SHGs in both backward and forward linkage and provide them market support in particular

j. Data on Minority Communities

Financial Assistance to Minority Communities:

Table W

(Amt. in crore)

Community	Disbursement FY 12-13		Outstanding Balance December -2012	
	No.	Amt.	No.	Amt.
Muslim	12934	226	188662	2520
Sikh	1902	65	40039	1024
Christian	1060	23	15396	191
Parsis	6	0.1	317	6
Buddhist	140	4	6364	79
Jain	2541	54	54194	713
Total	18583	372	304972	4534

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

k. Data on Minority Communities in identified Districts i.e. Bhopal:

Table X

(Amt. in crore)

Name of District		BHOPAL			
Name of Community		No. of Accounts		Amount Outstanding	
		Previous Quarter	Current Quarter	Previous Quarter	Current Quarter
A	Minority Communities				
1.	Christians	1240	1246	4248	4255
2.	Muslims	54490	54655	62690	62868
3.	Buddhists	304	305	283	285
4.	Sikhs	14988	15024	18068	18139
5.	Zoroastrians	-			



Performance of bank sector in Madhya Pradesh

	Total (1 to 5)	71022	71230	85289	85547
B.	Others	893799	894701	727014	728462
C.	Total priority sector advances in the identified districts	964821	966068	812303	813751
D.	Share of A out of C in %	7.36	7.37	10.49	10.51
E.	Total Advances	1649259	1651707	1844164	1849295
F.	Share of A out of E in %	4.30	4.31	4.62	4.63

I. Financial Assistance to Scheduled Caste: Quarter ending December 2012

Table Y

(Amt. in Crore)

Item	Schedule Castes	
	No. of A/cs	Amt.
Application Received	27671	404
Application Sanctioned	27083	396
Application Disbursed	25748	275
Application Rejected	458	4.61
Application Pending	130	2.78
Total Bal. O/S on 31.12.12	679792	2712
NPA Amt. on 31.12.12	101133	550
% age NPA	14.88	20.28

Bank wise position is given in Table No. 24

m. Financial Assistance to Scheduled Tribe: Quarter ending December 2012:

Table Z

(Amt. in Crore)

Item	Schedule Tribes	
	No. of A/cs	Amt.
Application Received	14566	146
Application Sanctioned	14291	145
Application Disbursed	14344	137
Application Rejected	209	1.24
Application Pending	66	0.55
Total Bal. O/S on 30.06.12	386287	1584
NPA Amt. on 30.06.12	39984	144.42
% age NPA	10.35	9.12

Bank wise position is given in Table No.25



Performance of bank sector in Madhya Pradesh

n. Advance to Women beneficiaries

Advances to women beneficiaries stood at Rs.9929.54 Crores which is 7.99% of the total advances has surpassed the target of 5%.

Bank wise position is given in Table No.29

Progress under Different Government Sponsored Scheme

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

Progress during quarter December 2012 is as under:

	KVIC		KVIB		DIC		Total	
	P	MM	P	MM	P	MM	P	MM
Target	1282	29.50	1282	29.50	1710	39.33	4274	98.33
Forwarded to banks	466	18.00	1731	33.57	2129	150.37	4308	201.94
Sanctioned	74	2.87	394	9.53	439	36.27	1007	48.67
Disbursement	198	9.22	343	6.66	718	16.14	1259	32.02
Pending with bank	388	15.20	1127	21.90	1733	80.15	3248	117.24

P ~ Physical

MM ~ Margin Money

Bank wise position is given in Table No. 13A -13E

States Target for FY 2012-13 under PMEGP has been communicated to all State Heads of Lead Banks in M.P. State by Convenor SLBC vide their **letter** no. SLBC/2012-13/255 dated. 18.06.2012

Action Points:

1. Banks to ensure that their nodal branches are not keeping subsidy (margin money) under PMEGP (KVIB/KVIC/DTIC) beyond 30.06.2012 in Cases submitted to branches.
2. All the pending loan applications of 2011-12 pending with bank branches for sanction should be considered as fresh cases for year 2012-13 for sanction and disbursement. Banks are requested to ensure its implementation in their branches.

Endeavour should be there to forward the list of the cases to banks on regular intervals to avoid last quarter rush of forwarding applications to banks

Performance of bank sector in Madhya Pradesh

p. Swarna Jayanti Shahri Rozgar Yojana (SJSRY):

Achievement: Quarter December 2012

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

Particulars		USEP	UWSP
Target Physical		7320	880
Financial	Subsidy	1830	2640
	Loan	5124	4526
	Total	6954	7166
Achievement Physical		8210	82
Financial	Subsidy	1133	128
	Loan	2942	246
	Total	4075	374
% Achievement Physical		112	9.32
Financial %		59	5.21

Bank wise position is given in Table No. 15A & 15B

Performance of bank sector in Madhya Pradesh

q. Antyavyawasayee Swarozgar Yojna

Progress under the scheme is as under:

Table AD		(Amt. in Crore)
Year		During Quarter December 2012
		Antyavyawasayee
Target		12650
Sponsored		19218
Sanctioned No.		6592
Sanctioned Amt.		23.79
Disbursement	No	-
	Amt	-
Rejected/Returned		1951
Pending		10675

Bank wise position is given in Table No. 16

r. Under Kapildhara Yojna

Progress under the scheme is as under:

Table AE		(Amt. in Crore)
Year		During Quarter December 2012
		Kapildhara
Target FY		2175
Sponsored		1225
Sanctioned No.		356
Disbursement	No	-
	Amt	-
Rejected/Returned		105
Pending		764

Bank wise position is given in Table No. 17



Performance of bank sector in Madhya Pradesh

s. Tejaswini

1. Bank Linkage of Tejaswini Self Help Group: Under Tejaswini programme in 6 District of Madhya Pradesh State (Balaghat, Mandla, Dindori, Tikamgarh, Chhatarpur, Panna) about 10696 SHGs has been formed.
2. For financial Year 2012-13 target of 5345 SHGs for financing 35.49 Cr has been set.

This is for information of member Banks

t. Progress under Weavers Card/ Financial Package for Handloom Weaver, activation:

GOI has introduced waiver package for Handloom weavers and societies. In the package credit limit of 134 primary handloom societies is to be waived and new limit is to be sanctioned so that they can have employment.

Ministry of Textiles, Govt. of India has fixed a target of 1000 weavers' cards for Madhya Pradesh State for FY 2012-13.

Bank-wise Position is given in Annexure I

Action Points

1. The scheme is valid for cases financed during the period of 2009-2011. In order to provide assistance to such units, the scheme should be extended to cases financed from 2006 onwards

Target FY 12-13	: 1000
Application Received	: 937
Credit Card Issued	: 61
Amount disbursed	: Rs.3.60 Lacs

Performance of bank sector in Madhya Pradesh

u. National Horticulture Mission & NHB Scheme:

Progress: Quarter ending December 2012

Table AF

Particulars	Unit	FY 2012-13
Cases Received	No	84
Cases Approved	No	73
Cases Sanctioned	No	37
Cases Disbursed	No	-
	Amt (in Rs. Crores)	-
Cases Rejected	No	0
Cases Pending	No	11
Balance Outstanding	No	6584
	Amt (in Rs. Crores)	40.06

National Horticulture Board (NHB) Progress report:

The progress for Quarter ending December 2012 under NHB scheme is given below:

Table AG

(Amt in Crore)

No. of LOI Appl. Received by Board	LOI approved by the State LOI Committee	Case to be sanctioned/Under process	No of Appl. Deferred/ Rejected
84	73	11	0

Release status: Quarter ending December 2012

Table AH

Particulars	No of Cases	Amt. in crore
Subsidy released from Bhopal center	35	0.50
Subsidy released from NHB HO, Gurgaon Center	02	0.08
Total	37	0.58

NPA Management

NPA Position as on 31.12.2012

i. NPA position Sector wise

Table AI

(Amt in Crore)

Scheme	Sub-Std.	Doubtful	Loss	Total NPA	Total Adv.	% of NPA to Total Adv
Agriculture	1049	1401	159	2609	40463	6.45
MSME	788	548	152	1888	15626	5.30
OPS	255	199	43	497	12789	3.89
Education Loan	34	20	12	66	1730	3.82
Housing Loan	145	128	36	308	10244	3.01

Bank wise position is given in Table No. 8, 8(ii), and 8(iii)

ii. NPA position under Govt. Sponsored schemes

Table AJ

(Amt in Crore)

Scheme	Sub-Std.	Doubtful	Loss	Total NPA	Total Adv.	% of NPA to Total Adv
PMRY	18	67	32	117	148	47
PMEGP	19	18	16	53	222	24
SGSY (Group)	32	27	19	78	296	26
SGSY (Individual)	25	52	49	125	368	34
KVIC	8	12	4	25	185	14
SJSRY	22	30	30	82	167	49
SRMS	2	4	2	8	18	44
Antyavyasai	5	6	3	15	59	25

Bank wise position is given in Table No.8 (i), 8(ii), and 8(iv) & Amendments to SARFAESI ACT, 2002 in Annexure II



NPA Management

iii. BRISC

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

Table AK

(Amt. in crore)

Item	2010-11		2011-12		2012-13	
	A/c	Amount	A/c	Amount	A/c	Amt.
RRCs filed by Bank branches	24203	250.8	182275	1672.9	324408	3205.62
RRCs forwarded by Distt. level Nodal branch to Collectorate	21701	233.5	163129	1480.8	285339	2783.29
RRCs Accepted by District Administration	21007	226.9	149875	1320.9	249965	2416.99
RRCs Rejected /returned by District Administration	857	2.2	2296	20.8	3006	23.05
RRCs issued/allotted by District Administration to Revenue Officer	10212	107.2	92024	949.1	158630	1653.30
Recovery against issued RRC	195	1.5	7663	68.6	11550	105.13
RRCs Disposed of by District Administration	13	0.2	289	1.8	1225	13.52
RRCs pending for Recovery	10199	105.72	91735	880.6	157405	1548.19

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

Regular Agenda

a. Facilitation of online charge creation in the similar lines of Government of Karnataka

Government of India has instructed the State Governments to adopt Government of Karnataka model of Bhoomi programme, for computerization of land records of farmers. It further conveys that although there is a system in the State for computerization of land records, the system only provides online view facility of land records rather than online access to banks and other financial institutions for creations/ amendments/ release of charge on the land, thereby hampering the process of smooth extension of credit to the beneficiaries

b. R-Seti / FLCC

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

Banks are requested to go through the revised guidelines of RBI in circular no. RPCD.FLC.no. 12452/12.01.018/2011-12 dated 06.06.2012 (Annexure III) and deliberate to act upon it. This will lead to opening of 630 plus FLCs throughout the country.

It is observed that vibrancy in R-Seti is required in order to nurture the talents in the rural masses and synergize these talents into productive way may in the form of establishments of units with the support of the Government of Madhya Pradesh

Action Points in R-Seti

- Proper Identification and screening of the candidates
- Analysis of their entrepreneur skills and inclination
- Proper Age Selection
- Experience a factor for consistent settlement
- Need Based and Geographical based courses / module
- R-Seti as Incubator and not degree provider
- Courses on Cost benefit analysis based on socio economics
- Guidance and Educational support to families of trainees
- Hand holding and nurturing of trainees
- Linkages to Government departments/ schemes
- Linkages to banks during the training period
- Interactions with LDMs/ Branch Manager
- Co-ordination with FLCCs
- Marketing Linkages and support
- Narrating Success Story/ies



Regular Agenda

FLCC

- The Financial Literacy Centres (FLC's) to impart financial literacy in the form of simple messages like, 'Why Save, Why save early in your life, Why Save with banks, Why borrow from banks, Why borrow as far as possible for income generating activities, Why repay in time, Why insure yourself, Why save for your retirement, etc'.
- The FLC's and the rural branches of the banks to conduct "**outdoor financial literacy camps**" with focus on financially excluded people atleast once a month.
- FLCC incharge should approach NABARD through their bank to seek financial support from NABARD for FLCC outdoor activity including printing of pamphlets.
- FLC's and rural branches of banks should maintain record in the form of register containing details such as name, gender, age, profession, contact detail, whether banked or unbanked, details of service availed, etc.
- The Head/ Controlling offices of concerned banks to monitor financial literacy efforts undertaken by their FLC's/ branches through periodic reporting to random on-site visits.
- Quarterly reporting on the function of FLC's to RBI by convenor bank.

FLCC

Action Points:

1. Branches should actively participate in the outdoor campaign and Financial Literacy
2. FLC in-charge and LDMs to conduct outdoor activities on Financial Literacy and
3. FLC to take support of NABARD for material and reimbursement of expenses incurred in FLC program albeit as per NABARD norms



Regular Agenda

c. Resolution/Recommendation of various Sub-Committees

Summary of Sub-Committee meetings conducted during the quarter is as under

Discussion Action Points of the Sub- Committees is placed before **the SLBC for adoption.**

1. **Sub-Committee on Agriculture and Allied Activities:**

Meeting date: 08/01/2013

Chairman: Agriculture Production Commissioner, Government of Madhya Pradesh

Action Points

- Registrar/ Sub-Registrar and Tehsildar to seek NOC from banks where the agriculture land is mortgaged to the bank prior to transfer of agriculture, partition, diversion etc. This will avoid transfer of mortgaged property to any other purchased without liquidation of banks dues thus protecting the interest of the Bank
- Banks to motivate cover farmers under crop insurance as only 60% of farmers are covered under Crop Insurance.
- Agriculture Insurance Department to prepare list of all eligible farmers who are yet to do crop insurance and banks to target these for crop insurance

2. **Sub-Committee on Industries**

Schedule Sub-Committee meeting did not take place in the quarter

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

Schedule Sub-Committee meeting did not take place in the quarter

4. **Sub-Committee on Financial Inclusion/FLCC**

Meeting Date: 29/12/2012

Chairperson: Additional Chief Secretary, Panchayat and RD., Government of Madhya Pradesh



Regular Agenda

Action Points:

- State Government will provide space for opening of USBs and by March.13 E-Panchayat room will be available
- BC units to be named as “Customer Service Centres : Bank Name , Village Name”
- To identify and select FBCs from local markets.
- Involvement of local Sarpanch/village elders during the process of selection/introduction of the BCAs to the villagers
- Payment of remuneration to BCs should be uniform across all territories.
- DLCC should be first point of grievances redressal for BC model.
- Reporting of functioning of FBCs through comprehensive MIS. It was decided that all banks having lead bank responsibility along with RBI will be the members of the committee in deciding the MIS formats. All banks would thereafter are required to report FI/FLCC activities in these formats for reviewing at the SLBC/DLCC meetings
- BCAs should be introduced to the District collector in DLCC meeting and there should be an agenda of DLCC meeting to review the progress of BCs. This should include points like availability of BCs, transaction done by BCs etc. This should become mandatory agenda for DLCC
- There are around 11000 Nagrik Suvidha Kendra (Customer Service Centre) established out of which 7000 were functioning satisfactorily in the state. Each of the CSC caters to cluster of 6 villages and is equipped with a Personal Computer and an internet connection. As Central Government desires that these CSCs should be used BCs, it was suggested to MPCON to consider employing them for providing banking services in the shadow area villages.

5. Sub-Committee to improve CD ratio:

Meeting Date: 20/12/2012

Chairman: Commissioner, Institutional Finance, Government of Madhya Pradesh

Action Points

- Camps conducted in the 9 affected Districts as per the directions in the last sub-committee meeting and disbursements in the camp are ranging from Rs.16.00 Lacs to Rs.26.00 crore
- LDM Rewa informed that list of farmers from local administration have been obtained are in process of assessing left out farmers for credit linkages and shall link these farmers with banking by March 2013
- Loan to tenant farmers should be explored by bankers
- 100% KCC coverage by March 2013 and following strategies to be adopted
 - Allocation of branch wise targets



Regular Agenda

- Monitoring by controlling offices in these banks
- Organizing camps for disbursement of KCC
- Monthly and quarterly review

6. Sub-Committee on Education Loan:

Schedule Sub-Committee meeting did not take place in the quarter

7. Sub Committee on Self Help Group / Joint Liability Group

Meeting date: 28.12.2012

Action Points:

- NPA is becoming an alarming problem in SHG-credit linkage scheme
- 22% of SHG finance are NPA all over India where as in MP it is highest
- NRLM department, FPIP Depart. Like forest, Agriculture Depart and NGOs to be explored for improvement in SHG finance and NPA recovery
- Banks to take support of NABARD in this direction

d. Implementation of Official Language Policy:

मध्यप्रदेश में 47 बैंकों में से केवल 43 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।

तालिका संख्या 35 समीक्षा हेतु स्थिति दी गई है।

भारत सरकार राजभाषा विभाग, गृह मंत्रालय द्वारा बैंक नगर राजभाषा कार्यान्वयन समिति भोपाल को वर्ष 2011-12 के दौरान अपने कार्य क्षेत्र में संघ की राजभाषा नीति के श्रेष्ठ निष्पादन के लिए द्वितीय पुरस्कार प्रदान किया।



Regular Agenda

Other / Miscellaneous AGENDA Items

e. DLCC and MoF guidelines

Ministry of Finance has vide its circular F.No.6/96/2012-FI dated 11th January 2013 directed for compliance of various issues pertaining implementation of Financial Inclusion, Direct Benefit Transfer etc.

These guidelines / circulars are available on the website of Department of Financial Services, Ministry of Finance, Government of India at <http://financialservices.gov.in/napp/Flcircularindex.aspx>.

It is further desired that these guidelines be placed on record at DLCC for seamless implementation of the directive of the Government.

f. Basic Saving Bank Deposit Account (BSBDAs)

In supersession of instructions contained in [circular DBOD.No.Leg.BC. 44/09.07.005/2005-06 dated November 11, 2005](#) of Reserve Bank of India on Financial Inclusion, banks are advised to offer a 'Basic Savings Bank Deposit Account' which will offer following minimum common facilities to all their customers:

i. The 'Basic Savings Bank Deposit Account' should be considered a normal banking service available to all.

ii. This account shall not have the requirement of any minimum balance.

iii. The services available in the account will include deposit and withdrawal of cash at bank branch as well as ATMs; receipt/credit of money through electronic payment channels or by means of deposit/collection of cheques drawn by Central/State Government agencies and departments;

iv. While there will be no limit on the number of deposits that can be made in a month, account holders will be allowed a maximum of four withdrawals in a month, including ATM withdrawals; and

v. Facility of ATM card or ATM-cum-Debit Card;

3. The above facilities will be provided without any charges. Further, no charge will be levied for non-operation/activation of in-operative 'Basic Savings Bank Deposit Account'.



Regular Agenda

4. Banks would be free to evolve other requirements including pricing structure for additional value-added services beyond the stipulated basic minimum services on reasonable and transparent basis and applied in a non-discriminatory manner.
5. The 'Basic Savings Bank Deposit Account' would be subject to RBI instructions on Know Your Customer (KYC) / Anti-Money Laundering (AML) for opening of bank accounts issued from time to time. If such account is opened on the basis of simplified KYC norms, the account would additionally be treated as a 'Small Account' and would be subject to conditions stipulated for such accounts as indicated in [paragraph 2.7](#) of Master Circular DBOD. AML. BC. No. 11/14.01.001/2012-13 dated July 02, 2012 on 'KYC norms/AML standards/Combating of Financing of Terrorism (CFT) /Obligation of banks under PMLA, 2002'.
6. Holders of 'Basic Savings Bank Deposit Account' will not be eligible for opening any other savings bank deposit account in that bank. If a customer has any other existing savings bank deposit account in that bank, he/she will be required to close it within 30 days from the date of opening a 'Basic Savings Bank Deposit Account'.
7. The existing basic banking 'no-frills' accounts should be converted to 'Basic Savings Bank Deposit Account' as per the instructions contained in Para 2 above.

Detailed circular <http://rbidocs.rbi.org.in/rdocs/notification/PDFs/BC35100812SF.pdf>

Data of the following banks have not been received and hence their September 2012 data has been taken:

1. Andhra Bank
2. Indian Bank
3. Punjab and Sindh Bank
4. State Bank of Bikaner and Jaipur
5. State Bank of Mysore
6. State Bank of Travancore
7. Narmada Jhabua Kshetriya Grameen Bank
8. Axis Bank
9. Federal Bank
10. ING Vysya Bank
11. Jammu and Kashmir Bank
12. Karnataka Bank
13. Karur Vysya Bank
14. Laxmi Vilas Bank

OTHER ISSUES WITH THE PERMISSION OF CHAIR



Summary of Madhya Pradesh at a Glance

Annexure

Total area of Madhya Pradesh is 308,245 sq. km. Density of Madhya Pradesh is 236 per sq km which is lower than national average 382 per sq km. In 2001, density of Madhya Pradesh was 196 per sq km, while nation average in 2001 was 324 per sq km

Facts as per 2011 Census

Population at a Glance

Approximate Population	7.25 Crore
Actual Population	72,597,565
Male	37,612,920
Female	34,984,645
Population Growth	20.30%
Percentage of total Population	6.00%

Population Density

Sex Ratio	930
Child Sex Ratio	912
Density/km2	236
Density/mi2	610
Area km2	308,245
Area mi2	119,014
Total Child Population (0-6 Age)	10,548,295
Male Population (0-6 Age)	5,516,957
Female Population (0-6 Age)	5,031,338

Literacy Rate

Literacy	70.63%
Male Literacy	80.53%
Female Literacy	60.02%
Total Literate	43,827,193
Male Literate	25,848,137
Female Literate	17,979,056

District Facts

State of Madhya Pradesh is divided into 10 divisions with 50 Districts, 342 Sub-Districts, 476 towns and 54,903 villages

Divisions and Districts

Bhopal Division

- Bhopal District
- Raisen District
- Rajgarh District
- Sehore District



Summary of Madhya Pradesh at a Glance

- Vidisha District

Chambal Division

- Morena District
- Sheopur District
- Bhind District

Gwalior Division

- Ashoknagar District
- Shivpuri District
- Datia District
- Guna District
- Gwalior District

Indore Division

- Alirajpur District (split off Jhabua District on 17 May 2008^[1])
- Barwani District
- Burhanpur District
- Dhar District
- Indore District
- Jhabua District
- Khandwa District (East Nimar)
- Khargone District (West Nimar)

Jabalpur Division

- Balaghat District
- Chhindwara District
- Jabalpur District
- Katni District
- Mandla District
- Narsinghpur District
- Seoni District

Narmadapuram Division (created on 27 Aug 2008 from districts of Bhopal Division^[2])

- Betul District
- Harda District
- Hoshangabad District

Rewa Division

Summary of Madhya Pradesh at a Glance

- Rewa District
- Satna District
- Sidhi District
- Singrauli District (split off Sidhi District on 24 May 2008^[3])

Sagar Division

- Chhatarpur District
- Damoh District
- Panna District
- Sagar District
- Tikamgarh District

Shahdol Division (created on 14 June 2008^[4])

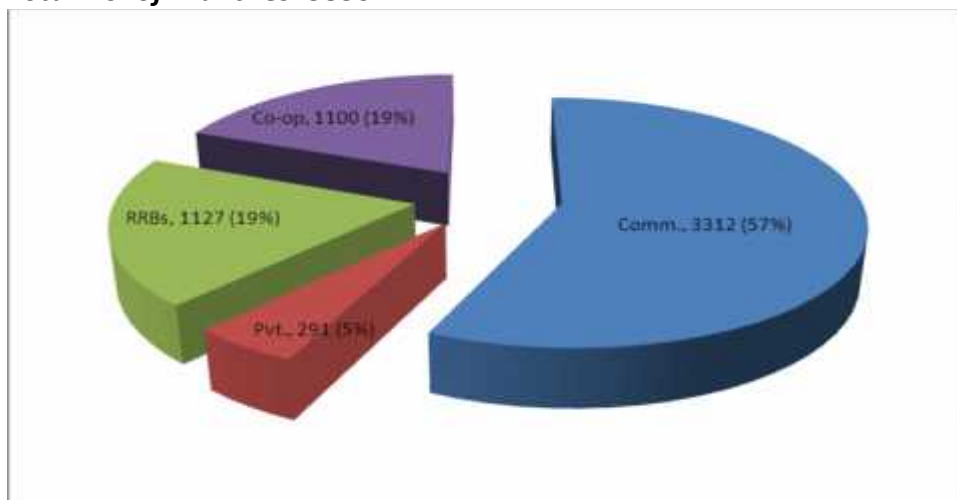
- g. Anuppur District (previously in Rewa Division)
- h. Dindori District (previously in Jabalpur Division)
- i. Shahdol District (previously in Rewa Division)
- j. Umaria District (previously in Rewa Division)

Ujjain Division

- Dewas District
- Mandsaur District
- Neemuch District
- Ratlam District
- Shajapur District
- Ujjain District

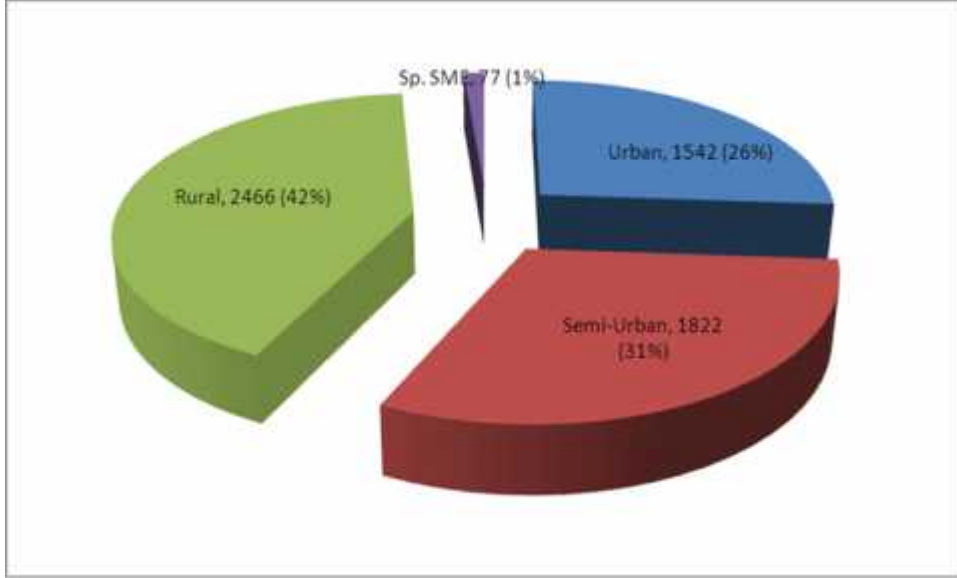
Banking Statistics

Total No. of Branches: 5830



Summary of Madhya Pradesh at a Glance

Total No. of Branches: 5830 (77 SME Branches are subset of 5830 branches)



ATMs: Detail

Banks Segment	ATMs No.
Comm. Bank	3142
Private Banks	520
RRBs	3
Co-op Banks	1
Total of ATMs	3666

बाकग पारदश्य (भारत बनाम मध्य प्रदेश राज्य)

विवरण	सभी बक - (भारत के)	मध्य प्रदेश म	म.प्र. का प्रातशतता
जनसख्या (2011)	124.14 ०००	7.25 ०००	5.84 %
बका का ००००० [87,000	5,753	6.61 %
(2012)	63,15,755 ०००	1,88,680 ०००	3.00 %
आग्रम (2012)	48,58,594 ०००	1,17,434 ०००	2.42 %
-	77 %	62.24 %

Action Taken Report 149th SLBC

➤ Action Taken Report

Convenor SLBC requested all concerned to provide progress on decisions taken in 149th SLBC meeting.

Action Taken Report pertaining to the Agenda has been incorporated under respective heads of Agenda items

The Summary of Action Taken Report is as:

Sr. No.	Agenda Item	SLBC Forum Discussion
1	Minutes of 149 th Meeting of SLBC held on 8 th November 2012	No amendments / response from any member banks/ Government Departments/ Institution.
2	Action Taken Report (ATR) on the 148 th SLBC Meeting	ATR was placed before the SLBC committee
	Holding of Special SLBC meeting on financial inclusion	The same was held on the 22 nd January 2013 under the chairperson of Smt. Aruna Sharma, Additional Chief Secretary & Principle Secretary Panchayat and Rural Development, & Social Justice, Govt. of Madhya Pradesh and joint Chairmanship of Shri Malay Mukherjee, Executive Director, Central Bank of India.
	Mapping of Villages as per Reserve Bank of India guidelines	Same has been done and uploaded in the website and uploaded after the approval of the SLBC
	Improvement in the settlement ratio of R-Setis	Each of the concerned banks have been directed and efforts are being made in the increasing the vibrancy of R-Seti
	Opening of Branches and BC units in shadow areas	Banks have been guided in the Sub-Committee meeting on FI/FLCC chaired by Smt Aruna Sharma, Additional Chief Secretary & Principle Secretary Panchayat and Rural Development, & Social Justice, Govt. of Madhya Pradesh to initiate opening of BC units in the first phase in 3000 odd villages by March 13. Banks have now instructed M/s MPCON Ltd to start recruiting the BCAs in these villages to enable opening of the BC units
	CM Rural Housing	Progress made in this count is satisfactory and in order to give fillip to the disbursements, banks have in accordance to the Government desire conducted camps on scheduled date.