

राज्य स्तरीय बैंकर्स समिति, मध्यप्रदेश

विशेष बैठक

STATE LEVEL BANKERS' COMMITTEE, M.P
SPECIAL MEETING



दिनांक: 24 दिसम्बर 2014

समय: प्रातः 11.00 बजे

स्थान: सभागार

सेंट्रल बैंक ऑफ इंडिया, आंचलिक कार्यालय
9, अरेरा हिल्स, भोपाल 462001 (म.प्र.)

Date: 24th December 2014

Time: 11.00 am

Venue: Conference Hall

Central Bank of India, Zonal Office
9, Arera Hills, Bhopal (M.P)

संयोजक/CONVENOR



SLBC of State of Madhya Pradesh

Special SLBC Meeting dated 24.12.2014 Convenor-Central Bank of India



MADHYA PRADESH

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

24.12.2014

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 (24hours).-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)

INDEX

1. Action Taken Report	3-4
2. Prime Ministers Jan Dhan Yojna	5-8
3. Mukhya Mantri Gramin Awas Mission	9
4. National Rural Livelihood Mission	10-12
5. Prime Ministers Employment Generation Programme.	13-14
6. Mukhya Mantri Yuva Uddyami Yojna	14
7. Mukhya Mantri Swarozgar Yojna	15
8. Mukhya Mantri Arthik Kalyan Yojna	15-16
9. Rajiv Rin Yojna	16
10. Weavers Credit Card	17
11. Animal Husbandry	18
12. Higher Education Loan	18

TABLES

1. Progress under NRLM
2. Progress under MM Yuva Udyami Yojana
3. Progress under MM Swarajgar Yojana
4. Progress under Rajiv Rin Yojana
5. Progress under PMEGP
6. Progress Under NULM (SEP-I)
7. Progress Under NULM (SEP-G)
8. Progress Under NULM (Street Vendors)
9. Progress Under NULM (Cycle Rickshaw)
10. Progress Under Kesh Silpi Kalyan Yojana
11. Progress Under Education Loan
12. Branch Expansion Plan
13. Swabhlamban
14. District wise Household Coverage under PMJDY
15. Progress under Accounts opened under PMJD

Action Taken Report

As per the decision taken in the 155th meeting of SLBC, Banks have made their in efforts for financing under Govt. Sponsored Schemes, coordinating with the sponsoring agencies. The progress is given in the tables given in the Agenda.

The scheme wise and Department wise list of Govt. sponsored schemes is as given below:

क्र.	विभाग का नाम		योजना का नाम
1	2		3
1	पंचायत एवं ग्रामीण विकास	1	मुख्यमंत्री ग्रामीण आवास मिशन
		2	राष्ट्रीय ग्रामीण आजीविका कार्यक्रम
		3	डी0पी0आई0पी0 कार्यक्रम
		4	मुख्य मंत्री युवा उद्दमी योजना
		5	मुख्य मंत्री स्वरोजगार योजना
		6	मुख्य मंत्री आर्थिक कल्याण योजना
2	वाणिज्य, उद्योग एवं रोजगार	1	मुख्य मंत्री युवा उद्दमी योजना
		2	मुख्य मंत्री स्वरोजगार योजना
		3	पी.एम.ई.जी.पी.
		4	मुख्य मंत्री आर्थिक कल्याण योजना
3	पिछड़ा वर्ग एवं अल्पसंख्यक कल्याण	1	मुख्य मंत्री युवा उद्दमी योजना
	नगरीय प्रशासन एवं विकास	2	मुख्य मंत्री स्वरोजगार योजना
	अनुसूचित जाति कल्याण	3	मुख्य मंत्री आर्थिक कल्याण योजना
	अनुसूचित जनजाति कल्याण		
	विमुक्त, घुमक्कड एवं अर्द्ध घुमक्कड		
	अनुसूचित जनजाति कल्याण		
	विमुक्त, घुमक्कड एवं अर्द्ध घुमक्कड		
	कुटीर एवं ग्रामोद्योग		
4	कुटीर एवं ग्रामोद्योग	1	बुनकर क्रेडिट कार्ड योजना
5	नगरीय प्रशासन एवं विकास	1	एन. यू. एल. एम.

		2	राजीव ऋण योजना
6	कृषक कल्याण एवं कृषि विकास	1	कस्टम हाइरिंग सेंटर
7	उद्यानिकी एवं प्रक्षेत्र वानिकी	1	समेकित फल वृक्षारोपण योजना
		2	अंगूर की खेती योजना
		3	निजी क्षेत्र में नर्सरी की स्थापना के माध्यम से उद्यमिता विकास
		4	राष्ट्रीय उद्यानिकी मिशन के तहत मोबाईल प्रोसेसिंग यूनिट
		5	राष्ट्रीय उद्यानिकी मिशन के तहत परिपक्व कक्ष की स्थापना योजना
		6	राष्ट्रीय उद्यानिकी मिशन के तहत शीतगृह योजना
		7	स्वच्छ जल एक्वा का विकास- इनपुट लागत योजना
		8	तालाब के सुधार/नवीनीकरण हेतु योजना
8	पशुपालन	1	डेयरी इकाई के वितरण पर अनुदान योजना
		2	बकरी इकाई के वितरण पर अनुदान योजना
9	महिला एवं बाल विकास	1	तेजस्विनी ग्रामीण महिला सशक्तीकरण कार्यक्रम
10	खादी बोर्ड - खादी आयोग	1	प्रधानमंत्री रोजगार सृजन कार्यक्रम
11	उच्च शिक्षा ऋण योजना	1	संस्थागत वित्त

Review Meetings of Govt. Sponsored Schemes held so far

Mukhya Mantri Swarozgar Yojna

1. 28.10.2014
2. 14.11.2014
3. 04.12.2014
4. 11.12.2014

PMEGP

1. 28.11.2014
2. 12.12.2014

Progress of the Schemes under Mukhya Mantri Swarozgar Yojana and PMEGP were discussed in the review meetings held on the above dates in which Banks and concerned Govt. officials participated. Reviews meeting for other schemes are yet to be conducted.

1. Prime Ministers' Jan Dhan Yojna

Since launch of the programme, Both Bankers and the Government of MP implemented the same in a mission mode and were able to declare the State 100% coverage of Households with Bank account as of 30.11.2014.

Based on the result of the survey, programme for account opening in sweep mode.

After Completion of Survey, all the accounts of Uncovered Households opened.

Particulars	Rural	Urban	Total
No. of SSAs/Wards surveyed	11,864	6,882	18,746
Total households surveyed	1,13,55,172	40,31,681	1,53,86,853
Bank account holder families found during survey	76,47,729	27,91,487	1,04,39,216
No. of families added by opening basic bank account during campaign	37,07,443	12,40,194	49,47,637
No. of basic bank accounts opened during campaign	55,69,086	15,83,712	71,52,798 (As of 16.12.14)

*District wise details enclosed in Table:14

- ❖ Number of Rupay Cards Issued: 46,68,607 (65% of the Total Accounts Opened)
- ❖ Number of Accounts where Pass Books Issued 26,15,763 (37% of the Total A/c)

(Data as of 11.12.14)

Progress on setting up of Bank Mitras

All the allotted 11864 SSAs are covered

Covered through Branch	:1491
Covered Through BC	:9714
Covered through CSC	:491
Covered through Mobile Van	:168

Progress in publicity of Pradhan Mantri Jan Dhan Yojana (PMJDY), by respective SLBC.

- Toll Free Number of SLBC (1800 233 4035) being publicized through local newspaper.
- PMJDY Caller Tune has been activated in the Toll Free Number.
- Till date 1378 Inquiry Calls and 76 complaints received at our call center. Out of which all the complaints are resolved.
- Stationaries are being printed with PMJDY logo and SLBC Toll Free Number
- Publicity through Pamphlets, Banners, Posters etc.
- Publicity through FLCs
- Process for Wall painting in 12000 walls as per IBA Directives has been initiated. (Out of which 9450 walls have been painted till date)
- Publicity through conducting Nukkad Natak (122 Nukkad Nataks have been conducted Till date)

Progress in Financial Literacy.

Steps taken by the banks.

- ❖ FLCs are conducting awareness campaigns during the Camps (Since launch of PMJDY,8205 Camps have been organized through FLCs and Bank Branch Officials) .
- ❖ Financial awareness through Banners/posters being done.
- ❖ Regular meeting at Panchayat
- ❖ Total Number of Camps held Under PMJDY For Account Opening: 27855 (Central Bank: 6625)
- ✓ Executives of the Banks are carrying out BC Verification/Outreach Visits.
- ✓ Total Executive Visits: 217

Progress in enrollment for Aadhaar.

- ✓ Total AADHAAR enrollment percentage in Madhya Pradesh is 66% (District wise details enclosed)

Progress in holding meetings of State Level Implementation Committee.

State Level Implementation Committee meetings held: 5

Core Committee meetings held: 13

Innovative Steps taken by Madhya Pradesh Government in implementation of PMJDY

- Regular Weekly Core Committee meeting and fortnightly State Level Implementation Committee meeting under the Chairmanship of ACS-Finance with Bankers.
- Special focus to RRBs for appointment of Business Correspondents.
- Provided space for the Bank Mitra in Panchayat Bhawan.
- Regular monitoring through Video Conference with District Collectors and LDMS.
- Looking at the pace of the progress we had preponed the target date for completion to 30 November 2014 and accordingly District Administration were advised to coordinate with Bankers to open the accounts of remaining Households in Camp Mode.
- Award Scheme was launched for Districts and Banks for completing the task earlier.
- Customers were also extended Financial Literacy during the Camps.
- For verification of implementation of Pradhan Mantri Jan Dhan Yojana in the districts, Senior Bank Officials were allotted Districts by the State Government. The Officials visited to the BC Locations, Wards and also participated in the Special DLCC to address the issues pertaining to the District.
- Customer grievances are being addressed swiftly through CM Help Line and through the Help Line Number of SLBC.
- After Completion of Survey of households and opening of accounts of leftover Households, the Sarpanch and Ward Incharges were instructed through District Administration to Cross Check whether any household is leftover and certify of having complete coverage and if there is no household leftover without any Bank Account they were advised to certify the same.

SWAVALAMBAN : NEW PENSION SCHEME

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

- **GOI** will contribute Rs.1000/- per annum to all eligible account holders under this scheme where a minimum of Rs.1000/- to maximum of Rs.12000/- is deposited by subscriber. This is available up to FY 2016-17.
- NPS/SWAVALAMBAN is operated through grass root level intermediaries called Aggregators, who provide the interface between the subscriber and the NPS (National Pension Scheme) architecture as per PFRDA regulations. Bank wise participation is given in the Table No. 13 attached at the end.
- A Nodal Department may be nominated by the Government of Madhya Pradesh to coordinate and review the progress made by various stakeholder departments and banks and to address issues arising during implementation.

2. Mukhya Mantri Gramin Awas Mission

The Scheme launched by Govt. of Madhya Pradesh with an objective of providing affordable Housing Loan to the underprivileged rural populace.

Scheme launch date : December, 2010

Nodal Implementing Agency : MPRRDA

Target Group	Rural population with Annual Income of family upto Rs.1.25 lacs having not more than 1 hectare Agriculture Land
Unit Cost	Construction cost of dwelling unit in Chief Minister Rural Housing Mission has been revised to Rs.1,20,000/- (Borrowers Contribution of Rs. 20,000 and Bank Loan of Rs. 1,00,000 of which 50% EMI Subsidy will be paid by State Government).
Subsidy Structure	50% of EMI from Govt. of M.P
Sponsoring Agency	Madhya Pradesh Rural Road Development Agency

Chief Minister Rural Housing Mission, Progress 2014-15 (As on 30.11.2014)					
S.NO.	BANK	BANK BRANCHES	TARGET 2014-15	NO. OF CASES DISBURSED	% Achievement
Public Sector Banks					
1	IOB	21	1255	37	2.79
2	OBC	35	2092	295	14.10
3	UBI	175	10460	2719	25.99
4	BOM	90	5380	1716	31.89
5	SBI	685	40944	12238	29.89
6	BOI	267	15959	5473	34.29
7	Syndicate Bank	33	1973	743	37.65
8	CBol	376	22475	9035	40.20
9	Allahabad Bank	132	7890	3380	42.84
10	Bank of Baroda	98	5858	2528	43.15
11	PNB	153	9145	4161	45.50
RRBs					
12	MGB	418	24985	5664	22.67
13	CMPGB	408	24387	9440	38.71
14	NJGB	324	19366	9669	49.93
DCCB's					
15	Coop Bank	131	7831	3290	42.01
TOTAL		3346	200000	70386	35.19

3. National Rural Livelihood Mission

NRLM is the flagship program of Govt. of India for promoting poverty reduction through building strong institutions of the poor, particularly women and strengthening their livelihood by financial Assistance through Banks.

Target Beneficiary	Women Self Help Groups with at least 10-15members at village level.
Bank Finance	Bank Assistance in multiple doses, first dose 4-8 times to the proposed corpus during the year or Rs.50,000/- whichever is higher.
Interest Subvention	<ul style="list-style-type: none"> All women SHGs will be eligible for interest subvention to avail the credit upto Rs. 3 lakhs at 7% per annum. SHGs which have availed capital subsidy under S.G.S.Y in their existing loans, will not be eligible for benefit for their subsisting loan under this scheme. Public Sector Banks (PSBs) and Regional Rural Banks (RRBs) will lend to all the women SHGs at the rate of 7% in the 150 districts. (13 Districts in MP) Interest subvention to PSBs will be available to the extent of difference between the Weighted Average Interest charged (<i>WAIC as specified by Ministry of Finance, Department of Financial Services</i>) and the actual interest charged by banks.

Reserve Bank of India released the detailed guidelines for operationalization of the Interest Subvention Scheme under NRLM for SHGs. NABARD also released the guidelines for RRB's. In this regard, instructions have been received from the Ministry of Rural Development, Govt. of India, which have been circulated by Convener Bank to all banks vide our Letter No.ZO/SLBC/2013-14/777 dated 15/02/2014. The gist of the same is given below:

- All Banks operating in the State should assign following codes to all accounts of SHG's
 - Unique Code for SHGs-Assign gender based codes for SHGs-Male, Female as well as mixed irrespective of promoting agency.
 - Unique code for NRLM-For both Savings and loan account of women SHGs.
- W.E.F. 01 February 2014, fresh loan sanctioned by banks to women SHGs should be charged upfront 7% p.a..

3. For existing outstanding loans of women SHGs during the period 01/04/2013-31/01/2014:

Category I Districts (150 districts in the country, out of which 13 in M.P.)

- i. Banks will convert the rate of interest to 7% for all existing loan accounts of women SHGs up to the loan amount of Rs. 3.00 Lakh.
- ii. Banks will reimburse the excess interest already charged, for the difference between 7% and the weighted Average Interest Charged by the loan account of women SHGs.
- iii. On prompt repayments banks will pay the additional 3% interest subvention to SHGs.
- iv. For the loan closed during the period 01/04/2013 – 31/01/2014, banks will reimburse the amount pertaining to interest subvention to SB A/c of the respective SHGs.
- v. For the above reimbursement done as at (ii), (iii) & (iv), Head Office of respective Public Sector Bank will raise claims through Canara Bank (Nodal Bank identified by MORD) for reimbursement by MORD.
- vi. For the above reimbursement done as at (ii), (iii) & (iv), RRB and Cooperative Banks(On CBS platform) will raise the claims with NABARD.

Category II Districts:

For the II category of districts, comprising of districts other than the above 150 districts, all women S.H.Gs under N.R.L.M will continue to be eligible for interest subvention to avail the loan facility at an interest rate of 7%. The funding for this subvention will be provided to the State Rural Livelihoods Missions (S.R.L.Ms). The State-wise distribution of the provision under this budget head would be determined each year. In the Category II districts, Banks will charge the SHGs as per their respective lending norms to the SHGs and the difference between the lending rates and 7% will be subvented in the loan accounts of the SHGs by the SRLM. In pursuance of the above, the salient features and the operational guidelines in respect of the interest subvention for the category II, for the year 2013-14, are as follows:

(A) Role of the Banks: All the banks will furnish the details of the Credit disbursement and Credit outstanding of the SHGs in the desired format as given by the MoRD, directly from the CBS platform, to the Ministry of Rural Development (*through FTP*) and to the SRLMs. The information should be provided on a monthly basis to facilitate the calculation of the Interest Subvention.

(B) Role of the State Governments:

1. All women SHGs, comprising of more than 70% BPL or rural poor members (rural poor as per the Participatory Identification Process) are regarded as NRLM compliant SHGs. Such NRLM compliant SHGs will be eligible for interest subvention to avail the credit upto Rs. 3 lakhs at the rate of 7% per annum on prompt repayment.

2. This scheme will be implemented by the State Rural Livelihood Missions (SRLMs). SRLMs will provide interest subvention to the NRLM compliant SHGs who have accessed loan from PSBs, RRBs and Cooperative Banks. The funding for this subvention will be met out of the Central allocation under NRLM to the States and the State Contribution towards the Interest Subvention Scheme in the ratio as applicable to NRLM.

3. Subvention will be available to the SHGs to the extent of difference between the Lending Rate of the banks and 7% by the SRLMs, directly on a monthly/quarterly basis. An e-transfer of the subvention amount will be made by the SRLM to the loan accounts of the SHGs who have repaid promptly.

Issues Affecting implementation

- Repeatedly calling for presence of all SHG members at branch for opening of accounts/Grading of SHGs instead of arranging fortnightly camps as per directives.
- Non-Release of Revolving Funds in time.
- SHG loan applications are pending at branch level due to inadequate information at ground level.
- Releasing inadequate Cash Credit limits, whereas it should be 4 to 8 times of the corpus Fund with minimum of Rs.50000/-

Tejaswini Scheme: It is a scheme of Bank Linkage of Women Self Help Groups, being implemented by Deptt. of Women and Child Welfare in 6 districts of the State: Balaghat, Mandla, Dindori, Tikamgarh, Chhatarpur, Panna.

Progress is given in Table No.1. Short brief is given below:

	Rs. In Crores
Total Target for 2014-15	500.00
Total sanctions during the year	226.34
Pending Disbursements from previous year	107.20
Total Disbursed	189.28
% of Disbursement to sanctions	57%

4.Pradhan Mantri Employment Generation Programme (PMEGP)

Launched by GOI on 31/03/2008 by Merger of two schemes-PMRY AND REGP

Target Beneficiary	For unemployed youth of India of the age of 18 years and above in areas with population of up to 20000 in all categories. For setting up of project costing above Rs.10 lakh in the manufacturing sector and above Rs. 5 lakh in the business/service sector, the beneficiaries should possess at least VIII Standard pass educational qualification.
Implementing Agency	Khadi and Village Industries Commission and at State Level M.P. Khadi and Village Industries .Board
Classification	Under MSE
Unit Cost	Under Mfg. Rs.2500000/- Maxi. Under Business/Service Sec Rs.1000000/-Maxi
Capital Subsidy	15% General Category in Urban Area 25% for Urban Area other than General Category & General Category in Rural Area 35% for Other than General Category in Rural Areas
Margin Money	10% From General Category Beneficiary 5% From other than General Category Beneficiary

Prime Minister Employment Generation Programme (PMEGP) was notified by Ministry of MSME in 2008-09 with the intention to generate Employment opportunities to unemployed youth and traditional artisans in rural and urban areas as well, for setting up of micro enterprises in non-farm sector.

During study visit by Parliament Committee on industry at Hyderabad on 28th October 2014 with officials of various banks, the committee was of the opinion that the targets under PMEGP to be monitored in SLBC meeting and rejection of application under the scheme may be minimized. Further, it was stressed the application of Scheduled Cast/Scheduled Tribes, Weaker Section should be attended on priority under PMEGP and also banks should not ask for Collateral security under PMEGP scheme.

RBI has mandated in Master circular on lending to MSME, banks not to accept collateral security in case of loans up to Rs. 10 lakhs extended to units in MSE sector. Therefore Banks should extend collateral free loans up to Rs10 lakhs to all units financed under PMEGP of KVIC

Reserve Bank of India vide Circular RPCD(BPL)No.985/05.04.002/2013-14 Dt. 13/02/2014 has clarified that **“Service Area Approach shall not be applicable for lending, except under Govt. Sponsored schemes**

As on 18.12.2014					Rs. In Lacs				
SR	AGENCY	TARGETS			Pending +Sponsored to Banks 2013-14/14-15 cumulative		Disbursed by Banks 2014-15		%
		NO	AMTT. MM	EMP - NOS	NO	M.M, AMTT.	NO.	M.M. AMTT.	
1.	KVIC	2321	3051.12	18566	806	3481	178	829	27.17
2.	KVIB	2321	3051.12	18566	1547	4205	156	417	13.66
3.	DIC	3094	4068.16	24756	2269	7240	480	1565	38.46
TOTAL		7736	10170.40	61888	4622	14926	814	2811	27.63

Details in Table No.5

5.Mukhya Mantri Yuva Udyami Yojna

Launch Date: 01/08/2014

Target Beneficiary	For unemployed youth in the age group of 18 to 40 years For Service/Manufacturing 10th standard pass educational qualification. Applicable for Groups also.
Implementing Agency	Industries Deptt.
Classification	Under MSE
Unit Cost	Rs.10,00,000/- to Maxi. Rs.1,00,00,000/-
Margin Money Subsidy	15% (Maxi. Rs.12,00,000/-)
Interest Subsidy	5% on Term Loan (up to 7 Years Maximum)
Guarantee Fee for CGTMSE	On applicable Rates (7Years Maximum)
Training	Essential

Progress is given in Table No. 2.

Against a target of 1000 Nos for 2014-15, 912 have been forwarded to banks, 242 have been sanctioned (24%) and disbursement has been made in 82 cases (8%)

6.Mukhya Mantri Swarozgar Yojna

Launch Date: 01/08/2014

Target Beneficiary	For unemployed youth in the age group of 18 to 45 years For Service/Manufacturing/Trade 5th standard pass educational qualification.
Implementing Agency	Industries Deptt.
Classification	Under MSE
Unit Cost	Rs.20,000/- to Maxi. Rs10,00,000/-
Margin Money Subsidy	15% (Maxi. Rs.1,00,000/-) for General Category 30% (Maximum Rs.200,000/-)for other categories
Interest Subsidy	5% on Term Loan (7 Years Maximum Rs.25000/-p a Maximum)
Guarantee Fee for CGTMSE	On applicable Rates(7Years Maximum)
Training	Not Applicable

Progress is given in Table No.3. Against a target of 22296 Nos. 42838 cases have been forwarded to banks. Banks have sanctioned 8441 cases (38%), against which disbursement has been made in 2001 cases (9%).

7.Mukhya Mantri Arthik Kalyan Yojna

Target Beneficiary	For unemployed youth of BPL Families in the age group of 18 to 55 years For Service/Manufacturing/Trade
Classification	Under MSE
Unit Cost	Up to Rs.20,000/-
Margin Money Subsidy	50% of Capital Cost (Maximum Rs.10000/-
Interest Subsidy	Not applicable
Guarantee Fee for CGTMSE	Not Applicable
Training	Not Applicable

Suggestions:

1. According to GOI, bank branches should focus and play effective role in augmenting the Flow of credit to the identified MSE cluster in the State of Madhya Pradesh.
2. Lead Bank in the districts where the MSE clusters are located may also focus on their Credit requirements and enhance credit flow to MSEs, particularly in the clusters where banking facilities are inadequate.
3. Banks should leverage CGTMSE scheme and avail the maximum opportunity of finance under CGTMSE .
4. Regular meetings are required to be conducted with clientele of Micro and Small Enterprises at branch level to resolve their issues. Special efforts are required for mobilizing new beneficiaries; particularly under Food and Agro-based sector (Covered under MSE as prescribed guidelines).
5. RSETI trained beneficiaries should be given preference under this scheme.
6. Popularizing KVIC's Margin Money scheme at village level necessary for success of this sector. Entrepreneur Skill Development programmes at potential pockets are also necessary for positive results.
7. Govt. of Madhya Pradesh has launched new schemes for self-employment, which are classified under MSE Sector. Financing by banks for these new schemes also facilitates their exposure under MSE.

8.Rajiv Rin Yojna**(Applicable During 2012-17, 12th Five Year Plan)**

Target Beneficiary	For Providing low cost Dwelling to EWS and LIG Group in Urban areas
Implementing Agency	Urban Development Deptt.
Classification	Under PS
Unit Cost	Upto Rs. 500,000/- for EWS Upto ` 80 0, 000/- for LIG.
Margin Money Subsidy	Not Applicable
Interest Subsidy	5% pa

Progress is given in Table No. 4. Against a target of 18429 NOS 4135 cases have been forwarded to banks. Banks have disbursed in 43 cases. The slow progress may be attributed to the following issues:

- Allocation of case is skewed towards a few banks and limited branches, which needs to be reviewed in order to broadbase participation of banks/branches. During discussions matter has already been brought to the notice of the Deptt.

- The issues related to Banks e.g. documentation, regarding mortgage of property etc were sorted in the month of October.2014

9. Weaver's Credit Card

1. The Weaver's Credit Card scheme is a scheme of the Handloom Department, Govt. of India for giving assistance and promoting weavers. It has been given as a revival package to individual as well as Primary Cooperative Societies.
2. A fresh Target of 64280 Nos. has been given by the Deptt. of Handlooms in the month of December,14, whereas the number of cases forwarded to banks as at the end of September,14 was 1742 out of which only 586 cases qualified for bank loan. The Deptt. has been requested to re-allocate targets.
3. The Handloom Deptt. is now sponsoring fresh cases to branches as per decision of the 155th SLBC meeting. All banks have been advised for disposal of the cases within time limit.
4. Details of Weavers Credit Card sanctioned by banks is given below:

As on 15.11.2014

Amt in Lacs

BANK	Applications received by		Sanctioned		WCC Issued/Disbur sed		Pending for Disbursement	
	NO	AMT	NO	AMT	NO	AMT	NO	AMT
SBI	862	792.25	146	61.36	4	0.61	142	60.75
CBI	175	94.05	94	16.75	63	4.50	31	12.25
BOI	218	160.46	111	62.65	89	54.40	22	8.25
Uco Bank	10	2.50	0	0	0	0	0	0
PNB	35	9.25	5	1.25	0	0	5	1.25
Union Bank	34	13.00	16	6.25	7	1.75	9	4.50
Allahabad Bank	8	2.00	0	0	0	0	0	0
Dena Bank	10	2.50	0	0	0	0	0	0
RRB-NJGB	135	114.15	68	52.00	68	52.00	0	0
RRB-MGB	164	131.40	100	24.70	52	12.50	48	12.20
P&S BANK	68	58.59	46	11.50	5	10.42	41	10.08
DCCB	23	8.25	0	0	0	0	0	0
Total	1742	1388.40	586	236.46	288	136.20	298	100.28
Percentage Sanction: 34% (In Numbers)								

10. Animal Husbandary

The Deptt. of Animal Husbandry has requested banks to put the subsidy disbursed by the Deptt. on hold until intimation of release is received from them as the subsidy is not being used for purchase of livestock.

On enquiry from the field level, it has been found that the branches are following the instruction of the Deptt. In cases where the beneficiary has drawn the subsidy amount from his saving account, no instructions were received from the Deptt. for putting the amount on hold. It should be ensured that the instructions from the Deptt. are given to the branch along with the subsidy release.

11. Higher Education Loan to Students

Progress under this sector is given in table number 11. Rs. 1722011/- has been claimed from DIF as subsidy for the year 2013-14. Rs.10,00,000/- has been received from DIF so far. The balance amount of Rs. 07,22,011/-subsidy payable to Students under Govt. of M.P.'s Higher Education Loan Interest Subsidy scheme may be released by the Deptt.

Amtt. In Lacs

Sanctions during 2014-15		DISBURSEMENTS		OUTSTANDING	
NO.	AMTT.	NO.	AMTT.	NO.	AMTT.
9284	37813	8306	28638	92296	198279