

Minutes of the 154th Meeting of SLBC held on 26/05/2014

The 154th Meeting of State Level Banker's Committee (SLBC), in the State of Madhya Pradesh, was held on 26/05/2014, in the Conference Hall of Central Bank of India, Zonal Office, Bhopal.

The meeting was co-chaired by Shri. Antony De'Sa, Chief Secretary, Govt. of Madhya Pradesh, along with Shri. Rajeev Rishi, Chairman and Managing Director, Central Bank of India. Other dignitaries present in the meeting were;

1. Shri. M.M. Upadhyaya, Additional Chief Secretary & Agriculture Production Commissioner, Govt. of M.P.,
2. Shri. Rakesh Agrawal, Additional Chief Secretary, Cottage & Village Industries. Govt. of M.P.,
3. Shri. Ashish Upadhyaya, OSD cum Commissioner, Institutional Finance Govt. of M.P.,
4. Smt. Kanchan Jain, Principal Secretary, Horticulture & Food Processing, Govt. of M.P.
5. Shri. Ajay Tirkey, Principal Secretary, Medical Education,, Govt. of M.P.,
6. Shri. Mohd. Suleman, Principal Secretary, Commerce and Industries & Employment, Govt. of M.P.,
7. Smt. Alka Upadhyay, C.E.O., Madhya Pradesh Rural Road and Housing Development Authority, Govt. of M.P.,
8. Dr. Rajendra Kulkarni, Chief General Manager, NABARD,
9. Shri.S.S. Gupta, Dy. General Manager, Reserve Bank of India,

and other senior level officers from Reserve Bank of India, various Banks and Govt. Departments.

Shri. Umesh Kumar Singh, Convener & Field General Manager, Central Bank of India welcomed all the dignitaries and members on behalf of the State Level Banker's Committee. He informed that the achievement by banks under different Govt. Sponsored Schemes and Annual Credit Plan for the financial year 2013-14 has been satisfactory in the State despite the conduct of the two important

In the end, banks were advised to dispose off, all except PMEGP, pending cases by 30.06.2014.

Shri. Umesh Kumar Singh requested the Govt. administration for sponsoring 50% of the new cases by 30.06.2014. He also suggested that the sponsoring agencies should assist the applicants for completion of formalities for the loan.

The decisions taken in the Sub-Committee meetings were discussed and adopted. They are as under:

1. The Scale of Finance for different crops to be rationalized by Sub-Committee of Agriculture. Districts may adopt the same with certain variations, depending on the local issues.
2. Crop Season (in months) for various crops in M.P was decided (Annex-I of Agenda) and Deptt. of Horticulture was advised to circulate the crop season of different species of Horticulture & Plantation crops.
3. Credit to Self Help Groups need to be enhanced.
4. Involvement of Pvt. Banks was required for Education Loan to students.
5. Under Chief Minister's Rural Housing Mission, EMI subsidy to be claimed by banks in time to avoid the extra interest burden to the beneficiary. Banks to sanction fresh cases as per schedule given by the Deptt.
6. CD Ratio of Tikamgarh and Mandla district will be under special attention of Commissioner Institutional Finance.
7. The list of unsettled trainees of RSETI's should be given to DIC of concerned district for sponsoring under various self employment programmes.
8. Banks should not charge Processing Fee and Inspection Charges on Govt. sponsored schemes for loans up to Rs.200,000/- for individuals and Rs.10,00,000/- for SHG's.

Shri. Rajeev Rishi, who had met the Honorable Chief Minister of Madhya Pradesh, conveyed the sentiments of the Govt. to the House. It was the dream of the Honorable Chief Minister of the State to develop the State as a entrepreneurial hub. Let the banks form a strategy and start upon it.



***154th Meeting of the state Level Bankers' Committee
(SLBC)
Madhya Pradesh***

26/05/2014

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)
www.dif.mp.gov.in(Directorate of Institutional Finance)**



Regular Agenda

a) Detection and impounding of counterfeit notes:

1. Banks to organize more number of training programmes on FICN (Fake Indian Currency Notes) to sensitize their ground level staff.
2. For cases of detection of counterfeit notes upto 4 pieces, in a single transaction, a consolidated report should be sent by the Nodal Bank Officer to the police authorities or the Nodal Police Station, along with the suspect counterfeit notes, at the end of the month.
3. For cases of detection of counterfeit notes of 5 or more pieces, in a single transaction, the counterfeit notes should be forwarded by the Nodal Bank Officer to the local police authorities or the Nodal Police Station for investigation by filing FIR.

However, the same is not being strictly adhered to by the bank branches who usually do not report detection of FICN in bulk/ retail tenders.

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 of Scheduled Tribe

Meeting Date:

Chairman: Commissioner, Tribal Welfare, Govt. of Madhya Pradesh

Action Points

Not yet convened

2. Sub-Committee on Agriculture and Allied Activities:

Meeting Date: 25.04.2014

Chairman: Agriculture Production Commissioner

Action Points

- In every district a BLOCK with less than average production will be identified, and a comprehensive plan will be chalked out by recognizing the sector wise productivity of the area. This responsibility will be given to one lead bank and two other banks in the district. State Bank of India has been entrusted with the exercise of identifying such Blocks in each district.
- The Scale of Finance in all district should be made uniform for particular crop.
- Cropping season of all horticulture and plantation crops should be published and circulated.
- Crop Season of all major crops in Madhya Pradesh was decided for the purpose of following IRAC Norms as per RBI guidelines (Details in Annex-III).

Minutes 129 SLBC held in 2004

3. Village Adoption Scheme

It was decided that one village will be adopted by NABARD, one by lead district, one by lead bank along with some private banks. 89 villages in 37 districts have been identified by NABARD.

4. Setting up of Credit Counseling Centres on Pilot Basis

In MP, Ratlam district has been initially selected for opening of Credit Counseling Centre where Central Bank of India is having Lead Bank responsibility. Bank of Baroda have informed that they have also started this facility in 5 villages in Jhabua block under the district.

5. IRAC norms in Agril. Segments – NPA Date For Mono Cropping Area

State Bank of India has requested to decide the date of NPA for mono cropping areas. Convenor proposed that Sub Committee may take decision provided house approves it. Regional Director, RBI informed that SLBC can not decide NPA dates. SLBC can only decide cropping season, harvesting date etc.

After a lot of discussion, the Chairperson ruled that SLBC cannot decide the NPA date. However, cropping pattern can be decided by the Sub-Group and approved by SLBC.

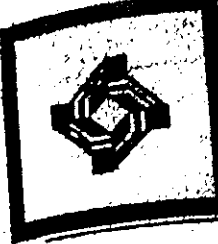
6. Revised guidelines on lending to Priority Sector

RBI vide their letter No. RPCD No. Plan BC.64/04.09.01/22006-07 dtd. 30th April, 2007 revised the guidelines on lending to priority sector. From September onwards, data is to be submitted as per revised guidelines. Banks were requested to ensure submission of data as per revised guideline.

(Action – All Banks)

7. Crop Insurance

Regional Manager of Agriculture Insurance Corporation informed that crop loan disbursed are not fully insured. Recently Patwari Halka is notified for insurance coverage area in place of Tehsil. Large gap is observed between crop loan disbursed and sum insured. Total crop loan disbursed is Rs.6719 crore and sum insured is only Rs2300 crore. She requested banks to instruct the branches to get the insurance done in all the crop loan. She also



संघटक बैंक ऑफ इंडिया
Central Bank of India

STATE LEVEL BANKER'S COMMITTEE, BHOPAL

पता: 9, अरेरा हिल्स, प्रथम तल, जेल रोड, भोपाल - 462011 दूरभाष: 2674033 फ़ैक्स - 2552019

ZO:SLBC:2013-14:613

2 December 2013

Co-Convenor
SLBC Sub Committee on Agriculture and Allied Activities
State Bank of India,
LHO, Bhopal

SH Goyal

P. Sharma

Dear Sir,

Reg: Crop Season for each Crop in Madhya Pradesh for following IRAC
Agriculture loan accounts.

As you are well aware that, for classifying agriculture loan accounts into NPA, Banks have to follow the IRAC Norms applicable for Agriculture accounts prescribed by RBI. As per RBI Master Circular dated 01-07-2013 on Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances (Clause 4.2.13) "A loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons. A loan granted for long duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season. For the purpose of these guidelines, "long duration" crops would be crops with crop season longer than one year and crops, which are not "long duration" crops, would be treated as "short duration" crops. The crop season for each crop, which means the period up to harvesting of the crops raised, would be as determined by the State Level Bankers' Committee in each State."

In this regard you are requested to inform the crop season for each crop in the State of Madhya Pradesh in coordination with the concerned department of Govt. of MP for its Final approval in the coming SLBC meeting.

With Regards

(K.C. Nayak)
Dy. General Manager

FOR MEETING OF SUB COMMITTEE ON AGRICULTURE AND ALLIED ACTIVITIES

AGENDA

- (1) Discussion for providing better refinance from NABARD to backward district as item para 1 of minutes of sub committee meeting held on 07.11.2013.
- (2) Priority in lending to backward districts where average lending per a/c under agriculture to the farmers is below Rs. 40,000/- .Financial Support by NABARD to APEX bank for their requirement Rs 2500 Crs to enhance their lending to farmers in backward districts.
- (3) Present Status of scale of finance and its review by the technical committee in each district. Banks having lead bank responsibility should give present status technical committee meeting held.
- (4) Dissemination of NABARD scheme :Action taken by NABARD to hold district level work shop in all districts to disseminate their schemes.
- (5) Strategy & action taken in respect of KCC card to be issued to uncovered farmers.
- (6) Strategy & action taken in respect of extension of Rupay Smart Card.
- (7) Decision to be taken for crop season for each crop in Madhya Pradesh . Letter number ZO:SLBC:2013-14: 613 received from State Level Banker's Committee, Bhopal is enclosed for discussion.



Decision to be Taken in Respect of Meeting of the Sub Committee of SLBC on Agriculture
 Sub-committee held on 27 November 2013

Issue/Approved	Proposed Action	Comments
provision for providing better assistance from NABARD to backward district as per para 10 of minutes of sub committee meeting held on 07.11.2013.	Matter is to be taken up by State Government with the Ministry and NABARD at appropriate time	State Government may advise suitab
needs in lending to backward districts where average lending per acre under agriculture to the farmers is below Rs. 40,000/- Financial support by NABARD to APEX Bank for their requirement Rs 2500 Cro to enhance their lending to farmers in backward districts.	It was reiterated by MD Apex Bank that they need financial support from NABARD on soft condition for lending through Cooperative Bank	Apex Bank may appraise the progress in this regard
Present Status of scale of finance and its review by the technical committee in each district Banks having lead bank responsibility should give present status technical committee meeting held.	Convenor for Technical Committee Meeting for scale of finance in each district is District Cooperative Bank	In 13 districts Technical Committs Meeting for the year 2014-15 has taken place and they have reviewed scale of finance Dewas 25/2/14 Vidisha 18/2/14 Balaghat 31/1/14 Dhar 29/1/14 Shahdol 11/3/14 Seoni 22/2/14 Jabalpur 22/2/14 Khandwa 12/2/14 Burhanpur 12/2/14 Bhopal 3/3/14 Betul 18/2/14 Mandla 24/1/14 Neemuch 24/1/14 for rest of district District Cooperative Bank should convene the meeting immediately.
4. Dissemination of NABARD scheme Action taken by NABARD to hold district level work shop in all districts to disseminate their schemes.	NABARD was advised to hold work shop in all 50 distts in the month of December & January	NABARD may appraise their progress in this regard.
5. Strategy & action taken in respect of KCC card to be issued to uncovered farmers.	SLBC was advised to design time schedule for providing KCC in camp mode	All the Commercial Banks have their own targets to provide KCC loans to the eligible farmers
6. Strategy & action taken in respect of extension of Rupay Smart Card.	It was to be started by all the banks	Most of the commercial banks are providing RUPAY card to their KCC borrowers
7. Decision to be taken for crop season for each crop in Madhya Pradesh Letter number ZO:SLBC:2013-14: 613 received from State Level Banker's Committee, Bhopal is enclosed for discussion.	Letter has been received from State Level Banker's Committee.	SLBC Convenor may please discuss the issue for taking a decision by the sub committee



Annexure - II

ANNEX. 3

CROP SEASON OF VARIOUS CROPS IN MADHYA PRADESH				
CROP	SEASON	SHOWING	HARVESTING	CROP SEASON IN MONTHS
PADDY	KHARIF	JUNE-JULY	OCT-NOV	6
BAJRA	KHARIF	JUNE-JULY	SEP-DEC	7
WHEAT	RABI	OCT-DEC	FEB-APR	7
ARHAR/TUR	KHARIF	JUNE-JULY	NOV-JAN	8
MUNG BEAN/URD BEAN	KHARIF	JUNE-JULY	SEP-OCT	6
SOYABEAN	KHARIF	JUNE-JULY	OCT-NOV	6
GRAM	RABI	OCT-DEC	FEB-APR	7
MASUR	RABI	SEP-NOV	FEB-APR	8
PULSES	RABI	OCT-NOV	MAR-APR	7
PEA	RABI	OCT-NOV	MAR-APR	7
GROUND NUT	KHARIF	JUNE-JULY	SEP-OCT	6
LINSEED	RABI	OCT-NOV	MAR-APR	7
SESAME	KHARIF	JUNE-JULY	OCT-NOV	6
SUN FLOWER	KHARIF	JUNE-AUG	SEP-NOV	6
SUN FLOWER	RABI	OCT	JAN	6
SUN FLOWER	SUMMER/SPRING	FEB	APR-MAY	6
CASTOR	KHARIF	JUL-AUG	JAN-FEB	8
MUSTARD	RABI	OCT	FEB-MAR	6
TORIA	RABI	SEP	DEC-JAN	6
MAIZE	KHARIF	JUN-JUL	AUG-DEC	7
SUGARCANE	LONG DURATION	OCT-APR	OCT-MAR	18
COTTON	KHARIF	MAY-JUNE	OCT-DEC	8
BANANA				12
VEGETABLES				8
OTHER HORTICULTURAL CROPS: 6-12 MONTHS DEPENDS ON TYPE OF CROP AND AREA OF CULTIVATION				
PLANTATION CROPS. AFTER FRUITING): 12-18 MONTHS DEPENDS ON TYPE OF CROP AND AREA OF CULTIVATION				