

**STATE LEVEL BANKERS' COMMITTEE  
MADHYA PRADESH  
131<sup>st</sup> MEETING 25.03.2008  
AGENDA**

**ITEM NO.1: CONFIRMATION OF THE MINUTES OF THE 130<sup>th</sup> MEETING OF STATE LEVEL BANKERS' COMMITTEE HELD ON 28-12-2007**

Minutes of 130<sup>th</sup> meeting of State Level Bankers' Committee Madhya Pradesh held on the 28<sup>th</sup> of Dec. 2007 was circulated vide Convener Bank's letter No ZO/SLBC/07-08/308 Dated.08.01.2008 & Corrigendum dated 16.01.2008 in respect of cost sharing by State Govt. for implementation of pilot projects for IT enabled financial inclusion. No further amendments/ comments have been received from any member. The house may, therefore, confirm the circulated minutes.

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

**Action Point 1: Doubling Agriculture Credit during 2007-08**

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

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

(Amt. in Crores)

Agency	2003-04 Base Year		2004-05		2005-06		2006-07		2007-08 (up to Dec. 07)	
	T	A	T	A	T	A	T	A	T	A
Comm.Bank	1084	1419	2055	2184	2567	3616	3440	4856	4247	3867
RRBs	353	463	553	607	701	1125	1008	1307	1285	1395
Co-Op.Banks	1687	1452	1998	1869	2672	2213	3147	2719	3373	3239
Total	3124	3334	4606	4660	5940	6954	7595	8882	8905	8501

**T- Target, A- Achievement**

**Highlights of performance**

- During nine months of the current year, banks have achieved 95% of target allotted for the year. It will not be out of place to mention that banks have surpassed the target of doubling of agriculture credit by 2.7 times from 3334 crores as of 2003-04 i.e. base year to Rs.8882 Crore up to 2006-07.
- Banks have surpassed the target of crop loan by disbursing Rs.6552.00 crores against the target of Rs.6379 crores. The crop loan disbursed by Commercial Banks, RRBs and Cooperatives is Rs. 2525 crores, 1078 crores, and 2949 crores respectively registering an achievement of 39%, 16 % and 45 % of the total crop loan disbursed in the state.

- Out of total disbursement under agriculture i.e. Rs.8501 crores, Crop Loan and Term Loan constitute 77% & 23% respectively.

The performance of banks in the State is given in **Annexure I, II and Table 11 Page No35-36 & 70-71.**

## 1.2 Financing to New Farmers

The agency wise new farmers financed are as follows:-

**Amt.in Crore.**

AGENCY	No. of R+SU branches	New farmers financed up to Dec.07		New Farmers per Branch up to DEC.07
		No of a/c	Amount	
Comm. Banks	1641	132961	1651	81
RRBs	972	53602	438	55
Co-Operative Banks	1157	147140	223	127
<b>Total</b>	<b>3770</b>	<b>333703</b>	<b>2312</b>	<b>89</b>

Government of India norms is to finance **100 new farmers per branch** in a year. Against this, Commercial Banks have extended Rs.1651 crores to 132961 new farmers through 1641 rural and semi urban branches, which come to 81 new farmers per branch. The RRBs have extended financial support of Rs 438 crores to 53602 new farmers. The Cooperative Banks have disbursed Rs.223 crores to 147140 new farmers. **Average comes out 89 new farmers per branch, up to third quarter of the year.**

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

## 1.3 New investment projects financed

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

AGENCY	No. of R/SU Br.	NO. of new investment projects up to Dec..07	New Investment Projects per Branch up to Dec..07
Comm. Banks	1641	14332	9
RRBs	972	9368	10
Co-Operative Banks	1157	0	0
<b>Total</b>	<b>3770</b>	<b>23700</b>	<b>9</b>

Government of India norms is to finance **2-3 projects per branch per year.** 14432 new investment projects have been financed by 1641 Rural and semi urban branches of Commercial Banks, which comes to **9 new projects financed per Branch.**

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

#### 1.4 Financing to Agri clinic/Agri business –

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

Convenor Bank vide their letter No. 315 dated 16.01.2008 requested all the state heads of banks to entertain the applications of young eligible entrepreneurs and can avail 25% of capital subsidy and interest subsidy for the initial two years.

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

#### 1.5 Kisan Credit Card

Banks have issued total 318659 Kisan Credit cards of which 134325 cards by Commercial Banks, 44467 cards by RRBs and 139867 cards by cooperative banks during the year up to Dec. 2007.

AGENCY	No. of Cards issued during 2007-08 up to Dec.07 (NO)	No. of Cards issued since inception (No.)
Commercial Banks	134325	1064854
Regional Rural Banks	44467	393506
Co-Operative Banks	139867	2959847
<b>Total</b>	<b>318659</b>	<b>4418207</b>

Bank wise data furnished in Annexure II Page No 36 & Table No.19 Page No.102-103

#### 1.6 Relief measures provided to farmers

(Amt in Crores)

ITEM	During 2007-08 up to Dec. 07	
	No of A/Cs	Amount
Farmers in distress	301	2.06
Farmers in Arrears	201	2.40
Accounts Settled under OTS	12053	45.51
Tenant farmers financed	79	0.38

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

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

It was decided in the 130<sup>th</sup> SLBC meeting that Revenue Department will issue a circular to all Collectors/ Tehsildars directing them to ensure noting of charge on Agricultural land to obviate double financing by Banks on one piece of land. Directorate of Institutional Finance MP vide their letter 185 dated 23.01.08 informed that the Commissioner Land Records have issued letter No.667 & 274 dated 13.02.07 & 16.02.08 addressed to all Collectors advising them to ensure recording of charge on land in government records.

#### Action Point 3: KVIC Margin Money Scheme:

As per decision taken in the 127<sup>th</sup> SLBC meeting, banks were advised to provide certificate for the evidence of establishment of unit based on inspection report when financial assistance was given. This was required in

the KVIB cases which were financed 3-4 years back but Board did not release subsidy as units were not traceable/functioning at the time of inspection by Board officials..

Central Bank of India had submitted two cases to KVIB for sanction and release of subsidy with all the required certificates. KVIB vide their letter S.NO./MMY/2007-08/13285 dated 07.02.08 had informed that the Board Office Mumbai vide their letter xzkjksl`dk@Hkksiky@e-iz-@2007&08@477 fnukad 09-01-08, as per their rules and guidelines, are unable to release the margin money in both the cases. Again Central Bank of India vide their letter 630 dated 19.02.08 requested to re-consider both the cases on plea that Branch has already provided a certificate regarding establishment of the Unit and having functioned up to 2 years from the date of installation. In view of the above, KVIB is requested to release subsidy at the earliest as per decision of last SLBC. Other Banks are also requested to apprise the house about their own pending cases.

**Action Point 4 : Implementation of 100% coverage of KCCs:**

**4a) Progress of Issuance of KCC in all the districts of MP.**

SLBC Convenor vide letter ZO/SLBC/2007-08/308 dated 08.01.2008 have circulated the minutes of the 130<sup>th</sup> meeting of SLBC to all the State Level heads of Banks and all the Lead District Managers highlighting the detailed procedure for implementation of the scheme. This was followed by letters No. 311 & 336 dated 14.01.08 & 22.01.08 respectively, wherein the Convenor requested all State Level Heads for percolation of necessary instructions to the field level functionaries to ensure time-bound implementation of the decision / schemes in following manner.

- (i) Field Functionaries of Revenue Department have to be geared up for submission of list of farmers.
- (ii) Apex Bank has to submit updated list at the earliest.
- (iii) LDM will submit the list to branches of districts as per their allocated service area.

Central Bank of India had convened a special meeting of their LDMs on 10.01.2008 for threadbare discussions to accelerate implementation of the scheme.

Convenor SLBC has been following up the matter vigorously at all levels & have written vide their letter No. 354 dated 25.1.2008 to State Level Heads of All Banks with an appeal to instruct all field functionaries for issuance of Kisan Credit Cards of all the eligible farmers at the earliest.

As per the reports received from LDMs / banks, out of 48 districts, in 17 districts the Revenue Department have furnished list of farmers and after marking from Co-Operative, it is distributed amongst bank branches, in 16 Districts Revenue Department could furnish partial list

of farmers and work of identifying the eligible farmers is in process at different stages viz with Apex Bank, with commercial banks. In remaining 15 districts the progress is either nil or is very slow. However in the sub-group meeting convened by Central Bank of India , on 18.02.08, the matter was discussed thread bare with all the concerned banks for early implementation of the scheme within specific timespan.

Convener SLBC vide their letter No. 371 dated 14.02.2008 submitted status report on progress of 100% KCC to eligible farmers and requested DIF to arrange for dissemination of the instructions to field functionaries for timely implementation of decision / scheme.

DIF issued directives to all Collectors for implementing the scheme in 2007-08 with a detailed road map. So far various letters issued in this regard i.e. letter No. 1403 dated 5.7.07, 1561 dated 24.7.07, 1815 dated 25.8.07, 2139 dated 23.10.07. Chief Secretary's Letter No. 99 dated 24.07.07 and e-mail messages dated 23.10.07, 01.11.07, 05.11.07, 15.11.07, 20.11.07, 27.11.07, 14.01.08 were sent to Collectors for preparing the list of eligible farmers and handing it over to DCCB for issuing Kisan Credit Cards without any loss of time.

#### 4.b) **Issuance of KCC to Kotwars –**

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

DIF issued directives and have followed up with all Collectors for implementation of announcement made by Hon'ble Chief Minister for issuing KCC to Kotwars in the State.

### **Action Point 5: Financial Inclusion in 35 districts of MP ( including Ratlam & Jhabua.)**

#### **Financial Inclusion in 35 districts:**

To make meaningful "Inclusive Growth" as anchored by The Prime Minister of India in the vast tract of the society and as per address in the 129<sup>th</sup> SLBC meeting by the Minister of State for Finance Mr. P.K. Bansal, 35 districts were identified and allocated to banks in the meeting for 100% FINANCIAL INCLUSION .The details are as under..

<b>S.NO.</b>	<b>BANK</b>	<b>DISTRICT'</b>
1	ALLAHABAD BANK	Satna, Jabalpur
2	BANK OF BARODA	Sagar, Jhabua
3	BANK OF INDIA	Khandwa, Khargone, Burhanpur
4	BANK OF MAHARASHTRA	Balaghat, Betul
5	CENTRAL BANK OF INDIA	Hoshangabad, Raisen, Mandla , Ratlam
6	CANARA BANK	Shahdol, Gwalior
7	CORPORATION BANK	Ujjain
8	DENA BANK	Dhar

9	INDIAN OVERSEAS BANK	Bhopal
10	ORIENTAL BANK OF COM.	Morena, Bhind
11	PUNJAB & SINDH BANK	Ashok Nagar
12	PUNJAB NATIONAL BANK	Datia, Sehore
13	STATE BANK OF INDIA	Harda, Chhatarpur, Damoh
14	STATE BANK OF INDORE	Vidisha, Neemuch, Shivpuri
15	SYNDICATE BANK	Guna
16	UNION BANK OF INDIA	Sidhi, Rewa
17	UCO BANK	Narsinghpur, Sheopurkalan
18	VIJAYA BANK	Indore

Convener SLBC vides letter No. ZO/SLBC/2007-08/311 dated 14.01.08, 312 dated 14.1.08, No.331 dated 21.1.08, , No. 337 dated 22.1.08, No. 353 dated 25.1.08 requested all banks to be particular for this inclusive growth.

#### **STRATEGIES FOR LEAD DISTRICT MANAGERS**

- The 100% Financial Inclusion is to be completed for the districts as a whole i.e. rural, semi urban and urban area as well. The job is to be completed at the earliest/ latest by March 2008.
- The data of number of households may be obtained from statistical department at the district level.
- For the rural areas, the villages may be allocated to banks operating in the district on the basis of service area (now applicable for Govt. sponsored schemes) and in urban and semi urban areas, the area can be allotted municipal wards-wise.
- A sub group of DCC may be constituted to monitor the progress achieved in implementation of 100% Financial Inclusion by incorporating representative from Deptt. of Rural Development / DRDA etc. The meeting of the sub group may be convened on weekly/ fortnightly basis as per the need felt.
- A close liason may be maintained with district authorities and field level functionaries
- The services of NGOs, students, postman, retired teachers, SHGs, farmer clubs wherever available may also be taken.
- The LDMs should assist the coordinators of all banks in the district to complete the process at an early date.
- The LDMs are also requested to submit the bank wise progress on fortnightly basis to Convenor Bank.

#### **STRATEGIES FOR CONTROLLING HEADS OF BANKS**

- The appropriate instructions may also be issued to all concerned to complete the process in all the areas i.e. rural, semi urban and urban.
- The household data may be collected from the concerned LDMs / Statistics Deptt.
- The controlling office should motivate all the field staff to consider this as a 'Business Opportunity' rather than the target approach.
- In case of need, monetary incentives may also be considered/ worked out for such correspondents for this specific purpose.

- The monitoring of branch wise progress on weekly basis at the level of controlling heads will be of utmost importance.
- The job is to be completed latest by 31<sup>st</sup> March 2008.
- RBI have suggested that following persons should be considered as financially included for the purpose of 100% Financial Inclusion:
  - a) Persons having access to bank account
  - b) Persons having saving account with Post Offices
  - c) Members of SHGs linked to Banks.
  - d) Members of PACs if PACs are affiliated to DCCB/ Commercial Banks etc.

A meeting of sub-group was convened on 18.02.08 at Central Bank of India, Zonal Office, Bhopal to review the status of implementation of Financial Inclusion in 35 districts of Madhya Pradesh. Director, Directorate Of Institutional Finance, Government of Madhya Pradesh, Principal Secretary (Agri) and representative of RBI, NABARD alongwith officials of other banks were present. Detailed discussions took place on implementation and shortcomings of the programme. Out of 38115 villages, 790 Villages have been covered under 100 % Financial Inclusion. Sub group realised that Progress is not up to the satisfactory level

With a view to access upto date information at a point of time, all concerned Collectors were directed by the DIF to nominate an officer ( preferably from Jila Panchayat) to interact with banks operating in the district in this regard. They were also directed to ask LDMs to initiate appropriate action to draw upon action plan in consultation with the Bank volunteered to adopt the district and other banks operating in the district, review the progress on monthly basis and send the status report positively by 5<sup>th</sup> day of the next month. Despite e-mail messages issued by DIF on 17.10.07, 18.10.07, 23.10.07, 25.10.07, 01.11.07, 05.11.07, 6.11.07, 14.11.07, 15.11.07, 21.11.07 & 11.1.08 details of action taken for delivering banking services at an affordable cost to the vast section of disadvantaged and low-income groups are not yet taking place.

Principal Secretary vide his letter No.07 dated 02.01.08 addressed to all Collectors and CEOs of District Panchayat have given a detailed roadmap for implementation of 100% Financial Inclusion in selected 35 districts.

Bankwise progress given in **table No.12 & 12-I on Page No.74 - 76**

#### **I.T. ENABLED FINANCIAL INCLUSION PROGRAMME**

In terms of the Reserve Bank of India policy guidelines to launch the IT enabled financial inclusion in Madhya Pradesh using hand held device by issuing smart card and mobile banking having interface with Information Technology, a meeting was convened by Convener, SLBC, Bhopal on 18<sup>th</sup> of February, 2008. During the course of the meeting, the present status of implementation was discussed. All the banks informed that they are on the finalising stage of vendor & very soon the work will pickup.

In addition to this, RBI had conveyed a meeting at Reserve Bank of India on 19.02.08 and it was decided that:

Shri Rajesh Verma, Regional Director, RBI expressed concern that the banks have not given due importance to launch the pilot project on IT enabled Financial Inclusion whereas RBI and the State Government has desired that this has to given top priority by Banks in a backward state like Madhya

Pradesh. He also added that Financial Inclusion was very high on the priority of RBI and the bank should treat it with the seriousness it deserves. Director, DIF informed that Govt. shall share the cost of pilot project only and the cards can be used not only for social security and NREGS payment but also for many other services that the Banks may intend to render to this card holder.

Bankwise progress as follows:

1. **Central Bank of India:** Tenders have been invited from the vendors and three banking correspondents (BCs) are being identified in Hoshangabad & Ratlam Distt. Bank will be able to launch the project latest by 20<sup>th</sup> March 08.
2. **State Bank of India :** Vendors and banking correspondents have been finalised. After getting approval from corporate office bank will launch the project by 20<sup>th</sup> March 2008.
3. **Union Bank of India :** Bank have finalised the vendor and job is assigned to Fino and shall launch the project by 15<sup>th</sup> March 2008.
4. **State Bank of Indore :** Bank is on the verge of finalisation of Vendor and B.C. and shall be launching the pilot project by 15<sup>th</sup> March 2008.
5. **Bank of India :** Identified the vendor and have almost finalised the fee structure etc. of B.C. and ensure to launch the pilot project by 10<sup>th</sup> March 2008.
6. **Narmada Malwa Gramin Bank :** In the process of finalisation of vendor and B.C. and would launch the project before the end of March 2008.
7. **Apex Bank :** Will launch the project in Ganganagar and 6 No. slum areas of Bhopal city.
8. **AXIS Bank :** Have finalised both vendor and B.C. and shall launch the project on or before 10<sup>th</sup> March 2008 in the slum area of Bhopal city. Bank also expressed their desire to launch the project in other district of the state also.
9. **ICICI Bank :** Had identified both vendor and B.C. shall launch the project by 15<sup>th</sup> March 2008.

It was decided to convene a meeting before 15<sup>th</sup> March 2008 to ensure that all the banks are on schedule to launch the pilot projects as committed. The State Govt. and the banks agreed with the proposal.

State Govt. vide their letter 275 dated 06.02.08 conveyed to provide following financial assistance for IT enabled project.

- 50% of the cost of machine or Rs.10000/- per machine whichever is lower in each block / bank.
- Cost of issuance of Smart Card will be reimbursed by 50% of the cost of card or Rs.60/- per card whichever is lower.
- This assistance is to be provided only IT enabled pilot project districts/ blocks.

## Action Point 6

### A. Settlement of SLR Bonds



RBI has convened meeting on 16.01.2008 where detailed discussions took place. The matter is directly being monitored by RBI, this is for information of Bank.

An amount of Rs.61.75 crores is overdue in respect of MPSEB Bonds. Bankwise details are given in **Table No. 33 Page No129.**

#### **B. Discounting of SIDBI /IDBI bills.**

A sum of Rs.0.73 crores is due under Bills Rediscounting Scheme of IDBI / SIDBI. Bankwise data is given in **Table No.33 Page No.129**

#### **Action Point .7 : LOW CD RATIO :**

Over all CD ratio in the State of Madhya Pradesh is satisfactory. However, cause of concern is low CD ratio (Below 40%) in three tribal districts namely Umaria, Sidhi, and Anuppur.

The Convenor SLBC requested the state level heads of the banks having Lead Bank responsibilities in above three districts viz. State Bank of India, Union Bank of India, and Central Bank of India, (Raipur Zone.) vide letter No. 318, 323, 324, dated 17.01.2008 for improving the CD ratio to the level of 40% to have a thought provoking exercise for increasing the CD ratio at par with other districts.

Districtwise position is given below:

DISTRICT	CD RATIO	
	30.09.2007	31.12.2007
UMARIA	30.55	31.10
SIDHI	34.89	34.89
ANUPPUR	37.06	37.11

Besides this, some of the banks have low CD ratio below average in the state of Madhya Pradesh.

Convenor SLBC has also requested vide letter No. 320, 321, 322, Dated 17.01.2008. to Bank of Rajasthan, Vijaya Bank, Indian Bank and Corporation Bank respectively for improving their CD ratio in the state. The representative of these banks have assured in the last meeting for improvement of CD ratio. Above banks may inform the progress in this respect.

#### **A) Credit Deposit Ratio – Implementation of the Recommendations of Expert Group on CD Ratio.**

RBI vide letter No. RPCD(BPL) 573/02.02.29/2006-07 dated October 10, 2007 on the captioned subject instructed SLBC to take necessary action with an advise to obtain and compile CD ratio of all the districts in MP and incorporate the same in the agenda items. Convenor has also requested all the Bank Heads to maintain the stipulated CD ratio in the state of MP vide their letter 311 dated 14.01.2008.

#### **Action Point 8. Nonfood license from Municipal Corporation for carrying Banking Business**

DIF vide their letter no.185 dtd. 23.01.08 has informed that Urban Administration & Development Department issued directives to concern Municipal Corporation not to charge the license fee from the banks, since Scheduled Commercial banks are governed under Section 23 of the Banking Regulation Act 1949 and not come under the perview of Nagar Palika Adhiniyam 1956.

**Action Point 9. Stamp duty on different loan documents –**

State Government in Commercial Tax Deptt.opines that replication of Maharashtra model will create problems and hence rejected the proposal. DIF conveyed this information vide letter no.185 dt.23.01.2008.

**Action Point 10. Village Adoption Scheme:**

In order to develop 15 villages per district in 5 years, all banks were requested to inform progress in this regard. Convenor SLBC has not received the status from Banks.

**Action Point 11. Scheme for Agri-Business Development through Venture Capital and Project Development Facility –**

As discussed in the last SLBC meeting it was requested all banks regarding implementation of Agri-Business Development Scheme through Venture capital and project development facility. As per directives of Govt.of India this scheme is included as agenda item for its review and implementation. So far we have not yet received the progress. All the banks are requested to provide us the progress in this regard.

**Action Point 12 : Rural Development and Self Employment Training Institutes (RUDSETI)**

Consequent upon the discussions in the last SLBC meeting on establishing RUDSETIS by banks. Convenor vide their letter ZO/SLBC/2007-08/357 dtd. 24.01.2008 requested to State Level Heads of all banks to inform the progress in this matter and also to take initiative in this direction.

**Action Point 13 :Drought Relief measures - Payment of input subsidy for Kharif 2001 & Kharif 2002**

State Government has released an amount of Rs. 32 crores as input subsidy for Kharif 2001 & Kharif 2002 through the Convener Bank to commercial banks and RRBs. SLBC vide letter ZO:SLBC:07-08/12 dated 30.04.2007 distributed the amount to all the concerned state level heads with a request to adjust the amount in the beneficiaries accounts and submit the information in prescribed format to Convenor at the earliest so that consolidated information could be sent to State Government through DIF. Convenor SLBC has followed up the matter vide letter No. ZO/SLBC/07-08/305 dated 07.01.2008, ZO/SLBC/07-08./311 dated 14.01.2008 & 377 dated 26.02.2008. Till date SLBC have not received full details from the concerned banks. Banks are once again requested to submit the information and return the unutilized amount at an earliest.

**Action Point 17 : DROUGHT SITUATION IN M.P. RELIEF MEASURES BY THE BANKS TO PERSONS AFFECTED BY NATURAL CALAMITIES.**

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

In the last SLBC meeting, all the banks were advised to submit the progress report made in this regard to Convenor SLBC on quarterly basis for onward transmission to RBI. We have not received the progress report on prescribed format from any bank. The banks are requested to submit the same.

**ITEM NO.3: PERFORMANCE OF BANKING SECTOR IN MADHYA PRADESH AT A GLANCE**

(Rs. In Crores)

No	Parameters	March 2007	Dec. 2007	Variation over March. 2007	
				Actual	%age
1.	No. of Bank Branches	4761	4815	54	
2.	Total Deposits	73229	82096	8867	12.11
3.	Total Advances	49106	55664	6558	13.35
4.	Investments	3830	4699	869	22.69
5.	Total Adv. + Investments	52937	60363	7426	14.03
6.	Priority Sector Advances	29648	35055	5407	18.23
7.	Agricultural Adv.	17362	20786	3424	19.72
8.	MSME Advances	3449	5364	1915	55.52
9.	Tertiary Sector	8837	8905	68	0.76
10.	Advances to Direct Agr.	16259	18851	2592	15.94
11.	Advances to Weaker Sec	6322	7114	792	12.53
12.	Advances to DRI	4	7	3	75

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

**3.1 Branch expansion**

The total number of branches operating in the State is 4815 as on December 07. There is a net increase of 54 bank branches during current financial year up to Dec.07.

Bank wise position is given in **Table No. 1 Page 40-41**

**3.2 Deposit growth**

The aggregate deposits of the banks in Madhya Pradesh increased by Rs.8867 crores from Rs73229 crores as of March 07 to Rs.82096 crores of Dec.07 thus posting a net growth of 12.11%.

Bank wise position is given in **Table No. 2 & 3 Page 42-45**

**3.3 Credit Expansion**

The gross credit in the State increased by 6558 crores from Rs.49106

crores as at March 07 to Rs55664 crores as of Dec.07 thus exhibiting a growth of 13.35%.

Bank wise position is given in **Table No. 2 & 3 Page 42-45**

### 3.4 Credit Deposit Ratio

During the period under review overall CD Ratio of banks for the State of Madhya Pradesh witnessed an increase of 1% from 67 % as of March 07 to 68% as of Dec.07.

Bank wise position is given in **Table No.2 & 3 Page42-45**

### 3.5 Priority Sector Advances

During the period under review, the Priority Sector Advances of Banks in Madhya Pradesh grew by Rs5407 crores from Rs.29648 crores as of March 07 to Rs.35055 crores as of Dec. 07, thus recording a growth of 18.23%

Bank wise position is given in **Table No. 5 Page 48-49.**

### 3.6 Agriculture Advances

The Agriculture Advances in the State during the review period has witnessed an increase of Rs.3424 crores from Rs 17362 crores as at March 07 to Rs.20786 crores as of Dec. 07 thus showing a growth of 19.72%

Bank wise position is given in **Table No. 5 Page48-49**

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

The advances to MSME sector during the period under review has witnessed an increase by Rs.1916 crores from Rs.3449 crores as at March 07, thus showing a positive growth of 55.55%. This is due to changes in the definition of priority Sector Lending . Assuch the data for SME (manufacturing & services) are not comparable with march 07. Most of the Banks have not furnished corresponding details of SMSEs, **Banks are again requested to furnish headwise data for March 07, June 07 and Sept.07 at the earliest.**

Bank wise position is given in **Table No. 5 Page 48-49.**

### 3.8 Advances to Weaker Section

During the period under review the advances to weaker section increased by Rs.792 crores from Rs. 6322 crores as of March 07 to Rs.7114 crores as of Dec.07 thus showing a growth of 12.53%.

Bank wise position is given in **Table No. 7 Page 52-53.**

## **ACHIEVEMENT VIS-A-VIS NATIONAL GOALS**

S. No.	Parameters	Goal %	March 07	Dec.07	Variation over March 07
(A)	C D Ratio	-	67	68	1
(B)	C D Ratio (Rural + S/U)	60	70	70	-
(C)	Credit + Inv. To Deposits		72	74	2

(D)	PS Adv to Total Credit	40	60	63	3
(E)	Agri. to Total Credit	18	35	37	2
(F)	Weaker Section to Total Adv.	10	13	13	-
(G)	DRI Advances to Total Adv.	1	0.01	0.01	-

Bank wise position is given in **Table No.6 Page 50-51**

### **Highlights**

- 1 The share of Priority Sector Advances to total advances as of Dec.07 stands at 63% as against National Goal of 40%.
- 2 The share of agricultural advances to total advances, as of Dec.07 is 37% against the stipulated level of 18%.
- 3 The advance to weaker section constitutes 13% of the total advances as against the stipulated level of 10%.
- 4 The CD Ratio in rural & semi urban areas has surpassed the National Goal by recording a level of 70 % as at Dec.. 07.
- 5 During the period under review, the DRI advances increased by Rs.3 crore from Rs.4 crore as at March 07 to Rs.7 crores.

Convener SLBC requested to all State Level Heads videl their letter No.330 dated 18.01.2008 to issue necessary instructions to their branches for making all out efforts to achieve at least 50% of the targeted level before the closure of the current financial year under DRI.

## **ITEM NO. 4: RECOVERY**

### **4.1 NPA POSITION**

(Amt. in Crores)

<b>Scheme</b>	<b>Sub-Std.</b>	<b>Doubtful</b>	<b>Loss</b>	<b>Total NPA</b>	<b>Total Advances</b>	<b>% of NPA to Total Adv.</b>
<b>Agriculture</b>	419	441	138	998	20786	<b>5</b>
<b>MSME</b>	94	204	52	350	5365	<b>7</b>
<b>OPS</b>	210	288	77	575	8905	<b>6</b>
<b>PMRY</b>	83	121	37	241	764	<b>32</b>
<b>SGSY (Group)</b>	18	14	3	35	333	<b>11</b>
<b>SGSY (Ind)</b>	19	28	7	54	255	<b>21</b>
<b>KVIC</b>	9	7	3	19	115	<b>16</b>
<b>SJSRY</b>	13	17	7	37	157	<b>24</b>
<b>SRMS(Pratistha)</b>	3	4	1	8	32	<b>26</b>
<b>Antyavyasayi</b>	6	7	2	15	59	<b>26</b>

Bank wise position is given in **Table No.8 to 8 (iv) Page 54-63.**

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

#### 4.2 Year Wise Position of Written Off Account

(Amt. In Crores)

Agency	Up to 2004-05		2005-06		2006-07		2007-08		Total Up to Dec.07	
	No	Amt	No	Amt	No	Amt	No	Amt	NO	Amt.
<b>CBs</b>	311056	1065	57858	204	71541	401	34362	286	474817	1956
<b>RRBs</b>	190488	95	21847	12	21900	16	6691	5	240926	128
<b>Co- Op.</b>	73468	32	2192	4	1402	1	1167	1	78229	38
<b>Total</b>	<b>575012</b>	<b>1192</b>	<b>81897</b>	<b>220</b>	<b>94843</b>	<b>418</b>	<b>42220</b>	<b>292</b>	<b>793972</b>	<b>2122</b>

Bank wise position is given in **Table No.9 Page 64-65**

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

(Amt in Crores)

Item	No.	Amt
Recovery cases pending at the beginning of the quarter	936935	1627
Cases filed during the quarter	13116	93
Total RRC	950051	1720
RRC disposed of during the quarter	11804	47
RRC withdrawn during the quarter	7799	7
RRC pending at the end of the quarter	930448	1666
Of which pending up to 1 year	134470	401
1 to 3 years	215933	423
3 to 5 years	245176	382
5 to 12 years	244561	291
Above 12 years	90308	169

Bank wise data is given in **Table No. 10 & 10(i) Page 66-69**

#### Banks Recovery Incentive Scheme (BRISC)

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

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

Banks are requested to direct their LDMs to expedite submission of requisite CDs immediately. Convenor vide their letter no.325 dated 18.01.2008 to all State level Heads requested to issue necessary instructions to respective LDMs for submission of CDs.

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

(Amt. in crores)

Sector	Year 2005-06			Year 2006-07			Year 2007-08(up to Dec.07)		
	T	A	%	T	A	%	T	A	%
<b>Agriculture</b>	5940	6954	117	7596	8882	117	8905	8501	95

<b>Crop Loan</b>	4153	5085	115	5172	6792	131	6379	6552	103
<b>Term Loan</b>	1788	1869	105	2424	2090	86	2526	1949	77
<b>MSME</b>	537	525	98	684	684	69	875	882	101
<b>OPS</b>	1809	1958	108	2268	3042	134	2840	1457	51
<b>TOTAL</b>	<b>8256</b>	<b>9437</b>	<b>114</b>	<b>10548</b>	<b>12397</b>	<b>118</b>	<b>12620</b>	<b>10840</b>	<b>86</b>
	<b>114%</b>			<b>118%</b>			<b>86%(upto Dec.07)</b>		

**T-Target A-Achievement**

Sector	Year 2005-06 ( up to Dec.05)			Year 2006-07 (up to Dec. 06)			Year 2007-08(upto Dec.07)		
	T	A	%	T	A	%	T	A	%
<b>Agriculture</b>	5940	4994	84	7596	6969	91	8905	8501	95
<b>Crop Loan</b>	4152	3910	94	5172	5468	106	6379	6552	103
<b>Term Loan</b>	1788	1084	61	2424	1471	61	2526	1949	77
<b>MSME</b>	537	341	63	684	278	41	875	882	101
<b>OPS</b>	1809	1470	81	2268	2463	109	2840	1457	51
<b>TOTAL</b>	<b>8286</b>	<b>6805</b>	<b>82</b>	<b>10548</b>	<b>9680</b>	<b>92</b>	<b>12620</b>	<b>10840</b>	<b>86</b>
	<b>82%</b>			<b>92%</b>			<b>86%</b>		

**T-Target (for the year) A-Achievement (Up to Dec.07)**

**AGENCYWISE BREAKUP OF ANNUAL CREDIT PLAN 2007-08 ( UP TO Dec. 07)**

(Amt in Crores )

	Agriculture		MSME		OPS		Total Adv. PS		
	T	A	T	A	T	A	T	A	%A
<b>Comm.</b>	4246	3867	770	833	2502	1356	7518	6056	81
<b>RRBs</b>	1285	1395	44	49	163	97	1492	1541	103
<b>Co. op.</b>	3374	3239	61	0	175	4	3610	3243	90
<b>TOTAL</b>	<b>8905</b>	<b>8501</b>	<b>875</b>	<b>882</b>	<b>2840</b>	<b>1457</b>	<b>12620</b>	<b>10840</b>	<b>86%</b>

**T-Target A-Achievement**

Bank wise data is given in **Table No. 11, Page No.70-73**

The House may review the progress.

**5.1 Doubling of Flow of Credit to SMEs in 5 Years**

Due to change in priority sector lending definition data for small and micro enterprises (manufacturing & services) separately have been

collected from banks as such data are not comparable from base figure of 31.03.2005.

(Amt. in Crores)

Item	Base figure as on 31.3.05	Fresh Adv. from 1.4.07 to 31.12.07		Total Advances 31.12.07	
		No.	Amt.	No.	Bal. O/S
Small & Micro Enterprises	2660	14136	506.35	83166	2746.37
Small & Micro Services		11218	375.72	179470	2618.16
Advances to Medium Enterprises *		261	101.67	2139	514.52

\* Part of NPS(as per new classification norms)

Bank wise data is given in **Table No. 34, Page No.130-131**

**ITEM NO. 6 IMPLEMENTATION OF GOVERNMENT SPONSORED PROGRAMMES.**  
**6.1 PMRY –**

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

(Amt in Crores)

Particulars	Unit	2006-2007	2007-08
		Up to Dec. 06	Up to Dec. 07
<b>Target</b>	No.	32000	15800
<b>Cases Submitted</b>	No.	57397	39363
Cases Sanctioned	No.	20658	13908
Cases Disbursed	No.	4724	3751
Amount Disbursed	Amt.	27	22.66
% Cases San. to Target	%	64	88
%Cases Dis. To Target	%	15	24

Bank wise and district wise data is given in **Table No.13, Page77-79**

Convenor SLBC vide letter No.316 dated 16.01.08 has requested to state level heads of all banks to make special emphasis for fulfillment of the allocated targets.

- Govt. of India has fixed a target of 15800 beneficiaries under PMRY for MP State for the year 2007-08. District wise bifurcation is given at table no 13 page 81-82.
- Banks were requested to sanction / disburse 75% of cases up to Dec.07, banks have sanctioned 88% and made disbursement in only



24% cases. Banks are requested to issue necessary instructions to their branches for speedy disposal of pending cases.

## 6.2 SWARN JAYANTI GRAM SWAROJGAR YOJNA (SGSY)

( Amt in Crores )

Particulars	2006-07 (Dec. 06)	2007-08 (Dec07)
<b>Target (Financial)</b>	200.00	250.52
<b>Sanctioned</b>		
<b>Individual</b>	13.50	13.06
<b>Group</b>	116.85	89.73
<b>Total</b>	130.35	102.79
<b>Disbursed</b>		
<b>Individual</b>	10.08	9.87
<b>Group</b>	98.90	77.71
<b>Total</b>	108.98	87.58
<b>% age Sanction</b>	65	41
<b>% age Disbursed</b>	54	35

Bank wise and district wise data is given in **Table No. 14 Page 80-82**

Convenor SLBC vide their letter no.316 & 332 dated 16.01.2008 and 21.01.08 requested to State level Heads of all banks to speed up the process of sanction of units in a time bound manner so the target could be achieved before March 2008.

Bank wise Credit Mobilisation is as follows:

100%	Indian Bank
Above 80%	Syndicate Bank
60-79%	Union Bank of India, Bank Of Maharashtra
40 to 59%	SBBJ, BOI, RRB, SBOI, CBI, DENA BANK
20 to 39%	P&S Bank, BOB, OBC, Allahabad Bank,
Below 20 %	Canara Bank, UCO, BOR, Central Co-operative
1%	LDB & other Banks.

Revolving fund was provided to 67401 groups up to Dec.07 through various Zilla Panchayat, out of which Banks have sanctioned CC limits to 43135 groups to the tune of Rs.82.17 crores.

Banks are requested to improve the progress.

### UN-UTILISED SUBSIDY UNDER S.G.S.Y.

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

## 6.3 Swarna Jayanti Shahri Rojgar Yojana ( SJSRY)

(Amt. in Crores)

Particulars	USEP	DWCUA
-------------	------	-------

		2006-07 (Dec 06)	2007-08 (Dec. 07)	2006-07 (Dec. 06)	2007-08 (Dec. 07)
<b>Tar. Physical</b>		8645	24012	403	570
<b>Financial</b>	<b>Subsidy</b>	6	12.01	5	7.12
	<b>Loan</b>	35	64.03	4	6.41
	<b>Total</b>	41	76.04	9	13.53
<b>Ach. Physical</b>		3719	6399	46	71
<b>Financial</b>	<b>Subsidy</b>	2	3.60	0.45	0.79
	<b>Loan</b>	10	19.51	0.41	0.71
	<b>Total</b>	12	23.11	0.86	1.50
<b>% Ach. Physical</b>		43	26.65	11	12.46
<b>Financial %</b>		40	30.00	9	11.12

Bank wise progress is given in **Table No. 15, Page 83-86**

Bankers are requested to initiate appropriate action for achieving the allotted target vide Convenor Bank's letter No.316 dated 16.01.08.

**6.4 Performance under SRMS and Antyavasai Swarojgar Yojna :**

**(A) Scheme for Rehabilitation of Manual Scavengers (SRMS)**

**(B) Antyavasayee Swarojgar Yojana**

The data received from Deptt. is as under:

( Amt. in Crores )

Year	2007-08 (Up to Dec.--07)		
	SRMS	Antyavasayee	Total
<b>Target</b>	3800	10000	13800
<b>Sponsored</b>	1744	16042	17786
<b>Sanctioned ( No.)</b>	728	4337	5065
<b>Disbursement</b>	<b>No</b>	728	4337
	<b>Amt</b>	4.12	19.96
<b>Rejected</b>	69	1939	2008
<b>Pending</b>	947	9766	10713

**Bank wise progress is given in Table No. 16 & 16 (I) Page 87-89**

Due to unsatisfactory progress, Convenor bank has requested all the state level heads vide letter dated 16.01.08 & 376 dated 21.02.08 to gear up their machinery for achieving the allocated targets.

**ITEM NO. 7 - Implementation of special focus programme**

**7.1 Self Help groups ( under NABARD scheme)**

As per decision of the 130<sup>th</sup> SLBC held on 28.12.2007 , Convener has written letters to State Level Heads of All Banks to bring the uncovered SHGs into Credit Umbrella through a special drive vide letter No. 326 dated 18.01.2008. As per NABARD report there are 3.68 lacs SHG groups being formed by various agencies. Viz. Govt. Deptt., NGOs. Credit linkage of the groups , needs to be improved. At present out of these only 30% SHG groups have credit linkage.

**(Progress from April 07 to Dec 07)**

(Amt. In Crores )

A	HSS A/cs opened		<b>33692</b>
B	Amount deposited in HSS A/c		<b>22.62</b>
C	Out of (A) A/c credit linked		<b>4928</b>
D	Amount disbursed		<b>37.94</b>
E	Balance Outstanding	(No.)	<b>44696</b>
		(Amt.)	<b>214.88</b>
F	NPA Amount		<b>8.54</b>
G	% age NPA		<b>4%</b>

Bank wise data is given in **Table No. 18, Page No 100-101**

SHG-Bank Linkage Programme is an important tool for providing access to formal financial institutions and also credit mobilization for the poor. However, the programme is yet to gain speedy momentum in Madhya Pradesh. In spite of the existence of a large number of Self-Help Groups formed by various government departments, NGOs and others, the credit linkage of most of these SHGs is yet to be covered. Concerted efforts are required to be made by all the partners in the programme, viz., banks, government departments, NGOs, etc. for effective credit linkage of the SHG's. Action plan for this purpose may consist of the following instructions involvement.

### Banks

- Controlling offices of the banks may closely monitor the progress under this programme.

The starting point for the credit linkage is taking stock of the number of SB A/cs held by the SHGs in each branch. This data need to be compiled and updated on a regular basis.

### 7.2 KVIC Margin Money Scheme.

The progress in implementing of Margin Money Scheme of KVIC & KVIB upto 31.12.2007 is given below: -

(Amt. in Crores)

Particulars	KVIC		KVIB		Total	
	No	Amt	No	Amt	No	Amt
<b>Target of Margin Money</b>	-	8.70	869	9.46	869	15.86
<b>Cases Sponsored</b>	417	41.13	1073	13.24	1490	54.37
<b>Cases Sanctioned</b>	132	13.76	325	4.11	457	17.87
<b>Cases Disbursed</b>	132	13.76	258	3.40	390	17.16

Bank wise & District wise progress is given in **Table No.17 to 17 IX Page No. 90-99**

### 7.3 Housing Finance :

#### (a) Direct Housing Finance :

As per RBI guidelines banks should attain a share of Housing Finance at 3% of the incremental deposit of the previous year i.e. Rs.29 crores. Banks have surpassed this target by attaining Rs.522.04 crores by end of Dec. 07.

Bank wise data is given in **Table No. 20 Page No. 104-105**

(b) **Golden Jubilee Rural Housing Finance Scheme.**

During the year 2007-08 up to December 2007 financial assistance of Rs.16.05 crores has been provided under the scheme to 734 beneficiaries. Poor progress is due to non availability of title of land.

Bank wise Data is available in **Table No. 21, Page 106-107**

7.4 **Financial assistance to Minority Communities (State as a whole)**

(Amt. in Crores)

Community	Disbursement 07-08 (April 07 to Dec 07)		Outstanding Balance Dec 07	
	No.	Amt.	No.	Amt.
Muslim	9057	96.40	134832	1058.76
Sikh	1241	19.97	20300	248.90
Christian	1255	10.88	10671	102.45
Zoroastrian	418	2.10	503	2.94
Buddhist	429	2.10	2964	8.40
Jain	5675	104.70	48818	761.05
<b>Total</b>	<b>18075</b>	<b>236.15</b>	<b>218088</b>	<b>2182.50</b>
% age to A to C (Total Advances)	-	-	-	<b>4</b>

Bank wise position is given in **Table No. 22 & 23, Page108-111**

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

Out of 121 minority districts in India – Bhopal is the only identified minority concentrated District in MP. Convener Bank vide their letter No. 328 dated 18.01.08 requested , Bank of India, having the Lead District responsibility in the Bhopal district to initiate follow up action for the identification of minorities credit needs and strategies to cater their credit requirements immediately.

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

(Amt. in Crores)

Communities	Dec 07	
	No.	Amt.
Muslim	32456	587.74
Sikh	10851	125.98
Christian	797	16.25
Zoroastrian	0	0
Buddhist	2609	30.51
<b>A. TOTAL</b>	<b>46713</b>	<b>760.48</b>
<b>B. Total Priority Sector</b>	<b>622845</b>	<b>5612.28</b>
<b>C. Total Advances</b>	<b>990273</b>	<b>9162.46</b>
% age to A to B (Total P. Sector Advances)	-	<b>13.55</b>
% age to A to C (Total Advances)	-	<b>8.30</b>

**7.6 Financial Assistance to Schedule Caste /Schedule Tribe**

(Amt. in Crores)

Item	Schedule Caste		Schedule Tribe	
	No. of A/cs	Amt.	No. of A/cs	Amt.
<b>App. Recd.</b>	16484	92.45	12649	65.41
<b>App. San.</b>	14967	80.45	11780	59.71
<b>App. Disb.</b>	14308	69.03	11417	58.96
<b>App. Rejected</b>	412	3.15	306	2.13
<b>App. Pend.</b>	1105	8.85	563	3.57
<b>Total Bal. O/S</b>	390337	1538.24	256979	882.78
<b>NPA Amt.</b>	72707	264.12	39012	137.62
<b>% age NPA</b>	<b>17%</b>		<b>16%</b>	

Bank-wise data is given in **Table No. 24 & 25, Page 112-115**

**7.7 Swarojgar Credit Card (SCC)**

The progress upto 31.12.2007 under Swarojgar Credit Card scheme is given below:

(Amt. in Crore)

Particulars	Comm. Bks	RRBs	Co-op BK	Total
<b>Annual Target (No.)</b>	14334	6150	2070	22554
<b>No. of SCCs Issued</b>	1175	2855	614	4644
<b>Amount Disbursed</b>	3.09	7.72	3.00	13.81
<b>% Achievement</b>	8%	46%	30%	21%

Bank wise progress is given in **Table No. 26 Page No.116-117**

**NABARD has given following suggestion in agenda.**

The bank wise targets were allocated for the year 2007-08 in 128<sup>th</sup> SLBC meeting and requested the bankers for regular and timely submission of quarterly return. However, the submission of quarterly progress reports by the banks is very tardy. Banks are, therefore, requested to submit all the pending quarterly progress reports upto the quarter ended December 2007 at the earliest. Banks are also requested to ensure submission of the reports for the subsequent quarters by the 5th of the following month of the quarter it relates to.

**The house may review the progress.**

**7.8 Artisan Credit Cards**

As per information given by the Banks the target set for 2007-08 is 2558 against which the Banks have issued 1005 cards up to Dec07. Total cards issued under the scheme since inception are 4177.

Bank wise position is given in **Table No 27, Page118-119**

**7.9 General Credit Card (GCC) Scheme.**

As per information received, the Banks have issued 8989 cards upto Dec07 against the self set target of 12411 Total cards issued under the scheme since inception are 20370.

Bank wise position is given in **Table No 27, Page 118-119**

#### 7.10 Education Loan

Banks have sanctioned education loans amounting to Rs 208.33 crores for 9245 beneficiaries during the current financial year up to Dec.07 out of which Rs.35.34 crores have been sanctioned to 1668 girl students.

Bank wise position is given in **Table No 28, Page 120-121**

#### 7.11 Advances to women beneficiaries

An amount of Rs.3582 crores granted to women which is 6.44% of the total advances against the stipulated target of 5%.

Bank wise position is given in **Table No 29, Page 122-123**

#### 7.12 Progress under National Horticulture Scheme

(Amt in Crores)

Particulars	Unit	2007-08 Up to DEC 07
Cases Received	No	504
Cases Sanctioned	No	435
Cases Disbursed	No	413
	Amt	7.38
Cases Rejected	No	38
Cases Pending	No	31
Balance Outstanding	No	3086
	Amt	65.61

Bank wise and district wise data is given in **Table No.30,Page124-125**

#### Progress under National Horticulture Board (given by Deptt.)

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

मद सं.-08 राजभाषा नीति का कार्यान्वयन

मध्यप्रदेश में 53 बैंकों में से केवल 40 बैंकों ने राजभाषा नीति के कार्यान्वयन संबंधित तिमाही आंकड़े भेजे हैं। सदस्यों से अनुरोध है कि वे एस.एल.बी.सी. के प्रारूप में अपेक्षित आंकड़े समय से भेजना सुनिश्चित करें। सदन तालिका संख्या 35 पेज 132 में दी गयी स्थिति की समीक्षा करने की कृपा करें।

## **ITEM NO. 9 OTHER AGENDA ITEMS**

### **1. Rural Infrastructure Development Fund**

In order to augment the credit flow to agriculture and also to increase the efficacy of RIDF investments, it is necessary that the credit requirement of the beneficiaries are met fully by the banks especially in the command areas of the completed irrigation projects assisted under RIDF. The district-wise details of completed RIDF projects and irrigation potential created as on 31 December 2007 is given in Annexure. Banks are required to issue suitable instructions to their branches in respective districts for financing crop loan/term loan requirements of farmers in command areas of these projects. NABARD requested SLBC to place all projects sanctioned under RIDF on their website so that induced investments with institutional credit could be chalked out by the Banks.

A copy of list of completed RIDF projects annexed on **Page No. 27-33**

### **2. Scholarship to SC/ST/ OBC Students.**

- DIF vide their letter 41 dated 4.1.08 informed that Scholarship payment of students of Scheduled Caste / Scheduled Tribe / Other Backward Class etc category of students are routed through banks as per approval of Govt. of Madhya Pradesh.
- The Bundelkhand RRB (now merged in Madhya Bharat Gramin Bank) which charged Rs.1/- per withdrawal in past, have been charging Rs.10/- per cheque as transaction cost instead of Re.1/- per cheque. The Accountant General MP has raised serious audit objection on excessive charges.

The House may discuss the same.

### **3. Debt Waiver and Relief Measures announced in the Union Budget 2008-09 by Hon'ble Union Finance Minister:**

Consequent upon the relief measures announced by Hon'ble Finance Minister, Government of India in the budget proposals 2008-09 presented in the Parliament, a preliminary meeting was held in the office of Vice Chairman, State Planning Commission which was attended by Shri Pradip Bhargava,

Addl. Chief Secretary/Development Commissioner, Shri Parvesh Sharma, Principal Secretary – Agriculture, Smt. Pallavi Jain Govil, Director – Institutional Finance, Govt. of M.P. and representatives of NABARD, Apex Bank and SLBC Convenor. In the meeting, it emerged that Co-operative Sector, which has high stakes in the financing to small and marginal farmers, stands to gain the maximum from the scheme, besides Regional Rural Banks and Commercial Banks.

The House may deliberate on the subject.

4 **Setting up of credit counseling centres on Pilot Basis**

As per suggestion of RBI, convenor Bank has opened a **Literacy cum Counseling Centre** at Ratlam. The centre is running successfully since August 2007. RBI vide their circular ROPCD.LBS.CO.No. 10506/02.01.01/2006-07 dated May 10, 2007 on the subject suggested that on the basis of success of experience gained from Ratlam Distt., the Scheme may be replicated in other districts of the State and progress be reviewed in SLBC. House may deliberate.

5. **Capacity building initiatives for executives & officers of PSBs.**

RBI has informed that workshops for capacity building initiative for executives and officials of PSBs is being conducted by the National Institute of Rural Development (NIRD) Hyderabad. Fellow bankers are requested to depute their officials in such training.

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