

राज्य स्तरीय बैंकर्स समिति, मध्य प्रदेश

**STATE LEVEL BANKERS' COMMITTEE, M.P.**

संयोजक

Convener

**सेंट्रल बैंक**  
ऑफ़ इंडिया



**Central Bank**  
of India

9, Arera Hills, Bhopal-462011 Ph: 2674033, 2674027, 2674037, FAX-2552019

ZO:SLBC: 2008-09:308

23.02.2009

**ALL MEMBERS OF SLBC-MADHYA PRADESH**

Sir / Madam,

*Reg: 135<sup>th</sup> Meeting of State Level Bankers' Committee, Madhya Pradesh  
Scheduled to be held on 2<sup>nd</sup> March, 2009*

*Ref: Our letter ZO/SLBC/2008-09/304 dated 20.02.2009*

We are pleased to inform you that the 135<sup>th</sup> Meeting of State Level Bankers' Committee, Madhya Pradesh is scheduled for 2<sup>nd</sup> March, 2009 as per details below:

Date & Time : 2<sup>nd</sup> March, 2009 at 11.00 AM

Venue : Conference Hall  
Central Bank of India  
Zonal Office  
9, Arera Hills  
BHOPAL [MP]

The agenda for the meeting is enclosed.

We solicit your presence in the meeting. A line in confirmation of your presence shall be highly appreciated.

Thanking you,

Yours faithfully,

[P.C. TIWARI]  
CONVENOR-SLBC (MP)

**STATE LEVEL BANKERS' COMMITTEE  
MADHYA PRADESH  
135<sup>th</sup> MEETING 02.03.09  
AGENDA**

**ITEM NO. 1: CONFIRMATION OF THE MINUTES OF THE 134<sup>th</sup> MEETING OF STATE LEVEL BANKERS' COMMITTEE HELD ON 24.12.2008**

Minutes of 134<sup>th</sup> meeting of State Level Bankers' Committee Madhya Pradesh held on the 24<sup>th</sup> of December 2008 were circulated vide Convener Bank's letter No. ZO/SLBC/MP/08-09/238 dated 05.01.2009. No amendments/comments are received from any member. The House may, therefore, confirm the circulated minutes.

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

**Action Point 2.1: Doubling Agriculture Credit during 2008-09**

Government of India, in 2003-04, desired that institutional credit to agriculture sector be doubled in three years. Banks in Madhya Pradesh achieved the target in two years only. Statistics of Madhya Pradesh is summarized below:

(Amt. in Crores)

Agency	2003-04 Base Year		2004-05		2005-06		2006-07		2007-08	
	T	A	T	A	T	A	T	A	T	A
Com.Banks	1084	1419	2055	2184	2567	3613	3440	4856	4247	5501
RRBs	353	463	553	607	701	1125	1008	1307	1285	1675
Coop Bks	1687	1452	1998	1869	2672	2213	3147	2719	3373	3436
<b>Total</b>	<b>3124</b>	<b>3334</b>	<b>4606</b>	<b>4660</b>	<b>5940</b>	<b>6954</b>	<b>7595</b>	<b>8882</b>	<b>8905</b>	<b>10612</b>

**T- Target, A- Achievement**

**Action Point 2.2: Implementation of 100% coverage of KCCs:**

**2.2.1 Progress of issuance KCC in all Districts of MP**

Decision was taken to issue KCC to all the eligible farmers in the state. Lists of eligible farmers were prepared with the assistance of Revenue officials/LDMs and with the help of Apex Bank. To ensure the implementation of decision of SLBC, it was advised by DIF to place the issue invariably in the DLCC/DLRM. Sub group meetings were also held for review. Various follow up measures were taken from time to time.

Consequent upon the implementation of Agriculture Debt Waiver and Debt Relief scheme 2008, most of the farmers became eligible for fresh loan. Further in terms of instructions of Govt. of India, the farmers whose debts have been prudentially / regularly written off are also eligible for fresh financing. In 134<sup>th</sup> meeting of SLBC the matter was discussed threadbare and it was resolved that bankers will issue KCCs to all eligible farmers including those covered under ADWDR scheme. Convenor vide letter ZO/SLBC/ 2008-09/241 dated 13/01/09 & 252 dated 15/01/09 requested all state heads of the bank to gear up their field functionaries. Special meeting of all the major banks/Apex Banks, representatives of NABARD, RBI & DIF was held on 6/02/09. Decisions taken were circulated by convenor bank vide letter 291 dated 10/02/09.

All the bankers are once again requested to gear up the machinery to achieve the targets of 100% issuance of Kisan Credit Card and may appraise the steps taken in this regards.

Matter regarding crop insurance coverage by NAIS was discussed in 134<sup>th</sup> meeting. NAIS has again requested for deliberation on the issue.

**Data furnished in Table No. 19 page No.81-82**

**2.2.2 Issuance of KCC to Kotwars**

DIF vide letter प्राविवि/केसीसी-कोटवार/संविसं/2008/103 dated 14.01.2009 requested District collectors to make available district wise number of Kotwars to respective LDMs. Information is awaited. We request the state govt. officials to expedite the same. Convenor vide letter ZO/SLBC/2008-09/241 dated 13.01.09 requested State Level Heads of all Banks to issue necessary instructions to all branches and Lead Districts Managers for extending financial assistance to Kotwars.

**Progress is as follows:**

Number of Kotwar	Number of Kotwars having sevabhoomi	Out of which KCC issued to Kotwars
35000	28000	14919

### 2.2.3 Financial inclusion in 35 Districts of M.P.

Convenor SLBC, vide letter ZO/SLBC/2008-09/241 dated 13.01.09, 277 dated 29.01.09, requested State Level Heads of all Banks to instruct their branches to accelerate the work of financial inclusion and complete the same within stipulated time frame.

DIF vide letter No.PDF/Fin.Inc./DIF/2008/119 dated 19.01.09 requested Principal Secretary, Panchayat and Rural Development Department to direct Collectors to provide block-wise detail of household in CD form to all the LDMs. Director, Rural Employment vide letter No.1310/22/v-6/sgsy dated 03/02/09 directed to all the CEOs to provide the list of households to LDMs. We request the State Govt. officials to please expedite.

The status of implementation of Financial Inclusion in 35 Districts of Madhya Pradesh shows that out of 39870 villages in 35 Districts only 4702 villages have been covered under the scheme of 100% Financial Inclusion. Banks have opened more than 18 lakhs accounts of NREGP Job Card holders.

#### 'Financial Inclusion'

No. of Districts	No. of villages	No of vill. Covered under 100% F.I.
35	39870	4702

Previously Morena Distt. was allotted to Oriental Bank of Commerce for financial inclusion. On the request of PNB, DIF has agreed to allot Morena Distt. to PNB. House may please take a note of it.

District-wise details are given in **Table No.12 -I Page No.64-66**

### 2.2.4 IT ENABLED FINANCIAL INCLUSION PROGRAMME

In terms of the Reserve Bank of India policy guidelines, the IT enabled financial inclusion in Madhya Pradesh using hand held device by issuing smart card and mobile banking having interface with information technology was launched on pilot basis..

Convenor vide letter ZO/SLBC/2008-09/241 dated 13.01.09, requested State Level Heads of all Banks to direct their concerned branches to speedup the work of IT Enabled Financial Inclusion.

As per information received, the Bank-wise progress in pilot project is as follows:

- 1 **Bank of India:** 3137 cards have been issued and 351 cards have been activated, remaining are being activated.
- 2 **State Bank of India:** Vendors and Banking Correspondent have been finalized. Work yet to be started. A special cost sharing package exclusively for Government of Madhya Pradesh had been drawn by the bank and the same has been reportedly submitted to Government for consideration.
- 3 **State Bank of Indore:** 18897 cards have been issued in one Block. Issuing of cards in second block will be started very soon.
- 4 **Union Bank of India:** Approximately 2500 cards have been prepared and ready for distribution.
- 5 **Central Bank of India:** Inaugurated on 22.12.2008 in Gram Panchayat Shell under Dolaria Branch and Cards have been distributed. 3000 cards are under process for 10 centers of various panchayat attached with different branches of Hoshangabad district.
- 6 **Narmada Malwa Gramin Bank:** Bank is in the process of finalization of vendor and Banking Correspondent.
- 7 **APEX Bank:** 150 cards have been issued.
- 8 **AXIS Bank:** Work has been started in the slum area of Ward No 52 of Bhopal City comprising Saibaba Nagar, Ishwar Nagar and P.C.Nagar with the help of NGO named Little World. 60 cards have been prepared.
- 9 **ICICI Bank:** Vendor M/s Financial Information and Network Operations Ltd has been finalized. Work has been started through Mahila Chetna Manch at Bhopal; Unnati Mahila Sangh at Indore and Sambhav SSO at Gwalior respectively. Enrolments of 1058, 187 and 274 persons respectively have been done for preparation of cards. Bankers are requested to inform the progress made in this regard. House may deliberate on the issue.

### 2.2.5 Settlement of SLR Bonds

An amount of Rs203.5 cores is overdue in respect of MPEB bonds.

Bank wise details are given in **Table No. 33 Page 108**

State Government is requested to arrange for settlement of issue.

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

A sum of Rs 0.73 cores is due under the bill discounting scheme of IDBI / SIDBI.

Bank wise data is given in **Table No. 33 Page 108.**

### 2.2.6 Rural Development and Self Employment Training Institutes (RUDSETI)

In the meeting of sub-group of SLBC held on 28.07.08 banks have agreed in principle for opening of RUDSETI institutions in the following districts.

No.	Name of Bank	Name of Centre
1	State Bank of Indore	Guna
2	Bank of Baroda	Jhabua
3	Union Bank of India	Rewa and Sidhi
4	State Bank of India	Chhatarpur and Katni
5	Allahabad Bank	Satna
6	Central Bank of India	Hoshangabad, Gwalior, Ratlam, Sagar, Jabalpur & Chhindwara .

Convenor SLBC, vide their letter No. ZO/ZM/SLBC/08-09/235 dated 4.08.08, requested Director Institutional Finance to allot the land at no cost / nominal lease for establishment of RUDSETI.

The Director, Rural Employment, Panchayat & Rural Development Department vide letter 13939 dated 25.09.2008 requested concerned Collectors to identify suitable land/building for the purpose. A meeting was conveyed by Director Rural Employment under chairmanship of Principal Secretary (RD) Govt. of Madhya Pradesh on 3.10.08. All the State Heads having Lead Bank responsibilities attended the meeting. It was decided in the meeting that vacant Govt. buildings will be

allotted in the district/taluka level till allotment of land and construction so as to start RUDSETI before Dec.08. Banks may also take building on rent & Collectors will help for providing rented buildings. Central Bank has started the RUDSETI at Hoshangabad in rented building, two courses has been arranged. Other banks are requested to inform the progress because 25 RUDSETI institutions are to be opened in the state. During the course of special SLBC meeting held on 22.01.2009, the matter was discussed at length and all the state head assured for opening of RUDSETIs at the earliest. The minutes of the meeting were circulated vide our letter ZO/SLBC/2008-09/289 Dated 06.02.2009 .

**Bank wise/distt. wise position is given below**

S. N	Name of the bank	Name of centre	Remarks
1	Allahabad Bank	Satna	-----
2	Bank of India	Badwani Khandwa Sehore	Will be opened in NV DA building ----- Already opened at Amlaha
3	Bank of Baroda	Jhabua	Will be opened in next F.Y. as sanction was not received from corporate office.
4	Bank of Maharashtra	Betul	-----
5	Central Bank India	Hoshangabad Jabalpur Chhindwara  Gwalior  Ratlam Sagar	Opened on 22.12.2008  Will be opened in rented govt. building in March09 Land has been allotted in the name of CEO Will be opened in rented building -----
6	PNB	Datia	opened
7	State Bank of India	Chhatarpur  Katni Damoh Tikamgarh	Already opened at Amlaha in sehore  ----- ----- -----
8	SB Indore	Guna Shivpuri	Being opened -----
9	Union Bank of India	Rewa Sidhi Singrauli	Opened on 30 Jan.09 In progress ---do---
10	3 Training Centres are already running		
	Total	25	

House may further discuss the issue.

### **2.2.7 Drought Relief measures - Payment of input subsidy for Kharif 2001 & Kharif 2002**

State Government 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 credit 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 Director Institutional Finance. Details of Bank-wise distribution amount is as follows:

<b>SNo</b>	<b>Name of Bank</b>	<b>Place</b>	<b>Amt.</b>
1	Allahabad Bank	Bhopal	2,88,21,675
2	Bank of India,	Bhopal	8,07,37,294
3	Central Bank of India	Bhopal/Raipur	8,38,34,370
4	Punjab National Bank	Bhopal	1,27,05,845
5	State Bank of India	Bhopal	4,66,19,985
6	State Bank of Indore	Indore	2,73,73,165
7	Union Bank of India	Bhopal	42,79,990
	<b>Total</b>		<b>28,43,72,324</b>

All the banks have submitted partial utilisation certificate.

### **2.2.8 AGRICULTURE DEBT WAIVER AND RELIEF SCHEME 2008**

In the last SLBC meeting convenor expressed his gratitude to all fellow bankers, Govt. officials for timely & successful implementation of the scheme. The position regarding redressal of grievances has also been communicated to Govt. of India, in terms of directions issued by Govt. of India, Ministry of Finance, deptt. Of financial services in their letter dated 22.10.08.(copy already sent to all fellow bakers/LDMs, all the LDMs were requested to submit the villagewise data of farmers covered under the scheme in the CD form to SLBC. We have received data in CD form from 40 districts. We request all



the banks having lead bank responsibilities to advise their LDMs to expedite.

### **FRESH LOANS TO THE BENEFICIARIES OF ADWDR SCHEME 2008**

During the deliberations of 134<sup>th</sup> SLBC meeting held on 24.12.08, the Convenor and representatives of RBI and NABARD advised all the banks to disburse fresh loan to the beneficiaries of the scheme as per the provisions contained therein.

The progress achieved in fresh lending under ADWDR was reviewed in the Special meeting held on 06.02.09, wherein controlling heads of major banks were requested to initiate suitable steps to ensure that fresh loans are provided to the farmers who had been benefited under the Scheme. The Controlling heads of banks are once again requested to ensure that fresh loans disbursed to the beneficiaries of the scheme so that they can restart their farm activities and to submit the report to SLBC as requested vide letter No. SLBC/2008-09/291 dated 10/02/2009.

House may deliberate.

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

(Rs. In Crores)

No	Parameters	March 2007	March 2008	Dece. 2008	Variation over March 2008	
					Actual	%
1.	No. of Bank Branches	4779	4949	5174	225	-
2.	Total Deposits	73229	89604	100579	10975	12.24
3.	Total Advances	49106	60057	64323	4266	7.10
4.	Investments	3830	5249	5670	421	8.00
5.	Total Adv. + Investments	52937	65307	69993	4686	7.17
6.	Priority Sector Advances	29648	37128	40330	3202	8.62
7.	Agricultural Adv.	17362	22441	24720	2279	10.15
8.	MSME Advances	3449	5773	6271	498	3.62
9.	Tertiary Sector	8837	8915	9340	425	4.76
10.	Advances to Direct Agr.	16259	18733	22758	4025	21.48
11.	Advances to Weaker Sec	6322	7423	8690	1267	17.00
12.	Advances to DRI	4	7	17	10	143

#### **3.1 Branch expansion**

The total number of branches operating in the State is 5174 as on December 08. There is a net increase of 225 bank branches over March-08

	Rural	Semi-Urban	Urban	Total	Specialized SME
March 08	2434	1379	1136	4949	27
June 08	2411	1400	1182	4993	27
Sept. 08	2413	1435	1207	5055	27
Dec.08	2470	1474	1230	5174	28

Bank wise position is given in **Table No. 1 Page No.30-31.**

### 3.2 Deposit growth

During the period under review, the aggregate deposits of the banks in Madhya Pradesh increased by Rs10975 crores, from Rs 89604 crores as at March 08 to Rs 100579crores at December.08 thus recording a growth of 12.24 %. Area wise details are as under:

(Amt. in Crores)

	Rural	Semi-Urban	Urban	Total
March-06	9190	19474	32937	61601
March-07	10055	21279	41895	73229
March-08	11614	23861	54129	89604
June-08	11617	25530	56469	93616
Sep-08	12578	26004	59102	97684
Dec-08	12336	26802	61441	100579

Bank wise position is given in **Table No. 2 & 3 Page 32-35**

### 3.3 Credit Expansion

The gross credit in the State increased by Rs. 4266 crores, from Rs.60057 crores as at March 08 to Rs. 64323 crores at December 08, thus exhibiting a growth of 7.10 %. Area wise details are as under:

(Amt. in Crores)

	Rural	Semi-Urban	Urban	Total
March-06	9819	11900	22595	44314
March-07	11830	10134	27142	49106
March-08	13656	11636	34765	60057
June-08	15440	11393	35053	61886
Sep-08	15849	11524	35098	62471
Dec-08	17661	12216	34446	64323

Bank wise position is given in **Table No. 2 & 3 Page32-35 .**

### 3.4 Credit Deposit Ratio

During the period under review overall CD ratio of Banks for the State of Madhya Pradesh is 64.% as on 31.12.2008.

**Bank wise position is given in Table No. 2 & 3 Page -32-35.**

#### 3.4.1. LOW CD RATIO

Though C/D Ratio of the state for the quarter ended Dec.08 64% is above the national goal of 60%. However CD ratio of following 8 Districts, is still below the stipulated level as per National Goal which needs further improvement LDM of Sidhi District has informed that though there is increase in loan and advances but CD ratio is low due to more deposits. In all other districts CD Ratio have already been increased.

After implementation of Debt waiver / Relief scheme 2008 to mitigate the suffering of the farming community, Waiver/Relief to 1834309 farmers in the state have been covered by the Banks to the tune of Rs 3150.40 Crores. Implementations of ADWDR 08 has affected the advances portfolio of Banks in the State and has pushed the CD Ratio down.

(Ratio in %age)

S.N.	NAME OF DISTT	2006-07	2007-08	June2008	Sept.2008	Dec.08
1	Dindori	36.00	36.00	37.30	37.28	41.00
2	Anuppur	36.00	37.61	40.92	32.20	35.66
3	Umaria	29.70	31.10	30.10	28.87	29.82
4	Shahdol	29.93	32.69	32.90	30.35	31.33
5	Sidhi	20.38	34.89	34.81	34.80	20.16
6	Rewa	36.05	36.00	36.00	34.00	34.02
7	Jhabua	46.00	48.00	38.00	38.00	48.80
8	Mandla	48.00	46.00	33.00	32.00	47.00

Convenor SLBC vide their letter No. ZO/SLBC/2008-09/241 dated 13.01.2009 & 276 dated 27.01.2009 requested the State Level Heads of the Banks having Lead Bank responsibilities in above Districts to take suitable measures to increase the CD ratio to be at par with other districts.

Banks should work in tandem to improve the CD ratio of the state to a satisfaction level.

### 3.5 Priority Sector Advances

During the period under review, the Priority Sector Advances of Banks in Madhya Pradesh increased by Rs 3202 crores. Sector wise details are as under:

(Amt. in Crores)				
	Agriculture	SSI/SME	OPS	Total
March -06	15844	2057	7945	25846
March -07	17362	3449	8837	29648
March -08	22440	5773	8915	37128
June-08	23353	5445	9611	38409
Sept-08	23859	5866	10363	40088
Dec-08	24720	6270	9340	40330

Bank wise position is given in **Table No. 5 Page 38-39.**

### 3.6 Agriculture advances

The Agriculture Advances in the State during the review period has witnessed a increase of Rs.2279 crores from Rs.22441 crores as at March 08 to Rs 24720 crores as at December. 08, showing a growth of Rs2279 crores 10.15 %.

Bank wise position is given in **Table No. 5 Page 38-39.**

### 3.7 MSME Advances

The advances to MSME sector during the period under review has witnessed increase by Rs 498 crores from Rs. 5773 crores as at March 08 to Rs 6271 crores as at December. 08, showing a growth of 8.62 % .

Bank wise position is given in **Table No. 5 Page 38-39**

### 3.8 Advances to weaker section

During the period under review the advances to weaker section increased by Rs1267 crores from Rs.7423 crores as at March 08 to Rs 8690 crores as at December 08, showing a growth of 17%.

Bank wise position is given in **Table No. 7 Page 42-43**

### 3.9 DRI Advances

The DRI advances have increased to Rs 10 crores from Rs7 crores as at March 2008 to Rs. 17 crores at the end of Dec. 2008 registering a growth of 143%.

The performance of Banks under DRI is being reviewed in every meeting of SLBC and RBI Government authorities have been showing their concern as well about low progress under the scheme and non achievement of National Goal of 1%.Government of India have also advised to all Commercial Banks that each rural and semi-urban branch should finance at least 10 cases in a quarter to Village Artisans ,Carpenters ,Blacksmith ,etc.

All the Banks are requested to initiate suitable steps for achieving the target and also to submit progress to convenor bank for review in the next meeting.

### 3.10. ACHIEVEMENT VIS-A-VIS NATIONAL GOALS

No	Parameters (RATIO)	Norm %	Mar. 07 %	March 08 %	Dec. 08 %	Variation over Mar. 08
A)	C D Ratio	60	67	67	64	-3
B)	C D Ratio (Rural + S/U)	60	70	71	76	+5
C)	Credit + Inv. To Deposits		72	73	70	-3
D)	PS Adv to Total Credit	40	60	62	63	+1
(E)	Agri. To Total Credit	18	35	38	38	-
F)	Weaker Section to TotalAdv	10	13	12	14	+2
G)	DRI Advances to Total Adv.	1	0.01	0.01	.02	-

Bank wise position is given in **Table No. 6 Page 40-41**

### Highlights

- Priority Sector Advances to total advances as at December. 08 are 63% as against National Goal of 40%. The performance of the banking system has been commendable.
- The share of agricultural advances to total advances, as at December. 08 is 38% against the stipulated level of 18%.
- The advance to weaker section constitutes 14% of the total advances as against the stipulated level of 10%.
- The CD Ratio in rural & semi urban area is above the National Goal by recording a level of 76 % as at December. 08.
- Though there is no variation in %age terms in DRI advances but there is increase of Rs. 10 crores in absolute terms.

### **3.11. IBA package on MSME, Housing and Auto Sector.**

As per instructions received from Ministry of Finance, Govt. of India, a special monthly meeting of SLBC was convened on 22.01.2009 and minutes of the meeting circulated vide our letter ZO/SLBC/2008-09/289 Dated 6/2/2009. Special Meeting of SLBC, Madhya Pradesh, was held with special focus on the implementation of Special Package announced by Indian Banks' Association for MSME, Housing and Auto Sector to deal with the impact of global financial situation on these sectors . The meeting will be conducted every month to review the implementation of the package, and this subject will also be a part of the agenda for the regular meetings of the SLBC Committee. For the month of Feb-09 meeting is scheduled on 25.02.2009.

The Convernor is required to submit a Report on Special SLBC Meetings by 15<sup>th</sup> of every month to Ministry of Finance, Government of India. The format has been forwarded to all the Banks (vide our letter NO.ZO/SLBC/2008-09.251 dated 14.01.2009). Banks are required to ensure that this format is submitted to SLBC by 7<sup>th</sup> of every month so as to submit consolidated report to Government of India after compilation.

House may deliberate on the issue.

#### ITEM NO. 4: RECOVERY

##### 4.1 NPA POSITION

DIF vide letter 2136 dated 20.10.2008 requested Panchayat & Rural Development Department, Industries Department, Urban Administration & Development Department, Scheduled Castes Welfare Department and Scheduled Tribes Welfare Department to direct their field level functionaries to assist banks in their recovery drive to reduce NPAs.

(Amt. in Crores)

Scheme	Sub-Std.	Doubtful	Loss	Total NPA	Total Adv.	% of NPA to Total Adv
Agriculture	319	390	61	770	24720	3
MSME	172	206	70	448	6271	7
OPS	215	296	82	593	9340	6
PMRY	71	118	36	225	791	28
SGSY (Group)	16	16	3	35	289	12
SGSY (Ind)	13	19	4	36	243	15
KVIC	10	9	1	20	152	14
SJSRY	14	16	7	37	159	23
Pratistha	4	3	2	9	42	21
Antyavyasai	8	8	2	18	80	22

Bank wise position is given in **Table No. 8 (I) to 8 (IV) Page 44-53**

The recovery under PMRY, SGSY(Individual), SJSRY, Pratistha and Antyavyasai is very poor. Director of Institutional Finance is requested to issue necessary instructions once again to all concerned departments to help in recovery of the NPA amount under each scheme.

##### 4.2 Year Wise Position of Write Off Accounts

(Amt. In Crores)

Agency	Up to 2004-05		2005-06		2006-07		2007-08		2008-09 (DEC. 08)		Total upto Dec 08	
	No	Amt	No	Amt	No	Amt	No	Amt	NO	Amt.	No	Amt.
CBs	311056	1065	57858	204	71541	401	43266	313	27913	253	511634	2236
RRBs	190488	95	21847	12	21900	16	17867	16	6874	5	258976	144
Co- Op	73468	32	2192	4	1402	1	1167	1	-	-	78229	37
Total	575012	1192	81897	220	94843	418	62300	330	34787	258	848839	2417

Bank wise position is given in **Table No. 9 Page 54-55.**

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

The position of Bankwise pending Recovery certificate as at Dec. 08 is as follows. Total position indicates that as many as 921202 RRCs amounting to Rs 1763 crores are reported to be pending with the district authorities. The position further indicates than an amount of Rs17 crores has been recovered during the quarter ended Dec. 08.

(Amt in crores)

Item	No.	Amt
Recovery cases pending at the beginning of the quarter	920855	1753
Cases filed during the quarter	5150	32
Total RRC	926005	1785
RRC disposed off during the quarter	3458	17
RRC withdrawn during the quarter	1345	5
RRC pending at the end of the quarter	921202	1763
Of which pending upto 1 year	107457	424
1 to 3 years	209236	350
3 to 5 years	247468	419
5 to 12 years	198491	213
Above 12 years	158550	356

**Bank wise data is given in Table No. 10 & 10 (I) Page 56-59.**

#### 4.4 **Banks Recovery Incentive Scheme (BRISC)**

The concerned Govt. Deptt. Is requested to gear up the efforts even in case of RCCs below Rs.1.00 lacs also so that huge amount of banks outstanding in RRC filed accounts may be substantially brought down..

Revenue authorities should apply thrust on recovery of bank dues particularly in selected 8-10 borrowers cases, which have been reported by Banks. It will help to create a demonstrative effects on other defaulters.



As discussed in last meeting, all banks have been advised to submit CDs of details of all pending RRCs to State BRISC Cell at earliest.

## ITEM NO. 5: IMPLEMENTATION OF ANNUAL CREDIT PLAN 2008-2009

### 5.1 Comparative achievement of Annual Credit Plan of last three years:

(Amt. in crores)

Sector	Year 2005-06			Year 2006-07			Year 2007-08		
	T	A	%	T	A	%	T	A	%
<b>Agri. Total</b>	<b>5940</b>	6954	117	7596	8882	117	8905	10612	119
<b>Crop Loan</b>	<b>4153</b>	5085	115	5172	6792	131	6379	8029	126
<b>Term Loan</b>	<b>1788</b>	1869	105	2424	2090	86	2526	2583	102
<b>MSME</b>	537	525	98	684	684	69	875	1265	145
<b>Others</b>	1809	1958	108	2268	3042	134	2840	2260	80
<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>14137</b>	<b>112</b>
	114%			118%			112%		

T-Target (for the year) A-Achievement (Up to Dec. 08)

Sector	Year 2008-09(up to Dec.08)		
	T	A	%
<b>Agri. Total</b>	10774	8412	78
<b>Crop Loan</b>	8130	7063	87
<b>Term Loan</b>	2644	1349	51
<b>MSME</b>	2328	886	38
<b>Others</b>	2338	2093	90
<b>TOTAL</b>	<b>15440</b>	<b>11391</b>	<b>74</b>

### Agency wise Breakup of Annual Credit Plan 08-09 (up to December 08)

(Amt in Crores)

	AGRI		MSME		OPS		Total Adv.PS		% A
	T	A	T	A	T	A	T	A	
Com.Bank	5291	4515	2030	841	2060	1805	9381	7161	76
RRBs	1653	1452	176	45	148	153	1977	1650	83
Coop Bank	3830	2445	122	0	130	135	4082	2580	63
<b>TOTAL</b>	<b>10774</b>	<b>8412</b>	<b>2328</b>	<b>886</b>	<b>2335</b>	<b>2093</b>	<b>15440</b>	<b>11391</b>	<b>74</b>

T-Target A-Achievement

**Bank wise data is given in Table No. 11, Page No60-63**

The House may review the progress.

## 5.2 Doubling of Flow of Credit to SMEs in 5 Years

### Finance to SME Sector:

In terms of guidelines, contained in the policy package, there should be substantial growth in credit to SMEs sector with ultimate objective to double the same in five years i.e. by 2005-10.

The summarised position of performance of banks up to December 2008 is as under:

(Amt in crore)

Item	Base figure as on 31.03.05	Fresh Advances from 01.04.08 to 31.12.08		Total Advances Dec.08	
		No.	Amt.	No.	Bal. O/S
Small & Micro Enterprises	2176	7939	340	72992	3289
Small & Micro Services		14691	546.	205060	2982
Advances to Medium Ent		1245	150.	13019	632
<b>Total SME</b>	<b>2176</b>	<b>23875</b>	<b>1036.</b>	<b>291071</b>	<b>6903</b>

\* Part of NPS ( TOTAL ADVANCES )

The house may appreciate that banks in M.P. have already achieved the target of doubling the outstanding credit to SME..

Bank wise data is given in **Table No.34, Page 109-110**

## ITEM NO. 6: IMPLEMENTATION OF GOVERNMENT SPONSORED ROGRAMMES

### 6.1 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME(PMEGP)

Govt. of India have merged Rural Employment Generation Programme (REGP) with Prime Minister Rozgar Yojna and introduced a new Central Sector Credit linked subsidy scheme called Prime Minister Employment Generation Programme ( PMEGP) for

developing entrepreneurs to set up micro enterprises both in Rural and Urban areas across the country. A copy of all the guidelines on PMEGP has already been sent to the Banks for implementing the scheme in letter and spirit. The KVIC is the single nodal agency at national level for implementation of the scheme. The summary of targets is as under :

(Amt. in crores)

KVIC Target		KVIB Target		DIC Target				Total target	
				RURAL		URBAN			
P	MM	P	MM	P	MM	P	MM	P	MM
1155	13.86	1155	13.86	770	9.24	770	9.24	3850	46.20p
Progress	nil	nil	nil	nil	nil	nil	nil	Nil	nil

**P – Physical**

**MM- Margin Money**

The district wise targets have already been conveyed to all the LDMS for further distribution amongst banks in the districts. Representative of KVIC/ KV IB and Industries Department may inform about the constitution of task forces at districts level as per the scheme and sponsoring of applicants.

Present status may be informed by the implementing agencies in the State.

## 6.2 Performance under SGSY

( Amt in Crores )

Particulars	2007-08 (Dec. 07)	2008-09 (Dec.08)
<b>Target (Financial)</b>	250.52	325.67
<b>Sanctioned</b>		
<b>Individual</b>	13.06	40.45
<b>Group</b>	89.73	145.86
<b>Total</b>	102.79	186.31
<b>Disbursed</b>		
<b>Individual</b>	9.87	35.70
<b>Group</b>	77.71	135.22
<b>Total</b>	87.58	170.92
<b>% age Sanction</b>	41	57.17
<b>% age Disbursed</b>	35	52.48

Bank wise and district wise data is given in **Table No. 13 Page 67-70 Percentage of sanction and disbursement has increased from the last year for the same period under review.**

Year- wise data is as under:

( Amt in Crores )

	Target (amt.)	Sanctioned	Disbursed	% Achiev.
March-06	185.00	202.00	181.00	98.00
March-07	200.00	206.00	192.00	103.00
March-08	251.00	265.00	245.00	106.00
June-08	325.67	16.23	11.63	3.57
Sep-08	325.67	95.18	84.04	25.81
Dec-08	325.67	186.31	170.92	52.48

**Bank wise credit mobilization is as follows**

**100 %**

**Indian Bank**

**And above 55%** Canara Bank, Syndicate Bank, RRB, State Bank of Bikaner & Jaipur, Union Bank of India, Bank of India, State Bank of Indore. Central Bank of India, Bank of Baroda, State Bank of India, Bank of Maharashtra

**Between 45-54 %** Allahabad Bank, Punjab National Bank,

**Between 35-44%** Oriental Bank of Commerce, United Commercial Bank,

**Less than 34 %** Punjab & Sindh Bank, Bank of Rajasthan, Central Co-Operative Bank, Land Development Bank, Dena Bank.

**0%**

**Other Banks**

**Revolving Fund**

Up to Dec. 2008, 91319 groups were given revolving fund out of which 49588 SHGs have received cash credit limit to the tune of Rs.93.22crores.

Representative of Rural Development Department is requested to put forth his suggestions for better performance. Some steps required to be taken is enclosed. (Annexure No. I)

**6.3 Swarna Jayanti Shahari Rojgar Yojana (SJSRY)**

**Revised Target for FY 2008-09**

Targets	Self Employment Programme	DWCUA
Physical	26413	627
Financial	76.84	7.05

(Amt in Crores)

Particulars		USEP		DWCUA	
		2007-08 (Dec. 07)	2008-09 (Dec. 08)	2007-08 (Dec. 07)	2008-09 (Dec. 08)
Tar. Physical		24012	26413	570	627
Financial	Subsidy	12.01	14.40	7.12	7.87
	Loan	64.03	76.83	6.41	7.05
	Total	76.04	91.23	13.53	14.92
Ach. Physical		6399	4902	7	37
Financial	Subsidy	3.60	3.89	0.79	.43
	Loan	19.51	15.36	0.71	.38
	Total	23.11	19.25	1.50	.81
% Ach. Physical		26.65	18.56	12.46	5.90
Financial %		30.00	19.36	11.12	5.43

Bank wise progress is given in **Table No. 15, Page 71-74.****USEP**

Year wise data on achievement is as under: (Amt in Crores)

	Target(No)	Sanctioned	Disbursed	% Achieveme
March-06	8645	34.58	21.0	60.17
March-07	8645	35.00	23.0	66.0
March-08	24012	64.03	54.43	68.00
June-08	26413	1.21	0.44	0.57
Sep-08	26413	2.12	2.12	2.73
Dec-08	26413	19.25	19.25	19.36

**DWCUA**

Year wise data on achievement is as under: (Amt in Crores)

	Target(No)	Sanctioned	Disbursed	% Achieve.
March-06	403	4.53	1.77	37.72
March-07	403	4.00	2.00	39.00
March-08	570	6.41	2.42	37.62
June-08	627	0.30	0.05	0.72
Sep.-08	627	0.35	0.22	1.49

DEC-08	627	0.95	0.81	5.43
--------	-----	------	------	------

#### 6.4 (A) Scheme for Rehabilitation of Manual Scavengers (SRMS)

The M.P. State Scheduled Caste Financial and Development Corporation vide letter 2092 dated 20.11.2008 urged the banks to take a firm decision in the SLBC meeting to achieve the target within stipulated time limit under the Scheme for Rehabilitation of Manual Scavengers and free them from conventional work.

The data received from Department is as under:

(Amt. in Crores)

Year	2008-09					
	(A) SRMS		(B) Antyavaysayee		Total (A+B)	
	07-08	08-09	07-08	08-09	07-08	08-09
<b>Target</b>	3800	7100	10000	12000	13800	19100
Sponsored	1744	4972	16042	13931	17786	18903
Sanctioned No.	728	1244	4337	3135	5065	4379
Disbursed No	728	1244	4337	3135	5065	4379
Amt	4.12	9.83	19.96	13.09	24.08	22.92
Rej/ Retd	69	208	1939	1446	2008	1654
Pending	947	3595	9766	12138	10713	15733

Bank wise progress is given in Table No. 16 & 16 I Page 75-78

#### PRATISTHA/SRMS

Year wise performance:

(Amt in Crores)

	Target(No)	Sanctioned	Disbursed	% Achieveme
March-06	4144	10.25	8.50	85
March-07	5500	8.42	4.20	61
March-08	3237	8.52	1.51	44
June-08	7100	2.53	2.53	-
Sep-08	7100	5.96	5.96	10.64
Dec-08	7100	9.83	9.83	17.52

#### (B) Antyavayasayee Swarojgar Yojana

The M.P. State Scheduled Caste Financial and Development Corporation vide letter 2092 dated 20.11.2008 requested to the bankers to achieve the targets under the Antyodaya Swarozgar Yojna.

(Amt in Crores)

	Target(No)	Sanctioned	Disbursed	%
--	------------	------------	-----------	---

				Achievement
Mar-06	8120	41.52	27.21	85
Mar-07	8120	42.57	30.00	90
Mar-08	10000	27.37	19.89	92.11
June-08	12000	0.92	0.92	-
Sep-08	12000	4.70	4.70	10.15
Dec-08	12000	13.09	13.09	26.12

## ITEM NO 7: IMPLEMENTATION OF SPECIAL FOCUS PROGRAMME

### 7.1 Self Help Groups (Under NABARD Scheme)

(Progress from April 08 to Dec 08)

(Amt. In Crores)

A	S.B A/cs opened		<b>28290</b>
B	Amount deposited in HSS A/c		<b>12.20</b>
C	Out of (A) A/c credit linked		<b>2207</b>
D	Amount disbursed		<b>19.47</b>
E	Balance Outstanding	(No.)	70376
		(Amt.)	307.06
F	NPA Amount		12.23
G	% age NPA		3.98

Bank wise data is given in **Table No. 18, Page No.79-80**

### 7.2 Housing Finance

#### (a) Direct Housing Finance

As per Reserve Bank of India guidelines each bank should attain a share of housing finance at 3% of the incremental deposit of the previous year i.e Rs.491 crores. During the quarter ended Dec.08 the Banks in Madhya Pradesh extended loan to 13115. Beneficiaries amounting to Rs 661 crores under Direct Housing Loan Schemes.

Bank wise data is given in **Table No. 20, Page 83-84**

for review of house

	Cases (No)			
	Received	Sanctioned	Disbursed	Return/Rejected
Mar-06	36534	34365	34584	2164
Mar-07	23076	21067	28523	1822
Mar-08	24547	22759	21728	1839
June-08	5236	4337	4415	339
Sept.08	10914	10476	10036	438
Dec-08	14046	13431	13115	283

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

During the year 2008-09 up to December 08, financial assistance of Rs 7.51 crores has been provided under the scheme to 375 beneficiaries. The poor progress is because of non-availability of title.

Bank wise Data is available in **Table No. 21, Page 85-86** for review of house. Year wise data on achievement is as under:

Cases (No.)				
	Received	Sanctioned	Disbursed	Return/Rejected
March-06	1369	1318	1285	33
March-07	1208	1190	1212	11
March-08	1016	976	925	40
June-08	301	281	190	2
Sept.08	362	329	256	33
Dec-08	420	385	375	24

**7.3 Financial assistance to Minority Communities (State)****(Amt. in Crores)**

Community	Disbursement 08-09 (April 08 to Dec 08)		Outstanding Balance Dec. 08	
	No.	Amt.	No.	Amt.
Muslim	17382	221.82	166301	1529.66
Sikh	2224	61.51	29629	583.97
Christian	1135	17.76	12745	93.12
Zoroastrian	32	0.76	530	2.10
Buddhist	226	2.22	3274	21.36
Jain	5958	102.45	67341	1019.08
<b>Total</b>	<b>26957</b>	<b>406.52</b>	<b>279460</b>	<b>3249.29</b>

Bank wise position is given in **Table No. 22 & 23, Page 87-90** for review of house.

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

The information on the financial assistance given to minority communities in Bhopal district as on June 08 is as follows:

**(Amt. in Crores)**

Communities	DECEMBER 08	
	No.	Amt.
Muslim	39306	511.35



Sikh	13315	113.05
Christian	959	18.05
Zoroastrian	0	0
Buddhist	295	3.14
Jain		
<b>A. TOTAL</b>	<b>53875</b>	<b>645.59</b>
<b>B. Total Priority Sector</b>	<b>770276</b>	<b>3413.02</b>
<b>C. Total Advances</b>	<b>1187664</b>	<b>7809.01</b>
% age to A to C (Total Advances)	6.99	8.26

### 7.5 Financial Assistance to Schedule Caste /Schedule Tribe

The progress up to 31.12.2008 is as under:

(Amt. in Crores)

Item	Schedule Caste		Schedule Tribe	
	No. of A/cs	Amt.	No. of A/cs	Amt.
App. Recd.	16305	109.03	10279	59.91
App. San.	15377	101.23	10211	56.83
App. Disb.	15032	92.67	9700	56.49
Ap. Rejected	331	2.60	251	1.47
App. Pend.	597	5.20	269	1.95
TotalBal. O/S	589632	1810.99	362092	1154.33
NPA Amt.	64058	273.35	42075	143.81
% age NPA	<b>10.86</b>	<b>15.09</b>	<b>11.61</b>	<b>12.45</b>

Bank-wise data is given in **Table No. 24 & 25, Page 91-94.**

### 7.6 Swarojgar Credit Card (SCC)

The progress achieved in implementing Swarojgar Credit Card scheme up to 31.12.2008 reveals that against annual targets of 15147, Swarojgar Credit Card 4052 have been issued which is 27% of the annual target.

The progress up to 31.12.2008 under Swarojgar Credit card scheme is given below:

(Amt. in lacs)

Particulars	Comm. Bks	RRBs	Co-op Banks	Total
Annual Target (No.)	7584	7357	206	15147
No. of SCCs Issued	908	3132	12	4052
Amount Disbursed	264	816	3	1083

<b>% Achievement</b>	11.97	42.57	3.82	26.75
----------------------	-------	-------	------	-------

The more efforts are required to achieve the targets during the remaining period of current financial year.

Bank wise progress is given in **Table No. 26 Page No. 95-96**.

### **Submission of Progress Report**

NABARD has informed that reporting of progress by Banks is not satisfactory. This adversely affects the monitoring process as also feedback to GOI and RBI. Banks are requested to ensure submission of the reports on a quarterly basis, on or before 5<sup>th</sup> of the subsequent month, in the prescribed format.

The house may review the progress.

### **7.7 Artisan Credit Cards**

As per information given by the Banks the target set for 2008-09 is 4010 against which Banks have issued 728 cards up to the quarter ended Dec 08. Total cards issued under the scheme since inception are 6239. Though Banks are disbursing loans to Artisans but it appears that same are not being reported. While reporting the progress, Bank should include the data..

All artisans involved in production / manufacturing activities are covered under the scheme. Preference should be given to artisans registered with Industries / Handicraft Deptt. The thrust should be given cluster approach and through self help groups for effective implementations.

A composite loan of Rs.2.00 lacs is permissible under the scheme inclusive of term loan and revolving cash credit limit as per viability of the project Group Insurance of beneficiaries is also available under the scheme.

Bank wise position is given in **Table No 27, Page 97-98**. Most of the banks have reported Zero progress in the scheme.

### 7.8 General Credit Card (GCC) Scheme.

As per information given by the Banks the Banks have issued 5183 cards during the FY 2008-09 up to Dec 08 against the self set target of 12784 Total cards issued under the scheme since inception are 25449 . Bank wise position is given in **Table No 27, Page 97-98.**

### 7.9 Education Loan

Banks have sanctioned 13519 cases under education loans amounting to Rs 364 crores during the current financial year of which Rs71 crores have been sanctioned to 2782 girl students.

Since the State Govt. is initiating proactive steps for providing adequate opportunities for legal female child of class III & IV Govt. employees by providing intt. Subsidy to pursue higher studies, the controlling heads of all the banks are once again requested to extend education loans facility to the eligible female students and avail 3% intt. Subsidy being provided by DIF.

Bank wise position is given in **Table No 28, Page 99-100.**

### 7.10 Advances to Women beneficiaries

The empowerment of women is one of the primary objectives of Govt. Of India, RBI has already issued instructions to the banks to advance atleast 5% of their net Bank Credit to women beneficiaries. This aspect is being closely monitored at each DCC as well as at SLBC level.

Advances to women beneficiaries are Rs 4210 crores which is 6.62 % of the total advances against the target of 5%.

Bank wise data is given in **Table No 29, Page 101-102.**

### 7.11 Progress under National Horticulture Board Scheme

(Amt in Crores)

Particulars	Unit	2008-09 Up to Dec. 08
<b>Cases Received</b>	No	393
<b>Cases Sanctioned</b>	No	368
<b>Cases Disbursed</b>	No	337
	Amt	7.04

<b>Cases Rejected</b>	No	11
<b>Cases Pending</b>	No	14
<b>Balance Outstanding</b>	No	3909
	Amt	

Bank wise and district wise data is given in **Table No. 30 Page 103-104**

#### **NHB Progress report:**

The progress up to 31.12.2008 under NHB scheme is given below:

(Amt in Crores)

<b>Particulars</b>	<b>Number</b>	<b>Amount</b>
LOI placed before Board	316	
LOI approved by Board	301	
No. of cases where subsidy released through NHB Bhopal:		
Below Rs.20 lac	52	.39
Above Rs. 20 lac		
<b>TOTAL</b>	<b>52</b>	<b>.39</b>

#### **7.12 DEBT SWAP SCHEME FOR THE FARMERS**

During the Hon'ble Finance Minister's meeting with the CEO's of the Public Sector Banks held on 1<sup>st</sup> May 2008, it was decided that all Banks atleast 3% of the target of disbursements for Agriculture in 2008-09 be earmarked for extending loans under "**Debt Swap Scheme**". The total target under Debt Swap (agriculture) comes to Rs. 323.22 crores being 3% of Agriculture disbursement target 2008-09.

All the Bankers are requested to ensure that 3% of the targeted credit flow under Agriculture Sector is extended under "Debt Swap Scheme" and the progress may be submitted to Convenor SLBC so that the same may be reviewed in the next meeting.

House may deliberate.

#### **मद सं.-08 राजभाषा नीति का कार्यान्वयन**

मध्यप्रदेश में 50 बैंकों में से केवल 37 बैंकों ने राजभाषा नीति के कार्यान्वयन संबंधित तिमाही आंकड़े भेजे हैं । सदस्यों से अनुरोध है कि वे

एस.एल.बी.सी. के प्रारूप में अपेक्षित आंकड़े समय से भेजना सुनिश्चित करें ।

तालिका संख्या 35 पेज 111 में समीक्षा हेतु स्थिति दी गई है ।

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

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

**ANNEXURE I****SGSY DEPTT. HAS GIVEN FOLLOWING SUGGESTIONS FOR BETTER PERFORMANCE:**

- 1 More and More participation from Banks in the training programmes of SGSY.
- 2 Rural Development Department is ready to give assistance like land acquirement and other infrastructure needed for the establishment of the RUDSETI / Model Training Institute. Proposals from Banks are required.
- 3 Encouragement from banks for promoting marketing of the SHGs products in association with Zilla Panchayat.
- 4 Block level Camps for reducing pendency and disposal of cases and entertain quality cases from the SHGs only.
- 5 Block level assessment and listing of the banks whose performance is zero percentage and the list should be sent to Ministry of Rural Development for further necessary action.
- 6 The rate of interest is not uniform. It varies from 8% to 13%, it should be minimum and also uniform in rural area for SGSY schemes.
- 7 The return of subsidy from the banks is heavy in some districts resulting in heavy deduction of the allocation by Ministry of Rural Development in the Districts. Many banks are yet to reconcile the previous years' subsidy given to the branches in their districts.