

**STATE LEVEL BANKERS' COMMITTEE  
MADHYA PRADESH  
136<sup>th</sup> MEETING 28.05.2009  
AGENDA**

**ITEM NO.1: CONFIRMATION OF THE MINUTES OF THE 135<sup>th</sup> MEETING OF STATE LEVEL BANKERS' COMMITTEE HELD ON 02.03.2009**

Minutes of 135<sup>th</sup> meeting of State Level Bankers' Committee, Madhya Pradesh was held on 2<sup>nd</sup> March 2009 and it was circulated vide Convenor Bank's letter No. ZO/SLBC/08-09/318 Dated. 09.03.2009. No 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 2.1: Doubling Agriculture Credit during 2007-08**

**2.1 Progress in doubling flow of Agri. credit up to March 08**

The agency wise progress in doubling the flow of credit in agriculture sector during 2003-04, 2006-07 & 2007-08 (up to March 08) in Madhya Pradesh State is summarily placed below:

(Amt. in Crores)

Agency	2003-04 Base Year		2006-07		2007-08	
	T	A	T	A	T	A
Comm. Bank	1084	1419	3440	4856	4247	5501
RRBs	353	463	1008	1307	1285	1675
Co-Op Banks	1687	1452	3147	2719	3373	3436
Total	3124	3334	7595	8882	8905	10612

**T- Target, A- Achievement**

**Highlights of performance:**

Banks have surpassed the target of Rs. 8905 crores by making disbursement of Rs. 10612 Crores with an achievement index of 119%. The Commercial Banks, RRBs and Cooperative Banks have disbursed Rs.5501, Rs.1675 & Rs.3436 Crores registering an achievement index of 129% 130% & 102% respectively.

Submitted for information of House.

**Action Point .2.2:IMPLEMENTATION OF 100% COVERAGE OF KCCS:**

**2.2.1 Progress of Issuance of KCC's in all the districts of M.P.**

Decision was taken to issue KCC to all the eligible farmers in the State.

Consequent upon the implementation of Agriculture Debt Waiver and Debt Relief scheme 2008, most of the farmers have become 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. 135<sup>th</sup> meeting of SLBC resolved that bankers will issue KCCs to all eligible farmers including those covered under ADWDR scheme. Convenor vide letter ZO/SLBC/08-09/318 Dated. 09.03.2009, & ZO/SLBC/2008-09/334 dated 17/03/09, & 333 dated 17.03.09 requested all state heads of the bank to gear up their field functionaries. Further, the DIF vide letter प्राविवि/कृषि/39/केसीसी/संविसं/2007/872 एवं 874 dated 22.04.09 advised State Level Heads of Banks in MP to accord sanction of KCC on priority basis. The Chief Secretary desired bankers to expedite the issuance of KCC. As per data received from Banks 5034262 cards have been issued in the State. Data furnished in table No. 19 Page No 89-90.

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

Agriculture Insurance Company vide letter AIC/RO/BPL/1923/09 dated 15.04.09 requested to include following as agenda points for discussion of house:

- 1 All member Banks will insure all eligible crop loans under NAIS on compulsory basis.
- 2 All member banks will avail services of Agriculture Insurance Co. of India Ltd., for any help or training needs of grass-root level staff for accurately filling up declaration forms etc.

The house may review the progress.

### Issuance of KCC to Kotwars---

Honourable Chief Minister, Govt of M.P. made an announcement for issuance of Kisan Credit Cards to Kotwars having Seva Bhoomi. DIF vide their letter प्राविवि/कृषि/39/केसीसी/संविसं/2007/872 dated 22.04.09 addressed to all the Collectors desired that the KCC be issued to Kotwars and also provide a list of kotwars (district wise) to respective LDMs.

#### Progress is as follows:

Number of Kotwar	Number of Kotwars having sevabhoomi	Out of which KCC issued to Kotwars
35000	28000	15248

Convenor SLBC vide letter ZO/SLBC/2008-09/334 dated 17.03.2009 requested State Level Heads of all Banks for issuance of KCCs to Kotwars. As per information received from various LDMs so far **15248** kotwars have been provided Kisan Credit Cards by various Banks.

House may discuss in the matter.

### Action Point 02.2.03 FINANCIAL INCLUSION IN 35 DISTRICTS OF MADHYA PRADESH

Convenor SLBC, vide letter ZO/SLBC/2008-09/334 dated 17.03.09, 342 dated 20.03.09, and 347 dated 23.03.2009 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/2008/819 dated 17.04.09 requested Collector & State level heads of all banks for implementation of 100% Financial Inclusion by opening no frill accounts or by issuing General Credit Cards to one member of the family. It was also mentioned therein that the progress of implementation of financial inclusion is very slow and bankers are not taking desired interest in opening of accounts under NREGS Job Card Holders. It will not be out of place to mention here that approximately 50.00 lacs accounts of job card holders have been opened under NREGS scheme in the State.

As per data received from LDMs out of 39870 villages in selected 35 districts, 5470 villages have been covered under 100% Financial Inclusion.

### **'Financial Inclusion'**

No. of Districts	No. of villages	No of villages covered under 100% F.I.
35	39870	5470

We are of the view that a survey may be conducted in this respect. Districtwise details are given in table No. 12 & 12 I, Page 69 – 71.

House may discuss the issue.

### **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 to be launched. Convenor vide letter ZO/SLBC/2008-09/334 dated 17.03.09 desired fellow bankers to furnish latest data. In Special SLBC meeting held on 27.04.09 house reviewed the present status of implementation. The Bank-wise progress is as follows:

- 1 **Bank of India:** 3487 cards have been issued and 1827 cards have been activated, remaining is being activated.
- 2 **State Bank of India:** Vendors and Zero mass foundation is Co-Business correspondent have been finalized. They have prepared 15000 cards and 4500 have been issued. Total No frill account opened in the State are 3.50 lacs.
- 3 **State Bank of Indore:** 27892 cards have been issued in Nateran Block of Vidisha. Issuing of cards in second block is under process.
- 4 **Union Bank of India:** Approximately 10000 cards have been issued and payments to job card holders is being made.

- 5 **Central Bank of India:** Inaugurated on 22.12.2008 in Gram Panchayat Shell under Dolaria Branch 3000 Cards have been distributed and 6800 cards are ready in 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 have 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.

### **Action Point 2.2.5**

#### **A. Settlement of SLR Bonds**

An amount of Rs 68.93 Crores is overdue in respect of MPEB bonds. Bank wise details are given in **Table No. 33 Page-116**.

State Government is requested to settle the same.

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

A sum of Rs. 0.73 Crores is due under Bills Rediscounting Scheme of IDBI / SIDBI.

Bank wise data is given in **Table No. 33 Page-116**

**Action Point No. 2.2.6****Rural Development and Self Employment Training Institutes (RUDSETI)**135<sup>th</sup> SLBC meeting resolved as follows:

S. N	Name of the bank	Name of centre	Remarks
1	Allahabad Bank	Satna	Will be opened in rented building shortly
2	Bank of India	Badwani Khandwa Sehore	Will be opened in NV DA building Opened on 18.03.09 Already opened at Amlaha by SBI
3	Bank of Baroda	Jhabua	Sanction was not received from corporate office, hence will be opened in 2009-10..
4	Bank of Maharashtra	Betul	In progress.
5	Central Bank India	Hoshangabad Jabalpur Chhindwara Gwalior  Ratlam Sagar	Opened on 22.12.2008 Opened on 20.05.09 Opened on 31.03.09. Land has been allotted in the name of CEO & Central Bank. Will be opened in rented building Will be opened in rented building shortly
6	PNB	Datia	Opened
7	State Bank of India	Chhatarpur Katni Damoh Tikamgarh	Already opened at Amlaha in Sehore ----- ----- -----
8	SB Indore	Guna Shivpuri	Opened on 27.02.09 Will be opened soon
9	Union Bank of India	Rewa Sidhi Singrauli	Opened on 30 Jan.09 Opened on 31.3.09 In progress
10	3 RSETI type Training Institute are already running in the State of M.P.		
	Total	25	

Progress was monitored by the Chief Secretary in special SLBC meeting held on 27.04.2009, minutes of which was circulated vide letter ZO/SLBC/08-09/28 dated 02.05.09. Fellow bankers are once again requested to expedite opening of RUDSETIs.

**Action point NO. 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 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. Details of Bank-wise distribution amount is as follows:

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

All the banks have submitted utilization certificate except **Bank of India** for all the districts and **Union Bank of India** in Rewa district. The Convenor has requested the concerned banks vide letter ZO:SLBC:36 dated 16.05.2009 to submit requisite information and return the unutilized amount at the earliest to enable the Convenor to submit full details to D.I.F.

### **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. All the LDMs were requested to submit the village-wise data of farmers covered under the scheme in the CD form to SLBC. Requisite CD have been received from 46 districts, barring Vidisha and Sidhi. The Convenor has requested concerned 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 27.04.09, wherein controlling heads of major banks were requested to initiate suitable steps to ensure that fresh loans are provided to the farmers who were covered under the Scheme. The Controlling heads of all the 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 submit the report to SLBC as requested vide letter no. SLBC/2008-09/291 dated 10/02/2009 & vide letter No. 334 dated 17.03.2009.

DIF also requested State Level Heads of all the Banks vide their letter प्राविवि/कृषि/ऋण माफी/संविसं/2008/490 dated 07.03.2009 and vide letter प्राविवि/कृषि/ऋण माफी/संविसं/2009/517 dated 12.03.2009, all the Collectors / LDMs of M.P. to provide fresh loan to all eligible farmers, whose loans have been written off in ADWDR Scheme 2008.

House may deliberate.

### **2.2.9. 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-7-4/VII-3/2009 dated 01.05.2009, and F-7-4/VII-3/2009 dated 04.05.2009 ,41 Districts comprising of 152 Tehsils have been declared drought affected based on Annawari / Najri Aakalan/Deficient rainfall.

**A List of Districts and Tehsil affected by natural calamities annexed with the Agenda on page No. 32-33**

### **RELIEF MEASURES:**

Fellow bankers are requested to follow the guidelines of RBI issued vide their letter RPCD.No.PS.BC.6/PS.126-84 dated 02/08/84 and RPCD.No .PLFS.BC.128/ 05.04.02/97-98 dated 20.06.98 and RPCD.No. PLFS.BC.37/ 05.04.02/99-2000 dated 11.11.99



All the LDM's are being requested to conduct special DLCC meeting in consultation with district administration to coordinate the relief operations by assessing the situation and to provide relief measures to affected persons immediately.

LDMs and controlling offices are being requested to instruct their branches for conversion of short term loan to medium loan, to grant fresh loan to all the affected farmers and not to insist for the repayment of installments, as per the requirement.

As per RBI guidelines branches may provide consumption loan to the affected borrowers as an instant relief measure besides considering the need based requirement for developmental activities.

Where the loans have been converted or rescheduled the term loan as well as fresh short term loan may be treated as current dues and need not be classified as NPA.

**Guidelines for RRBs and SCBs:**

- (a) Provision of additional crop loan at enhanced scales of finance, as per the recommendations of the district level group meetings have to be convened for the purpose, to offset the expenditure already incurred by the farmers to enable them to go for fresh sowing operations as and when the weather conditions are conducive.
- (b) Expeditious submission of crop insurance claims wherever the crops have been insured and affected.
- (c) Extension of investment credit for deepening of wells, installation of tube / bore-wells to tap additional ground water compensating for deficient rainfall.
- (d) Provision of credit for purchase of fodder in drought affected areas.
- (e) Granting of MP (conversion) / MT (re-phasing) loans to borrowers whose standing crops, have been damaged.
- (f) Granting reschedulement of installments of investment credit wherever

necessary, to the affected borrowers.

House is requested to discuss and decide on above.

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

(Rs. In Crores)

No	Parameters	March 2007	March 2008	March 2009	Variation over March 2008	
					Actual	Percentage
1.	No. of Bank Branches	4779	4949	5159	210	4.24
2.	Total Deposits	73229	89604	108366	18762	20.94
3.	Total Advances	49106	60057	67975	7918*	13.18
4.	Investments	3830	5249	6087	838	15.96
5.	Total Adv. + Investments	52937	65307	74062	8755	13.41
6.	Priority Sector Advances	29648	37128	42592	5464	14.72
7.	Agricultural Adv.	17362	22441	26225	3784	16.86
8.	SSI (MSME) Advances	3449	5773	6659	886	15.35
9.	Tertiary Sector	8837	8915	9708	793	8.90
10.	Advances to Direct Agr.	16259	18733	23783	5050	26.96
11.	Advances to Weaker Sec	6322	7423	10030	2607	35.12
12.	Advances to DRI	4	7	22	15	214.28

\* The figures of total advances is excluding Rs 2135 crores debt waiver by banks in state otherwise the growth would have been 16.74%.

**3.1 Branch expansion**

Total number of branches operating in the State is 5159 as on 31<sup>st</sup> March 09.

	Rural	Semi-Urban	Urban	Total	Specialized SME
March 08	2434	1379	1136	4949	27
March 09	2429	1475	1255	5159	29

Bank wise position is given in **Table No. 1 Page 35-36.**

There is net increase of 210 bank branches during current financial year.

### 3.2 Deposit growth

The aggregate deposits of the bank in Madhya Pradesh increased by Rs.18762crore- from Rs..89604Crores as of March 08 to Rs.108366 Crores as of March 09 thus posting a growth of 20.94 %

(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
March-09	13646	29326	65394	108366

Bank wise position is given in **Table No. 2 & 3 Page 37-40**

### 3.3 Credit Expansion

The gross credit in the State is surged by 7918 Crores from Rs 60057 Crores as of March 08 to Rs 67975 Crores as of March 09 thus exhibiting a growth of 13.18 %

(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
March-09	18240	13786	35949	67975

Bank wise position is given in **Table No. 2 & 3 Page 37-40**

### 3.4 Credit Deposit Ratio

During the period under review overall CD Ratio of banks for the State of Madhya Pradesh remains at 63% excluding the debt waiver Rs. 2135 crores otherwise CD ratio would have been 64.70%.

## LOW CD RATIO

Over all CD ratio in the State of Madhya Pradesh is satisfactory. However CD Ratio of following 8 districts is still below the minimum level of 40%.

Convenor SLBC vide their letter No. 334 dated 17.03.09 and ZO/SLBC/2009-10/03 dated 04.04.09 requested the State Level Heads of the Banks having Lead Bank responsibilities in above Districts to take suitable measures to increase the CD ratio at par with other districts.

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

(Ratio in %age)

S.N.	Name of Distt.	2006-07	2007-08	June08	Sept.08	Dec.08	Mar.09
1	Umaria	29.70	31.10	30.10	28.87	29.82	28.99
2	Sidhi	20.38	34.89	34.81	34.80	20.16	22.42
3	Rewa	36.05	36.00	36.00	34.00	34.02	28.77
4	Jhabua	46.00	48.00	38.00	38.00	48.80	41.92
5	Mandla	48.00	46.00	33.00	32.00	47.00	39.72
6	Dindori	36.00	36.00	37.30	37.28	41.00	27.00
7	Anuppur	36.00	37.61	40.92	32.20	35.66	34.25
8	Shahdol	29.93	32.69	32.90	30.35	31.33	25.40

Bank wise position is given in **Table No.2 & 3 Page 37-40**

### 3.5 Priority Sector Advances

During the period under review, the Priority Sector Advances of Banks in Madhya Pradesh grew by Rs. 5464 Crores from Rs 37128 Crores as of March 08 to Rs. 42592 Crores as of March 09, thus recording a growth of 14.72 % The share of incremental Priority Sector Advances to incremental advances during the period under review is 69.0% %.

(Amt. in Crores)

	<b>Agriculture</b>	<b>SSI/SME</b>	<b>OPS</b>	<b>Total</b>
March -06	15844	2057	7945	25846
March -07	17362	3449	8837	29648
March -08	22440	5773	8915	37128
March 09	26225	6659	9708	42592

Bank wise position is given in **Table No. 5 Page 43-44**

### **3.6 Agriculture Advances**

The Agriculture Advances in the State during the review period has witnessed an increase of Rs. 3784 Crores from Rs.22441 Crores as of March 08 to Rs 26225 Crores as of March 09 thus showing a growth of 16.86 %. The point-to-point share of incremental agriculture advances to incremental priority sector advances works to 69.25%.

Bank wise position is given in **Table No. 5 Page 43-44**

### **3.7 MSME Advances**

The advances to MSME sector during the period under review has registered an increase of Rs. 886 Crores from Rs 5773 Crores as of March 08 to Rs 6659 Crores as of March 09 thus showing a growth of 15.35 %.

Bank wise position is given in **Table No. 5 Page – 43-44.**

### **3.8 Advances to Weaker Section**

During the period under review the advances to weaker section is increased by Rs. 2607 Crores from Rs 7423 Crores as of March 08 to Rs 10030 Crores as of March 09 thus showing a growth of 35.12 %.

Bank wise position is given in **Table No. 7 Page 47-48**

### 3.9 DRI Advances

The DRI advances have increased to Rs 15 Crores from Rs.7 Crores as at March 2008 to Rs. 22 Crores at the end of March 2009 registering a growth of 214.28.%.

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 the low progress under the scheme and non achievement of National Goal of 1%.

Convener SLBC vides their letter No. ZO/SLBC/2008-09/334 dated 17.03.2009 & 336 dated 18.03.2009 have requested the State Level Heads of all the Banks to take suitable measures to increase the DRI Advances.

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

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

No	Parameters (RATIO)	Goal %	Mar. 07 %	Mar. 08 %	Mar. 09 %	Variation over March 08
A)	C D Ratio	-	67	67	63	-4
B)	C D Ratio (Rural + S/U)	60	70	71	75	+4
C)	Credit + Inv. To Deposits		72	73	68	-5
D)	PS Adv to Total Credit	40	60	62	63	+1
(E)	Agri. To Total Credit	18	35	38	39	+1
F)	Weaker Section to Total Adv.	10	13	12	15	+3
G)	DRI Advances to Total Adv.	1	0.01	0.01	0.03	+0.02

Bank wise position is given in **Table No.6 Page 45-46**

### Highlights

1. The ratio of Priority Sector Advances to total advances as of March 09 stands at 63% as against National Goal of 40%.
2. The share of agricultural advances to total advances, as of March 09 is 39% against the National Goal of 18%.
3. The advance to weaker section constitutes 15% of the total advances as against the National Goal of 10%.
4. The CD Ratio in rural & semi urban area is above the National Goal of 60% by recording a level of 75% as of March 09.
5. During the period under review, the DRI advances increased by Rs. 15 crore from Rs. 7 crore as of Mar 08 to Rs 22 Crores as of March 09

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

As per instructions received from Ministry of Finance, Govt. of India, following special monthly meeting were held with special focus announced by Indian Banks' Association on implementation of Special Package for MSME, Housing and Auto Sector to deal with the impact of global financial situation on these sectors.

SN.	Details of meeting	Date of meeting	Remarks
1	Ist meeting	22.01.2009	Minutes were forwarded vide our letter ZO/SLBC/08-09/289 dated 06.02.09
2	IIInd meeting	25.02.2009	Minutes were forwarded vide our letter ZO/SLBC/08-09/325 dated 10.03.09
3	IIIrd meeting	02.03.2009	Minutes were forwarded vide our letter ZO/SLBC/08-09/318 dated 09.03.09 The special meeting was chaired by the Hon'ble Chief Secretary of M.P.
4	IVth meeting	27.04.2009	Minutes were forwarded vide our letter ZO/SLBC/09-10/28 02.05.09. The special meeting was chaired by the Hon'ble Chief Secretary of M.P

The Convenor is required to submit a Report on the Special SLBC Meetings by 15<sup>th</sup> of every month to the Ministry of Finance, Government of India in the revised format which was forwarded to all the Banks (vide our letter NO.ZO/SLBC/09-10.281 dated 02.05.2009). Banks are required to ensure that this format is submitted to SLBC by 7<sup>th</sup> of every month so that the consolidated report could be forwarded to the Government of India in stipulated time.

The summarised position of performance of Banks under Special Package after its implementation in the State for the year ended March, 2009 is given below:

Particulars	During the Month under reporting March.09		Cumulative at the end of March 09	
	No. of Accounts	Amount (Rs.in Crore)	No. of Accounts	Amount (Rs.in Crore)
<b>(1) Credit flow to MSME:</b>				
<> Sanction of working capital loans (New)	2661	178.07	9175	887.71
<> Sanction of incremental working capital loans (existing units)	1253	84.91	2111	261.99
<> Restructuring of MSME accounts	5127	72.6	13326	218.66
<> Sanction of loans for purchase of Gen Sets on soft terms	0	0	3	0.29
<b>(2) Sanction of housing loans</b>				
<> Loans upto Rs. 5 lakh	4172	60.95	8066	194.98
<> Loans from Rs. 5 lakh to Rs.20 lakh	2761	179.31	6723	648.70
<> Loans above Rs. 20 lakh	374	69.63	729	196.06
<b>(3) Sanction of auto loans</b>	1429	52.03	5810	170.68

House may be deliberate on the issue.



**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>	274	365	71	710	26225	<b>3</b>
<b>SSI</b>	161	223	69	453	6659	<b>7</b>
<b>OPS</b>	197	281	77	555	9708	<b>6</b>
<b>PMRY</b>	68	122	36	226	707	<b>32</b>
<b>SGSY (Group)</b>	23	19	3	45	280	<b>16</b>
<b>SGSY (Ind)</b>	16	20	5	41	256	<b>16</b>
<b>KVIC</b>	9	10	2	21	164	<b>13</b>
<b>SJSRY</b>	15	17	6	38	180	<b>21</b>
<b>Pratistha</b>	4	4	1	9	43	<b>21</b>
<b>Antyavyasayi</b>	9	9	2	20	86	<b>23</b>

Bank wise position is given in **Table No.8 to 8 (iv) Page 49-50.**

The recovery under PMRY, SGSY (individuals), SJSRY and Prathishta is very poor. State Govt. was requested in the last SLBC meeting to issue necessary instructions to the departments implementing the schemes and extend due cooperation to the banks for recovery of dues. The DIF also has requested the concerned departments to issue directives to their field level functionaries to assist banks in their effort to optimise recovery. However, it appears that only MPSCFDC has issued instructions to field level functionaries. All other departments are again requested to issue the necessary instructions.

**4.2 Year Wise Position of Written Off Accounts****(Amt. In Crores)**

<b>Agency</b>	<b>Up to 2004-05</b>		<b>2005-06</b>		<b>2006-07</b>		<b>2007-08</b>		<b>2008-09</b>		<b>Total</b>	
	<b>No</b>	<b>Amt</b>	<b>No</b>	<b>Amt</b>	<b>No</b>	<b>Amt</b>	<b>No</b>	<b>Amt</b>	<b>No</b>	<b>Amt</b>	<b>NO</b>	<b>Amt</b>
<b>CBs</b>	311056	1065	57858	204	71541	401	43266	313	42945	359	52666	2343
<b>RRBs</b>	190488	95	21847	12	21900	16	17867	16	19644	28	271746	168
<b>Co- Op.</b>	73468	32	2192	4	1402	1	1167	1	-	-	78229	37
<b>Total</b>	<b>575012</b>	<b>1192</b>	<b>81897</b>	<b>220</b>	<b>94843</b>	<b>418</b>	<b>62300</b>	<b>330</b>	<b>62589</b>	<b>387</b>	<b>876641</b>	<b>2548</b>

Bank wise position is given in **Table No.9 Page 59-60**

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

(Amt Rs. in Crores)

Item	No.	Amt
Recovery cases pending at the beginning of the quarter	921202	1762
Cases filed during the quarter	7145	43
Total RRC	928347	1805
RRC disposed of during the quarter	4990	18
RRC withdrawn during the quarter	27981	24
RRC pending at the end of the quarter	895376	1763
Of which pending up to 1 year	116404	440
1 to 3 years	189969	345
3 to 5 years	242632	414
5 to 12 years	193593	220
Above 12 years	152778	344

Bank wise data is given in **Table No. 10 & 10(i) Page 61-64**

#### 4.4 Implementation of BRISC

BRISC Scheme is being implanted to effectively recover bank overdues Under The Madhya Pradesh Lok Dhan (Shodhya Rashiyon Ki Vasuli) Adhinyam 1987. This has been the most successful bank recovery scheme. In the initial year of its inception, i.e. 1995-96, only Rs. 3.4 Crores was recovered that rose to 99.26 Crores in 2007-08 and total recovery under scheme 745 crores till date. Recovery position is gaining momentum. Hon'ble Finance Minister applauded the Scheme in various SLBC meetings that Honorable Minister attended. Data received from these districts in the DIF show that the field level revenue functionaries are realizing recoveries against RRCs lodged by all banks, irrespective of the fact that the bank is a formal member or not. However, some banks are neither depositing requisite amount of "statutory processing fee @ 3.0% under the Act" nor "incentive amount @ 2.5% under the Scheme". There are serious audit objections over not depositing the above amount. It is, therefore being proposed by BRISC cell that all the banking institutions operating in the State be considered as a member of the Scheme to get

active assistance of government revenue machinery and avail the benefit of the Scheme, provided that:

- i) They will abide by the provisions of “The Madhya Pradesh Lok Dhan (Shodhya Rashion Ki Vasuli) Adhiniyam 1987”. “The Madhya Pradesh Lok Dhan (Shodhya Rashion Ki Vasuli) Niyam 1988” and the BRISC Rules frame time to time.
- ii) While Bank is approaching the Collector for issuance of RRC for the amount to be recovered from the borrower, the RRC should be for the amount recoverable from the borrower plus 3% process fee only. No other costs should be added in the RRC in any case.
- iii) On recovery of the amount, bank will deposit BRISC incentive amount @ 2.5% of the amount recovered against RRC with the District BRISC Cell in accordance with the provision of the BRISC Scheme. If the BRISC incentive amount is not deposited within 30 days with the District BRISC Cell, such banks shall be liable to pay penalty @ 5% p.m. on default amount.
- iv) Banks shall ensure that BRISC incentive amount payable to the District BRISC Cell is to be debited to banks’ P&L A/C as an expenditure of that bank. Such amount shall not be recovered/ recoverable from the borrower in any case.
- v) Banks shall ensure that all their branches located in the State of Madhya Pradesh would extend credit facilities and achieve targets laid down by SLBC/DLCC to the priority sectors under all government sponsored programmes.
- vi) They should participate in SLBC/DLCC/BLBC meeting regularly.
- vii) They should supply requisite statistics to the Convener of SLBC & DLCC for inclusion in the agenda of SLBC & DLCC meetings.
- viii) They should participate substantially in State Government market borrowing programmes.
- ix) The DIF has inform vide letter NO. 915 dated 29.04.09 that Banks should withdraw the RRCs filed against the beneficiaries under ADWDR 2008.

**ITEM NO. 5: IMPLEMENTATION OF ANNUAL CREDIT PLAN 2008-09**

(Amt. in Crores)

Sector	Year 2006-07			Year 2007-08			Year 2008-09(up to Mar.09)		
	T	A	%	T	A	%	T	A	%
<b>Agri.Total</b>	7596	8882	117	8905	10612	119	10774	12205	113
<b>Crop Loan</b>	5172	6792	131	6379	8029	126	8130	9768	120
<b>Term Loan</b>	2424	2090	86	2526	2583	102	2644	2437	92
<b>MSME</b>	684	684	69	875	1265	145	2328	1306	56
<b>Others</b>	2268	3042	134	2840	2260	80	2338	2233	96
<b>TOTAL</b>	<b>10548</b>	<b>12397</b>	<b>118</b>	<b>12620</b>	<b>14137</b>	<b>112</b>	<b>15440</b>	<b>15744</b>	<b>102</b>
	118%			112%			102%		

T-Target (for the year) A-Achievement (Up to March 09)

**AGENCYWISE BREAKUP OF ANNUAL CREDIT PLAN 08-09 (UP TO Mar. 09)**

(Amt in Crores)

	Agriculture		MSME		OPS		Total Adv. PS		
	T	A	T	A	T	A	T	A	%A
<b>Comm.</b>	5291	7678	2030	1221	2060	1922	9381	10821	115
<b>RRBs</b>	1653	1821	176	85	148	176	1977	2082	105
<b>Co. op.</b>	3830	2706	122	0	130	135	4082	2841	70
<b>TOTAL</b>	<b>10774</b>	<b>12205</b>	<b>2328</b>	<b>1306</b>	<b>2338</b>	<b>2233</b>	<b>15440</b>	<b>15747</b>	<b>102</b>

Bank wise data is given in **Table No. 11, Page No 65-68**

The House may review the progress.

**5.1 Doubling of Flow of Credit to SMEs in 5 Years****Finance to SME Sector:**

( Amt.in crore)

Item	Base figure as on 31.3.05	Fresh Adv. from 1.4.08 to 31.03.09		Total Advances 31.03.09	
		No.	Amt.	No.	Bal. O/S
Small & Micro Enterprises	2452.00	11324	614.39	66351	3705.06
Small & Micro Services		29936	691.49	203496	2954.31
Advances to Medium Enterprises *		2933	291.38	20546	1123.63
<b>Total</b>	<b>2452.00</b>	<b>44193</b>	<b>1597.26</b>	<b>290393</b>	<b>7783.00</b>

Bank wise data is given in **Table No.34, Page 117-118**

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

### 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 the implementation of the scheme. The summary of progress is as under:

(Amt. in Crores)

KVIC Target		KVIB Target		DIC Target				Total target	
P	MM	P	MM	RURAL		URBAN		P	MM
				P	MM	P	MM		
1155	13.86	1155	13.86	770	9.24	770	9.24	3850	46.20
<b>Progress</b>	<b>Up to 31.03.2009</b>								
Cases sanction	Amt.Dis b.	Cases sanction	Amt. Disb.	Cases sanc.	Amt.Disb.	Cases sanction	Amt. Disb.	Cases sanction	Amt. Disb.
55	2.71	143	3.86	190.	3.85	195	2.33	583	12.75

**P – Physical MM – Margin Money**

**Bankwise data is given in table No. 13 Page 72-76**

#### **Extension of period of Disbursement under PMEGP**

KVIC Mumbai vide circular dated 6<sup>th</sup> April, 2009 has informed that it has been decided by the Ministry of MSME, GOI that in case the application received upto 02.03.2009 and sanctioned by banks upto 31.03.2009, the period of disbursement of loan and settlement of Margin Money claims be extended beyond 31.03.2009 upto 30.06.2009. The Convenor requested to all controlling heads of banks in the state to get expedited the disbursement of cases as per the scheme guidelines.

## 6.2 Performance under SGSY 2008-09

(Amt. In Crores)

Particulars	2007-08	2008-09
Target (Financial)	250.52	325.67
Sanctioned	264.82	360.33
Individual	46.06	112.09
Group	218.76	248.24
Total	264.82	360.33
Disbursed	244.69	316.83
Individual	39.32	85.88
Group	205.37	230.95
Total	244.69	316.83
% age Sanction to target	105.71	110.64
% age Disbursed to target	97.67	97.28

District wise and Bank wise data is available on **Table No. 14, Page-77-80**

Bank wise **Credit Mobilization** is as follows:

<b>100% or more</b>	<b>Allahabad Bank Dena Bank Indian Bank, State Bank of Bikaner and Jaipur, Union Bank of India, Syndicate Bank, R.R.B., Bank OF Maharashtra, Bank of India, Canara Bank, Central Bank of India, State Bank of India. Bank of Baroda</b>
<b>85to 99%</b>	<b>State Bank of Indore,</b>
<b>55-84%</b>	<b>Oriental Bank of Commerce, Punjab National Bank, ,Punjab and Sindh Bank, United Commercial Bank, Bank of Rajasthan</b>
<b>10 - 54%</b>	<b>Central- co-operative Bank,</b>
<b>Less than 10%</b>	<b>Land Development Bank. Other Banks.</b>

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
March 09	325.67	360.33	316.83	110.64

### **Revolving Fund**

100960 groups were given revolving fund Up to March 2009. Out of which 57465, SHGs have received cash credit limit to the tune of 107.30 Crores.

Development Commissioner has given the following points for discussion:

1. Rural Development Department is ready to give assistance like land acquisition and other infrastructure needed for the establishment of the RUDSETI / Model Training Institute. Up date information progress have been provided to the Department.
2. Districts, Banks and Administrative Officials in like Jabalpur, Burhanpur, Jhabua, Sehore & Vidisha have not provided adequate cooperation in the implementation of SGSY Programme.
3. Banks are returning the subsidy after the end of the financial year, it creates problem for implementation of the programme and allotment of subsidy of next year. Banks are requested to return the unutilized subsidy at the earliest.
4. Government of India has started a scheme of Artificial Recharge of Groundwater through dug wells. Under this scheme, financial assistance will be provided to the farmers (subsidy) through NABARD. For availing financial assistance, farmer has to open a saving account in nationalized bank. It has been reported that banks are not opening the account of farmers, hence the scheme has not been taken off.

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

(Amt in Crores)

Particulars	USEP		DWCUA	
	2007-08	2008-09	2007-08	2008-09
<b>Tar. Physical</b>	24012	26413	570	627
<b>Financial</b> 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
<b>Ach. Physical</b>	17855	16937	275	184
<b>Financial</b> Subsidy	9.76	9.27	2.67	1.99
Loan	54.43	53.78	2.42	1.80
Total	64.19	63.05	5.09	3.79
<b>% Ach. Physical</b>	81.28	64.12	42.98	29.35
<b>Financial %</b>	68.25	64.35	37.62	25.27

Bank wise progress is given in **Table No. 15, Page -81-82**

In certain districts, the poor progress is due to the non-availability of subsidy during the second half of the financial year.

### USEP

Year wise data on achievement is as under:

(Amt in Crores)

	Target(No)	Sanctioned	Disbursed	% Achievement
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
Mar.09	26413	63.05	63.05	64.35

### 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
March-09	627	3.91	3.79	25.27

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

#### (B) Antyodaya Swarojgar Yojana

The data received from Deptt. Is as under:

(Amt. in Crores)

Year	2007-08					
	(A) SRMS		(B) Antyodaya		Total (A+B)	
	07-08	08-09	07-08	08-09	07-08	08-09
Target	3237	7100	10000	12000	13237	19100
Sponsored	2584	6659	19743	29786	22327	26445
Sanctioned No.	1432	2734	9211	8393	10643	11127
Disbursed No Amt	755	2734	6975	8393	7730	11127
	1.51	16.52	19.89	32.26	21.40	48.78
Rej/ Retd	316	954	3423	3995	3739	4949
Pending	836	3001	7109	8896	7945	11897



**Year wise performance:****(A) SRMS**

(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
March 09	7100	16.52	16.52	38.50

**(B) Antyodaya 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
March-09	12000	32.26	32.26	69.94

Bank wise progress is given in **Table No. 16 & 16(i), Page- 83-86**

**ITEM NO 7: IMPLEMENTATION OF SPECIAL FOCUS PROGRAMME****7.1 Self Help Groups (Under NABARD Scheme)****Progress from April 08 to March 09**

(Amt. In Crores)

A	HSS A/cs opened	<b>33589</b>
B	Amount deposited in HSS A/c	<b>15.06</b>
C	Out of (A) A/c credit linked	<b>3533</b>
D	Amount disbursed	<b>36.31</b>
E	BalanceOutstanding (Cumulative)	(No.) 74339
		(Amt.) 322.61
F	NPA Amount	14.36
G	% age NPA	4.45

Bank wise data is given in **Table No. 18, Page No 87-88**

As per NABARD, the position of credit linkage of the groups is very poor in the State. Almost 90% groups have been formed by the Government Departments. Rest are formed NGOs, Banks etc. It is proposed that the State Government, in consultation with NABARD/ Banks and good NGOs, may evolve a suitable strategy for consolidation, strengthening and financing of groups.

## 7.2 Housing Finance

### (a) Direct Housing Finance

As per Reserve Bank of India guidelines each bank should attend a share of housing finance at 3% of the incremental deposit of the previous year.

Accordingly it was estimated that around Rs 491.Crores should be extended to the housing sector from the banking system in Madhya Pradesh during the year 2008-09

As per information received from banks total number of 20741 cases have been disbursed during April, 08 to March 09 involving an amount of Rs999.00 Crores.

Bank wise data is given in **Table No. 20, Page – 91-92** 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
March,09	21974	21070	20741	690

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

During the year 2008-09 financial assistance of Rs. 12.53 Crores has been provided under the scheme to 635 beneficiaries. The poor progress is because of non-availability of title.

Bank wise Data is available in **Table No. 21, Page 93-94** for review of house.

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
March 09	680	644	635	30

### 7.3 Financial assistance to Minority Communities in State

(Amt. in

Crores)

Community	Disbursement (April 08 to March09)		Balance Outstanding March 09	
	No.	Amt.	No.	Amt.
Muslim	19993	252.94	175016	1629.09
Sikh	2754	72.00	33664	536.31
Christian	1492	25.69	13250	224.25
Zoroastrian	36	0.93	590	3.79
Buddhist	291	3.16	6425	27.58
Jain	7726	134.89	73797	1113.68
<b>Total</b>	<b>32292</b>	<b>489.61</b>	<b>302742</b>	<b>3534.70</b>

Bank wise position is given in **Table No. 22 & 23, Page- 95-98** for review of house.

### 7.4 Data on Minority communities in Bhopal

The information on the financial assistance given to minority communities in Bhopal district as on 31.03.09 is as follows:

(Amt. In Crores)

Community	March 2009	
	No.	Amt.
Muslim	51135	508.56
Sikh	11305	124.08
Christian	1805	17.59
Zoroastrian		
Buddhist	314	3.19
Jain		-
<b>TOTAL</b>	<b>276743</b>	<b>2995.36</b>
Total Advances	780901	7986.82
%age to Total Advances	8.26	8.18

Bhopal is one among the 103 minority concentrated districts notified by the Govt. of India, Ministry of Welfare.

Govt. has advised banks to identify potential centers and complete the survey for branch expansion in the minority concentrated districts and submit the information to respective Lead District Manager. As such banks are requested to send the following information to Lead District Manager, Bank of India, Bhopal for onward transmission to Convenor SLBC from the next quarter along-with the data on financial assistance to minority communities.

1. No, of Branches already opened in Bhopal district during the year 2006-07, 2007-08, 2008-09.
2. Name of the centres identified where banks proposed to open branches during the year 2009-10.

#### 7.5 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.
App. Recd.	23958	167.29	16050	94.88
App. San.	23050	160.28	15341	89.87
App. Disb.	22587	150.78	15575	87.84
App. Rej/Ret.	780	6.55	694	4.92
App. Pend.	128	0.46	15	0.09
Total Bal. O/S	601153	1932.71	372744	1237.45
NPA	62198	274.17	36926	150.63
%age NPA	10.34	14.18	9.90	12.17

Bank-wise data is given in Table No. 24 & 25, Page 99-102

#### 7.6 Swarojgar Credit Card (SCC)

The progress during 2008-09 under Swarojgar Credit card scheme is given below:

(Amt. in Crores)

Particulars	Comm. Bk.	RRBs	Co-op BK	Total
Annual Target (No.)	7584	8573	206	16363
No. of SCCs Issued	1228	4172	12	5412
Amount Disbursed	3.87	11.54	0.03	15.44
% Achievement	16.19	48.66	5.83	33.07

Bank wise progress is given in Table No.26 Page No 103-104

The house may review the progress.

NABARD has reported that 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 March 2009 at the earliest. Banks are also requested to ensure the submission of reports for the subsequent quarters by 5<sup>th</sup> of the following month of the quarter it relates to.

### **7.7 Artisan Credit Cards**

As per information given by the Banks the target set for 2008-09 is 4035 against which the Banks have issued 971 cards. Total cards issued under the scheme since inception are 6539.

Bank wise position is given in **Table No 27, Page 105-106**. Most of the banks have reported Zero progress in the scheme.

District functionaries have informed the State Government that Banks are not taking desired action in issuing Artisan Credit Card Scheme. The Scheme carries insurance coverage. Still large numbers of proposals are being returned for one or the other reasons. Banks are requested to implement the scheme successfully.

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

As per information given by the Banks, the Banks have issued 6852 cards during the FY 2008-09 against the self set target of 12984 Total cards issued under the scheme since inceptions are 28281.

Bank wise position is given in **Table No 27, Page 105-106**.

### **7.9 Education Loan**

Banks have sanctioned 16003 education loans amounting to Rs 420 Crores during the current financial year out of which Rs82 Crores have been sanctioned to 3465 girl students.

Bank wise position is given in **Table No 28, Page-107-108**

State Government have announced to sanction subsidy to legitimate girl child of Class III & IV government employees. Bankers are requested to claim the subsidy in eligible education loan accounts.

### 7.10 Advances to Women beneficiaries

Advances to women beneficiaries are Rs. 4065 Crores which is 5.98 % of the total advances against the stipulated target of 5%.

Bank wise data is given in **Table No 29, Page 109-110**

NABARD has come out with an amended scheme for extending financial support to RRBs and cooperatives for creation and/or maintenance of "Women Development Cell" in the Banks. The amended scheme provides for enhanced quantum of financial assistance to these banks which would be linked to their performance under the Action Plan with strategies to be adopted to increase the credit flow to women.

### 7.11 Progress under Horticulture Scheme

(Amt Rs in Crores)

Particulars	Unit	2008-09
Cases Received	No	488
Cases Sanctioned	No	447
Cases Disbursed	No	417
	Amt	10.83
Cases Rejected	No	26
Cases Pending	No	15
Balance Outstanding	No	4172
	Amt	74.51

Bank wise and district wise data is given in **Table No. 30, Page -111-112**

#### NHB Progress report:

The progress upto 31.03.2009. under NHB scheme is given below.

(Amt in Crores)

Particulars	Number	Amount
LOI placed before Board	523	-
LOI approved by Board	505	-
No. of cases where subsidy released through NHB Bhopal:		
Below Rs.20 lac	200	2.26
Above Rs 20 lac	-	-
<b>TOTAL</b>	<b>200</b>	<b>2.26</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 should achieve at least 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 49 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। सदन तालिका संख्या 35 पेज 119 में दी गयी स्थिति की समीक्षा करें।

## ITEM NO.9: OTHER AGENDA ITEMS

## ITEM NO. 10 – ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR.