

**STATE LEVEL BANKERS' COMMITTEE
MADHYA PRADESH
146th MEETING
21st March 2012**

AGENDA

PART 1: REGULAR AGENDA ITEM:

Agenda Item No. 1: Confirmation of the Minutes of the 145th meeting of State Level Bankers' Committee held on 19th December 2011

The Minutes of 145th Meeting of SLBC held on 19th December 2011 was circulated vide Convener Bank's letter No ZO/SLBC/MP/11-12/650A dated 13th February 2012 to all member of the SLBC and has been placed on website of SLBC(www.slbc.mp.co.in) and DIF's website (www.dif.mp.gov.in). No amendments/ comments have been received from any member. As such, house may conform the circulated minutes.

Agenda Item No. 2: Follow-up action on decisions of earlier meetings:

Convener vide letter ZO/SLBC/2011-12/456 dated 10.01.2012 asked all concerned to initiate follow-up action on decisions taken in the 145th SLBC. As per decision taken in last SLBC meeting, Action Taken Report pertaining to the Agenda items are placed under respective heads of Agenda items and leftover are being placed hereunder to deliberate.

No	Action Points Emerged	Action to be taken by	Action taken
1.	Workshop of all 50 LDMs. Of M.P. to be organized every six months.	SLBC Convener	In accordance with the decision, next workshop will be organized in May 2012.
2.	Digitization of MIS of LDMs.	DIT& PS Deptt.	Follow-up action is yet to be taken.
3.	It was observed that there is a need to revamp the DLCC mechanism. A representative from ZO/RO should be deputed as an observer to each DLCC. State Govt. machinery also needs to be activated to have active participation in DLCC. It was decided that functioning of DLCC should be monitored. One good functioning DLCC and on problematic DLCC should be invited in the SLBC for making the presentation.	SLBC Convener	Convener SLBC advised all lead banks operating in the state to depute senior level officer to attend DLCC in their respective Lead District.ective Lead Banks have been advised vide letter no. dated to depute a Senior level Officer to oversee the functioning of DLCC.

Agenda Item No 3 Decisions/recommendations of various sub-committees constituted by the SLBC are:

In past, SLBC had constituted various Sub-Committees on different subjects. It has been revealed that there is a need to strengthen the role of Sub-committees as per decision taken in 145th SLBC. Some more committees are yet to be formed. To assign the responsibility of convening the sub-committee meeting in time and to submit its recommendations to SLBC promptly for effectiveness, there is a need to revamp such Sub-Committees. It is proposed that the Commissioner Institutional Finance, Regional Director RBI, GGM NABARD, State Head of Banks having Lead Bank Responsibility in Madhya Pradesh, Convener SLBC, MD Apex Bank, ICICI Bank, UCO Bank, Dena Bank would be member in all the committees. Chairman of RRBs would be invited as special invitee wherever deemed necessary or by rotation.

3.1 Sub-Committee on Agriculture and Allied activities

This Committee may be headed by the Agriculture Production Commissioner, Govt. of MP and Convener may be Bank of India. Director Animal Husbandry, Director Agriculture, Director Agriculture Engineering, Director Fisheries, Additional Chief Conservator of Forest Deptt. , AIC of India Ltd., IFFCO TOKYO, ICICI Lombard, Assistant Director NHB, Representative from Farmers Association. Dean of J L N Agriculture University and representative of MANAGE, Hyderabad may also be invited

3.2 Sub-Committee on Industries Sector

This Committee may be headed by the Principal Secretary, Commerce Industries & Employment and Convener may be State Bank of India. Director SSI Deptt., State Director KVIC, Managing Director of KVIB, General Secretary MP Laghu Udhog Sangh, Director MSME, GOI, Indore and SIDBI may also be invited.

3.3 Sub-Committee on Service Sector

This Committee may be headed by the Principal Secretary, Panchayat & Rural Development Department and Convener may be Central Bank of India. CEO MP Rural Road Development Authority, CEO MP Rural Employment Council, Commissioner Urban Administration and Development may also be invited.

3.4 Sub-Committee on Financial Inclusion

Dy. General Manager, Bank of India would be Chairperson and Bank of India would convener. General Manager, BSNL may also be invited.

3.5 Sub-Committee on improving recovery system

DGM, Punjab National Bank would be the chairperson, and Punjab National Bank would convener.

3.6 Sub-Committee on promoting bank/SHG linkage to address the issues relating to provision of micro-finance

DGM, Allahabad Bank would be the chairperson and Allahabad Bank would convener. Director, Rural Employment and prominent NGO may also be invited

3.7 Sub-Committee on Education Loan

DGM, Canara Bank would be the Chairperson and Canara Bank would convener. Director Technical Education, Director Medical Education, Commissioner Higher Education, Registrar from BU and RGPV may also be invited.

3.8 Sub-Committee on improving CD Ratio

DGM, Union Bank of India would be the Chairperson and Union Bank of India would be convener. LDMs of Low CD Ratio District and Collector of Low CD Ratio District may be invited on need basis as special invitee.

3.9 Sub-Committee on financial literacy and Credit Counseling

DGM, State Bank of India would be the chairperson, and State Bank of India would be convener. State Coordinator of R-SETI, Bangalore may be invited.

3.9.1 6th meeting of the Sub-Committee on FLCC was held on 22-02-2012 . The Committee recommended as follows:

- 1) Central Bank of India and Convener, SLBC would take decision by 29.02.2012 to arrange Toll free telephone for state level Office of FLCC to be set up at its Zonal Office, 9, Arera Hills, Bhopal.
- 2) Each FLCC at District level would be provided with one office-room at a place which is visited by maximum people preferably at collectorte by District administration of respective district for setting of FLCC in each District and LDM would follow up with them for its allotment.
- 3) Contributory Model for expenditure on FLCC was adopted by the Sub-Committee under which all Commercial Banks, RRBs, PVT Banks and Apex Bank would contribute @ Rs.100/-per month per branch towards the fund for running the FLCC after obtaining approval for such expanses from its competent authority on sharing basis for which the banks would take approval from their controlling offices.
- 4) All FLCC would appoint their Counselor by end of March 2012.
- 5) Having adequate infrastructure for FLCCs it was suggested to make available the following furniture at each FLCC.
 - a) Table and Chair each for Counsellor, Clerk etc.
 - b) Visitor Chair
 - c) Almira, Personal Computer with Printer
 - d) Desert Cooler
 - e) Fan
 - f) Curtain
 - g) Other Stationaries

- 6) Progress under FLCC was also reviewed. Registration of Central Society by State Bank of India For setting of FLCC has been done by 10.01.2012 and Counselors for FLCC would be appointed by State Bank of India by March-12, Central Bank of India has appointed 6 counselors (Chhindwara, Gwalior, Narsinghpur, Hoshangabad, Raisen and Jabalpur) and Bank of India appointed 5 counselors (Bhopal, Sehore, Rajgarh, Indore and Dhar.

Joint Director, DIF suggested to prepare checklist of steps/works associated in setting of FLCCs by each bank having Lead Bank responsibility.

DIF vide letter No. SLBC:FLCC:2010:299 Dt. 06.02.2012 has advised District Collectors to provide appropriate space in Collectorate for establishing FLCC in the District so that the common man may reach easily to FLCC.

RRBs are spreading financial literacy in collaboration with NABARD and RBI has sent the CD on Financial Literacy to all FLCC

Agenda Item No 4 Review of Annual Credit Plan of Madhya Pradesh:

Comparative Achievement of Annual Credit Plan of last three years is as below:

(Amt. in crores)

Sector	2009-10			2010-11			Dec-2011		
	T	A	%	T	A	%	T	A	%
Agri. Total	12977	15508	119	21445	19702	92	25779	17779	69
Crop Loan	9938	11221	113	16384	14308	87	19853	14749	74
Term Loan	3039	4287	141	5061	5394	107	5925	3029	51
MSME	2247	1854	83	2836	3054	108	3480	3198	92
Others	2891	2668	92	3223	2755	85	3517	1792	51
TOTAL	18115	20030	111	27504	25511	93	32777	22769	69
	111%			93%			69%		

T-Target

A-Achievement

At least 75% targets under ACP should have been achieved by all the banks upto Dec-2011. It has been observed that only following banks have achieved 75 % and above as on 31.12.2012. BOB, BOI, Canara Bank, Dena Bank, IOB, PNB, UCO Bank, SB Travancore, HDFC Bank, ING Vysya, Karnataka Bank, JDRRB, MBRRB, NMGB, VBRRB and APEX Bank whereas rest of the banks are below 75%.

Agency wise-Sector wise Achievement of Annual Credit Plan 2011-12 (upto December-2011)

(Amt in Crores)

	AGRI		MSME		OPS		Total Adv. PS		%A
	T	A	T	A	T	A	T	A	
COM. Bank	15504	8678	3135	3072	3169	1601	21810	13352	61
RRBs	3155	2563	179	126	198	185	3533	2875	81
Coop Bank	7119	6536	165	0	148	5	7433	6542	88
TOTAL	25779	17779	3480	3195	3517	1792	32777	22769	69

T-Target A-Achievement

Bank wise data is given in **Table No 11**.

The House may review the progress.

Agenda Item No 5 Performance of banking sector in Madhya Pradesh at a glance

(Rs. In Crores)

No	Parameters	December 2010	December 2011	Variation over December 2010	
				Actual	%
1.	No. of Bank Branches	5347	5632	285	5.33
2.	Total Deposits	130267	170984	40717	31.2
3.	Total Advances	79259	104377	25118	31.69
4.	Investments	5875	6770	895	15.23
5.	Total Adv. + Investments	85134	111148	26014	30.55
6.	Priority Sector Advances	50866	61134	10268	20.18
7.	Agricultural Adv.	30272	36189	5917	19.54
8.	MSME Advances	9826	13263	3437	34.97
9.	Tertiary Sector	10768	11681	913	8.40
10.	Advances to Direct Agri.	26257	31557	5300	20.18
11.	Advances to Weaker Sec	11216	12517	1301	11.59
12.	Advances to DRI	30	16	(-)14	(-)46.6

5.1 Branch expansion

The total number of branches and ATMs operating in the State is 5632 and 3181 respectively. As on Dec-2011, there is a net increase of 172 bank branches and 508 ATM over December 2010.

Year wise and area wise positions of Branches are as under:

	Rural	Semi-Urban	Urban	Total	Specialized SME	ATMs
Mar-2009	2429	1475	1255	5159	29	
Mar-2010	2420	1548	1379	5347	45	2315
Mar-2011	2453	1666	1448	5567	65	2850
Dec-2011	2419	1729	1484	5632	67	3185

Bank wise position is given in **Table No. 1.**

Banks have submitted 358 Centers for Branch opening for FY 2011-12. 156 branches have been opened up to Dec-11 (excluding 91 branches closed by MPSARDB).

As decided in 145th SLBC meeting left over Banks had to submit their Branch expansion plan to SLBC but Still 15 banks viz. Andhra Bank, United Bank of India, State Bank of Hyderabad, SB Mysore, SB Patiala, SB and Jaipur, ING Vysya, Lakshmi Vilas Bank, Federal Bank, J&K Bank, South Indian Bank, Axis Bank, Mahakaushal RRB, Rewa Sidhi RRB and APEX Bank, have not submitted the same.

The banks are not expediting to open the branch as per plan. Only some of the Banks have submitted Center wise Branch opening progress to SLBC. Other Banks are requested to submit Center wise Branch opening progress report.

Opening of Brick & Mortar Branches: Ministry of Finance, Government of India is insisting upon opening of Brick & Mortar branches in the centres having population between 5000 to 9999 by Sep-12 and DLCC would monitor the progress. In all, 99 such centers have been identified in respective DLCCs and allotted to various Banks. SLBC has also requested banks to expedite the work of opening branches. In a review meeting taken by Hon'ble Union Finance Minister Shri Pranab Mukherjee on 08.11.11 at Kolkata by bankers were advised to open branches in all habitations with population 5000 to 9999. Brick and mortar Branch will help in effective implementation of Financial Inclusion by inter-alia supporting cash management. All banks are requested to expedite the progress in opening of Brick & Mortar Branches.

5.1.1 Financial Inclusion:

Progress under Financial inclusion plan for 2000+ population is as under:

Particulars	Up to March-11	Up to Dec-11	Up to Feb-12
Target	886	2736	2736
Achievement	1020	2384	2627
Type of banking outlet opened			
Branch	5	32	32
BC	940	2007	2229
Others (Mobile ATM cum Kiosk, Mobile Van etc.)	75	345	366

List of 2736 unbanked villages with population 2000 and above, List of 5000 to 9999 population unbanked villages and Branch Expansion plan for FY 2011-12 for Madhya Pradesh has been put on SLBC website. Out of 2736 villages, 2384 Villages have been covered up to Dec-11. Details of Name of Villages covered (Bank wise and District wise) is enclosed.

Allahabad Bank, Punjab National Bank and Mahakaushal RRB are far behind to achieve Financial Inclusion Plan targets as they have to cover 75, 15 and 7 unbanked villages respectively. Other banks like CBI, Corporation Bank, Bank of Baroda, Indian Bank, IDBI, Jhabua Dhar RRB, HDFC, Sharda Gramin Bank are also required to cover leftover villages. All banks are requested to achieve 100% target by March-12.

CEDMAP was asked to prepare module of training for Field BC after acquiring information on mechanism of working of all concerns on Financial Inclusion & then discussions be made with Convenor SLBC on all points.

A meeting held on 22.02.2011 at Central Bank of India, Zonal Office, Bhopal with some TSPs and CEDMAP to streamline the training module for FBCs wherein CEDMAP assured to provide training module to SLBC soon.

However CRUX Management system, Mumbai and IL&FS Education, New Delhi has offered to provide training to Field BC of unbanked districts for their IIBF certification for which NABARD would reimburse the cost of training to them.

Trained Field BCs should be asked to execute bond to work for at least 1 year after completion of training or they should refund the training cost.

5.1.2 Green Initiative- e-payment (Suggested by DOFS, MOF, Govt. of India):

To enhance use of e-payment, it will be appropriate if all schemes of Govt. of India and the State Governments which are being administered by the State Governments are implemented by carrying out the following:

- I. All Payments to be made to beneficiaries are made by electronic fund transfer to the respective accounts of beneficiaries. The banks have been asked to open 'no frill' accounts.
- II. The Lead Bank of the area has been advised to ensure that no beneficiary has any difficulty in opening a bank account.

Under Green initiative, e-payment under 32 identified schemes, Lead banks are requested to follow up with their LDMs to take up the matter in DLCC.

5.1.3 Shadow Area Villages: Rural Development Department had identified 14767 Shadow Area Villages, which have been allotted to various Banks. SLBC has requested State Level Heads of Banks to report the type of alternative arrangement to be made by the bank for each of the Shadow Area villages allotted to them. A list is annexed as **ANNEX: I**

In past, many RRBs have shifted their branches to new places making previous area unbanked, the concerned RRBs should ensure that these areas have been provided with different banking points like opening of branch/ Brick & Mortar Branch/appointing BCs etc.

As per GOI directives, RRBs have to open 10% of the branches each during 2011-12 and 2012-13 in rural areas only which may also cover the above places.

The state Head of banks should provide banking services on priority basis in Shadow area villages.

However Central Bank of India has Started Mobile Van Unit (MVU) in Betul District to make payment in remote areas every day, in Chhindwara distt. 418 villages have been covered through BC and in Mandla Mobile Vans are in service for making payment under different Govt. Schemes. Other Banka are requested to devise some way for rapid disposal of payment.

5.2 Rural Self Employment and Training Institute (R-SETI):

R-SETI opened in all the 50 Districts and fund from NIRD amt. Rs.2420 lakhs against sanction of 4700 lakhs amount has been sent to 49 Districts except District Sheopur but no RSETI building has been constructed till date.

Banks did not sent the information on RSETI in Proforma sent to them for 146TH SLBC Data which includes information like beneficiaries trained by RSETI and Financially supported by banks.

R-SETIs are to be strengthen with proper staffing to enable them preparing training calendar, arranging training, Hand holding of trained person for adopting their ventures either through beneficiaries own fund or through bank's loan and getting R-SETI building constructed.

R-SETI Sponsoring Banks are requested to submit monthly information on R-SETI in Proforma enclosed, **Annex.-II&III**

5.3 Deposit growth:

During the period under review the aggregate deposits of the banks in Madhya Pradesh increased by Rs. 18,880 crores from Rs. 1,52,104 crores as at March 2011 to Rs. 1,70,984 crores as of December 2011. Thus recorded growth of 12.41 %. Year wise breakup is as under:

	(Amt. Rs. in crores)			
	Rural	Semi-Urban	Urban	Total
March-09	13646	29326	65394	108366
March-10	22195	30105	77967	130267
March-11	21818	39584	90702	152104
Dec-11	23570	42097	105317	170984

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

5.4 Credit Expansion

The gross credit in the State increased by Rs 12,879 crores, from Rs. 91,499 crores as at March 11 to Rs 1,04,378 crores as of Dec-2011 thus exhibiting a growth of 14.07%. Area wise details are as under:

	(Amt. in Crores)			
	Rural	Semi-Urban	Urban	Total
March-09	18240	13786	35949	67975
March-10	17267	15033	46959	79259
March-11	20133	16712	54654	91499
Dec-11	25647	17267	61464	104378

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

5.5 Credit Deposit Ratio

The overall CD ratio of Banks for the State of Madhya Pradesh 61% as on 31.12.2011.

	March-10	March-11	Dec-11
Comm. Banks	61	61	57
RRBs	50	52	55
CO-OP Banks	64	56	112
Total	61	60	61

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

Target for CD Ratio of the State was fixed for 65% upto 31.03.2012, but up to Dec-11, only following banks could achieve the above target i.e. BOI, Corporation Bank, Dena Bank, United Bank of India, SB Hyderabad, SB Mysore, SB Patiala, SB Travancore, SB & Jaipur, HDFC bank, ICICI Bank, Indusind Bank, ING Vysya Bank, Karnataka Bank, Karur Vysya Bank, Axis Bank, NMRRB, Apex Bank.

Other Banks are requested to make concerted effort to achieve 65% target for CD Ratio.

In a bid to achieve the above target banks have to ensure 100% Achievement of the target under ACP 2011-12.

5.6 LOW CD RATIO DISTRICT

Though over all CD Ratio in the State is satisfactory, CD Ratio of following 8 districts is still below the minimum level of 40%.

							(%age)
S.N.	Name of District	Lead Bank	08-09	09-10	10-11	Dec-11	
1	Umaria	State Bank of India	28.99	26.13	24	21.00	
2	Sidhi	Union Bank of India	22.42	33.52	34	32.00	
3	Rewa	Union Bank of India	28.77	30.00	29	28.00	
4	Singrauli	Union Bank of India			18	21.00	
5	Alirajpur	Bank of Baroda	41.92	31.00	29	35.00	
6	Mandla	Central Bank of India	39.72	30.90	35	32.00	
7	Anuppur	Central Bank of India	34.25	37.76	30	29.68	
8	Shahdol	Central Bank of India	25.40	28.63	29	28.15	

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

State Level Chief Executives are requested to initiate appropriate action ensuring CDR at par with National norms. Commissioner, Institutional Finance had taken a meeting at Shahdol, which was attended by Commissioner Shahdol, District Collectors, Convener, SLBC, Senior officials from RBI and NABARD, lead Bank of concerned Districts and LDMS on 17.01.2012 to improve CD Ratio of the above districts (except Alirajpur). It was resolved that::

- While Preparing Credit plan of low CD Ratio District, CD Ratio of that particular District should be kept in mind minimum 40%.
- Each District Collector has to ensure that in DLCC meeting not only the progress of Govt. Sponsored Scheme is reviewed apart from that all the sectors of Credit plan is to be reviewed.
- A roadmap plan is to be formulated for 3 years for each district so as to bring CD Ratio up to 60 % and the plan is to be approved by DLCC. Copy of Roadmap is to be sent to RBI, NABARD, All State Level Head of Banks and DIF.

- A Sub-Committee of DLCC is to be organized before DLCC meeting and in Sub-committee issues like CD Ratio, FLCC Center activation, Scale of Finance and Unit Cost.
- Lead Bank has to establish FLCC in all the Districts so that these centers can solve out the problems specifically in Banking Sector.

Minutes of meeting are enclosed at **ANNEX-IV (A) to IV (D)**

RBI has also convened a meeting of the concerned LDMs with their Lead Banks to improve CD Ratio of above Districts. It was resolved that Sector wise / Activity wise / Bank wise performance would be taken as target vis-à-vis achievement of each.

Member banks having branches with low CD Ratio in above districts have to formulate special schemes in consultation with District Administration to increase the CD Ratio for Yr 2012-13. Respective Bankers are requested to comment.

5.7 Priority Sector Advances (Outstanding)

During the period under review, the Priority Sector Advances of Banks in Madhya Pradesh increased by Rs 4,097 crores. Sector wise details are as under:

(Amt. Rs. in crores)

	Agriculture	MSME	OPS	Total
March-09	26225	6659	9708	42592
March-10	30272	9826	10768	50866
March-11	34390	11316	11332	57038
Dec-11	36190	13263	11682	61135

Bank wise position is given in **Table No. 5.**

Advance under this segment has increased only by 4,097 Crores (7.18%), whereas overall growth in advances is 14.07%. It is clear that the lending to priority sector has not increased proportionately. It is also clear that lending to other priority sector has increased only by Rs. 350 Crores (3.09%)

5.8 Agriculture advances

March-11	Dec-11	Growth over March-11
30272	36190	5918 (19.54%)

The Agriculture Advances in the State during the review period has witnessed an increase of Rs. 5,918 crores from Rs. 30,272 crores as on March-11 to Rs. 36,190 crores as at Dec-11, thus showing a growth of 19.54 %. State Bank of India group though has shown some declining trend.

Bank wise position is given in **Table No. 5.**

5.9 Micro Small & Medium Enterprises (MSME Advances)

March-11	Dec-11	Growth over March-11
11316	13263	1947 (17.20 %)

The advances to MSME sector during the period under review has witnessed increase by Rs.1947 crores, from Rs.11,316 crores as at March 11 to Rs 13.263 crores as at Dec-11, thus showing a growth of 17.20 %

Bank wise position is given in **Table No. 5.**

A meeting was organized by ASSOCHAM in Bhopal on 21.01.2012 to explore the possibilities of Food processing in Madhya Pradesh. How the sector could provide the enormous employment generation while contributing to the State as well as Country economy. The parameters were elaborated about the hidden potential in Madhya Pradesh about Food processing. Successful entrepreneurs from State in the field of Food Processing were also present.

Sub-Committee meeting on MSME is to be conducted to plan MSME financing in Semi-Urban area with its integration with Agriculture/Forestry etc. with support of concerned Govt. Departments. Activities like poultry, Food processing, Dairy should be encouraged for Credit expansion.

Total advances covered under CGTMSME (Credit Guarantee Fund Trust for MSME) has been extended to 11699 units with an outstanding of Rs. 420.83 Crores through 23 banks in Madhya Pradesh. Other Banks are also being requested to participate in this scheme of credit guarantee, which would add to growth of CD ratio by encouraging more entrepreneurs to opt for MSME sector through member banks of the above trust. (Table -31)

5.10 Advances to Weaker Sections

During the period under review the advances to weaker sections increased by Rs.516 crores from Rs.12,002 crores as at March-11to Rs. 12,518 crores as at Dec-11, thus showing a growth of 4.29 %.

March-11	Dec-11	Growth over March-11
12002	12518	516 (4.29 %)

Bank wise position is given in **Table No. 7.**

5.11 DRI Advances

The DRI advances have increased by Rs. 3 crores from Rs. 14 Crores at the end of March-11 to Rs.17 crores at Dec-11 registering a growth of 21.42 %. However YOY has declined from 13 Crores.

	Dec-10	March-11	Dec-11
DRI Advances	30	14	17

The performance of Banks under DRI is being reviewed in every meeting of SLBC. RBI and Government authorities have been showing their concern about the low progress under the scheme and non achievement of National Goal of 1%.

Member banks are requested to take up the matter with their branches and ensure progress under this scheme and to initiate suitable steps for achieving

the target and also to submit the progress to Convener Bank for review in the next meeting.

Bank wise position is given in **Table No. 7.**

5.12 Achievement in respect of Salient Parameters vis-à-vis National Goals

No	Parameters(RATIO)	Goal %	Mar. 09	Mar. 10	Mar. 11	Dec-11
A)	C D Ratio	60	63	61	60	61
B)	C D Ratio (Rural + S/U)	60	75	62	60	65
C)	Credit + Inv. To Deposits		68	65	64	65
D)	PS Adv to Total Credit	40	63	64	62	59
E)	Agri. To Total Credit	18	39	38	38	30
F)	Advances to Weaker Section to Total Adv	10	15	14	13	12
G)	DRI Advances to Total Adv.	1	0.03	0.04	0.015	0.015

Bank wise position is given in **Table No. 5 & 6.**

Highlights

- The ratio of Priority Sector Advances to total advances, as at Dec-11, stands at 59 % as against National Goal of 40%.
- The share of agricultural advances to total advances, as at Dec-11, is 30 % against the stipulated level of 18%.
- The advances to weaker sections constitute 12 % of the total advances as against the stipulated level of 10%. Classification of Weaker Sections should be ensured to be reviewed strictly by member banks in conformity with directives of RBI issued on this subject.
- The CD Ratio in rural & semi urban area is above the National Goal by recording a level of 65 % as at Dec-11
- No variation has been shown under DRI advances.

RECOVERY

5.13 NPA Position

(Amt. in Crores)

Scheme	Sub-Std.	Doubtful	Loss	Total NPA	Total Adv.	% of NPA to Total Adv
Agriculture	1107	963	205	2274	36190	6
MSME	418	291	120	829	13263	6
OPS	228	145	58	432	11682	4
PMRY	23	62	24	109	222	49
SGSY (Group)	33	21	17	71	234	28
SGSY (Ind)	47	32	12	91	337	21
KVIC	11	7	1	19	175	11
SJSRY	27	27	14	68	193	35
SRMS	2	3	2	7	27	27
Antyavyasai	7	8	2	17	58	30
Education Loan	46	20	11	78	1580	5
Total NPA Position				3995	63961	6

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

The recovery under PMRY, SGSY (Individual), SJSRY, SRMS and Antyavyasai is minimal. DIF has requested concerned Departments to issue necessary guidelines to their field level functionaries for assisting banks in recovery drives. All concerned departments are once again requested to help Banks in recovery in the NPA accounts under each scheme.

5.14 Progress under Madhya Pradesh Lokdhan (Shodhya Rashion Ki Vasuli) Adhiniyam, 1987(BRISC):

Status as on December 2011						
(Rs. Crores)						
Stages	During 2010-11		During 2011-12 (till 31-12-2011)		Total	
	RRCs	Amt.	RRCs	Amt.	RRCs	Amt.
RRCs Submitted by Bank Branches	24280	252.49	143656	1280.63	167936	1533.12
RRCs forwarded to Distt. Admn.	21401	228.55	125999	1086.79	147400	1315.34
RRCs Accepted by Distt. Admn.	20108	216.72	112187	953.41	132295	1170.13
RRCs Rejected/ Returned by Distt. Admn.	863	2.24	1500	14.82	2363	17.06
RRCs Issued by Distt. Admn.	9315	94.51	34282	394.91	43597	489.42
Recovery made against RRCs issued	52	0.47	934	10.25	986	10.72
RRCs Disposed-off by Distt. Admn.	13	0.18	42	0.38	55	0.56
RRCs Pending for Recovery	9302	94.04	34240	384.66	43542	478.70

Bank wise data is given in **Table No. 10 , 10 (I)&(II)**

Agenda Item No 6 Performance / progress of banking sector under various government sponsored programmes

6.1 Prime Minister's Employment Generation Programme (PMEGP) Financial Year 2011-12

Progress upto December 2012 is as under:

	KVIC		KVIB		DIC		Total	
	P	MM	P	MM	P	MM	P	MM
Target	1109	15.52	1109	15.52	1477	20.69	3695	51.73
Forwarded	664	25.51	1536	34.49	2455	48.11	4655	108.11
Sanctioned	250	10.81	443	9.95	754	14.84	1447	35.59
Disbursement	244	10.64	273	6.13	751	15.52	1268	32.29
Pending	408	14.82	956	21.47	1294	26.05	2658	62.33

P- Physical MM- Margin Money

Bank wise and district wise data is given in **Table No.13.**

In 3rd Bankers review meeting on 25.02.2012 the position as on 22.02.2012 were reviewed which shows the position as under:

(Amt. in Crores)

Agency	Target 2011-12		Sanction 2011-12		Disbursement 2011-12	
	No of Proj	MM	No of Proj	MM	No of Proj	MM
KVIC	1109	15.52	365	15.77	343	14.93
KVIB	1109	15.52	642	11.95	460	10.51
DTIC	1477	20.69	1175	23.15	977	20.67
Total	3695	51.73	2182	50.87	1780	46.11

6.2 Performance under SGSY:

Progress under SGSY up to Dec-11 is as under:

(Amt in Crores)

Particulars	2010-11(Dec-10)	2011-12(Dec-11)
Target (Financial)	360.95	397.05
Sanctioned		
Individual	53.29	53.62
Group	185.49	191.21
Total	238.78	244.83
Disbursed		
Individual	50.06	47.40
Group	174.94	166.05
Total	225.00	213.45
% age Sanctioned	66.15	61.66
% age Disbursed	62.33	53.76

Bank wise and district wise data is given in **Table No. 14**

Year- wise data is as under:

(Amt in Crores)

	Target (amt.)	Sanctioned	Disbursed	% Achievement
March-09	325.67	360.00	317.00	111.00
March-10	328.14	325.66	318.39	97.03
March-11	360.95	371.23	350.16	97.01
Dec-11	397.05	244.83	213.45	53.76

Bank wise credit disbursement is as follows

60% and above

Indian Bank, Punjab & Sindh bank, Syndicate Bank, Punjab National Bank, Bank of Maharashtra, Central Bank of India, Allahabad Bank, Bank of India.

Between 40-59%

State Bank of Bikaner and Jaipur, State Bank of India, Oriental Bank Of Commerce, Union Bank of India, Canara Bank, United Commercial Bank, Bank of Baroda.

Between 20-39 %	Dena Bank
Between 1-19%	Central Co-Operative Bank(APEX BANK), Land Development Bank & other Bank
0 %	ICICI Bank (Bank of Rajasthan)

Banks should ensure sanctioning of Cash Credit Limit on priority basis. Subsidy of previous years is lying pending for which settlement of such should be expedited.

As per GOI instruction all the SHGs accounts should have been converted into Cash Credit accounts from 1st April 2012 after taking approval from their Head Offices. Banks are requested to convey the development to the SLBC.

6.2.1 Madhya Pradesh District Poverty Eradication Programme(MPDPIP)

A Separate target for saving and credit linkage (Direct Credit Linkage) of SHG promoted by Madhya Pradesh District Poverty Initiative Project (MPDPIP) which is a joint project of State Government (Ministry of Panchayat & Rural Development) and World Bank through a society named as Madhya Pradesh Society for Poverty Alleviation Initiatives (MPSPAI) in 14 districts of Madhya Pradesh be incorporated under separate head of DPIP-SHG in the financial year 2012-2013.

The SHGs above meet and save Rs 5-10 per week and the amount is used for Inter loaning purpose but Banks ask for the saving needs to be deposited on regular basis in saving account for bank linkage with concerned Bank branch. Banks may sensitize their Branch Managers for this scheme.

6.3 Swarna Jayanti Shahri Rozgar Yojana (SJSRY)

Particulars		(Amt in Crores)			
		USEP		UWSP	
		2010-11	Dec-11	2010-11	Dec-11
Tar. Physical		5238	6100	772	800
Financial	Subsidy	15.71	16.00	23.20	24.00
	Loan	44.00	42.70	39.78	41.14
	Total	59.71	58.70	62.98	65.14
Ach. Physical		16115	5705	164	100
Financial	Subsidy	13.26	7.70	2.34	1.40
	Loan	38.51	22.07	3.73	2.54
	Total	51.77	29.77	6.10	3.94
% Ach. Physical		307.66	93.52	21.24	12.50
Financial %		84.36	48.10	10.21	5.85

Bank wise progress is given in **Table No. 15**

- **USEP**

Year wise data on achievement is as under:

(Amt in Crores)

	Target (No)	Sanctioned	Disbursed	% Achievement
March-09	26413	63.05	63.05	64.35
March-10	5206	48.30	48.30	93.98
March-11	5238	51.77	51.77	84.36
Dec-11	6100			48.10

- **DWCUA/UWSP**

Year wise data on achievement is as under:

(Amt in Crores)

	Target (No)	Sanctioned	Disbursed	% Achievement.
March-09	627	3.91	3.79	25.27
March-10	487	7.95	7.34	43.33
March-11	772	6.10	6.10	10.21
Dec-11	800			5.85

6.4 Antyavayawsayee Swarozgar Yojana & Kapildhara

The data received from Department is as under:

(Amt. in Crores)

Year	2011-12			
	Antyavaysayee		Kapildhara	
	Dec-10	Dec-11	Dec-10	Dec-11
Target	11340	10125	3705	1500
Sponsored	16866	17006	2686	1688
Sanctioned No.	3798	5380	748	773
Disbursed	No	3798	5380	372
	Amt	15.91	22.63	3.50
Rejected/Returned	2003	1880	--	915
Pending	11085	9746	--	316

Bank wise progress is given in **Table No. 16 & 16 (I)**

	Target(No)	Sanctioned	Disbursed	% Achievement
Mar-09	12000	32.26	32.26	69.94
Mar-10	10000	37.32	37.32	83.78
Mar-11	11340	42.59	42.59	84.41
Dec-11	10125	22.63	22.63	53.13

All member banks are requested to ensure Zero pendency of loan applications received during in the year 2011-12 in all government sponsored schemes,

Agenda Item No 7 Performance/ progress of banking sector under various SPECIAL FOCUS Programmes as decided by NABARD/State Government/Government of India

7.1 Self Help Groups (Under NABARD Scheme)

NABARD has set a target of bank linkage of 38,340 SHGs in the State. Concerted efforts are required to be made by all the partners in the programme, viz. Banks, Government Departments, and NGOs etc for achieving the target of credit linkage during the year.

The SHG formed under DPIP programme of Govt. of M.P should also be included for reporting under SHG progress in the State and LDMs are made aware of the DPIP SHGs concept so that they may deliberate at DLCCs.

Confirmation of Banks on coverage of all the SHGs under CC limit as per GOI guidelines is awaited. Despite our reminder letter no. ZO:GM:2011-12:240 Dt. 02.01.2012.

As per GOI guidelines, in order to cover all uncovered households, an ambitious goal of promotion/savings linkage of 1 lakh new SHGs and credit linkage of 45000 SHGs and 5000 JLGs in Madhya Pradesh was set for the year 2011-12. However, the achievement has not been encouraging as detailed below:

S. No	Purpose	Target	Achievement as on 25.01.2012	% of achievement
1.	SHG-Savings linked	100000	33426	33.43
2.	SHGs-Credit linked	40000	15831	39.58
3.	JLGs formed / credit linked	5000	718	14.36

All the Banks may take up SHG Bank linkage programme as a Business Proposition and achieve the targets set. Banks, if required, RRBs/DCCBs may avail of NABARD's promotional incentives for formation/nurturing of SHGs/JLGs.

7.2 Kisan Credit Card (KCC)

Progress under KCCs up to Dec-11 is as under:

Banks	Target2011-(No)	Achievement (No)	%Ach
COM. BANK	295117	267117	90.51
RRB	112894	40870	36.20
DCCB	600000	114958	19.15
TOTAL	1008011	413261	40.99

Bank wise data is given in **Table No. 19**.

Co-operative Banks and RRBs are far behind from the target, special efforts should be made to achieve the target by Mar-12.

State Govt. has advised District Administration to mobilize application for KCCs for left over farmers in State, so that 100% coverage under KCCs can be achieved. All banks are requested to advise their branches to ensure issuance of KCC to all eligible farmers.

It has been revealed that the reasons for gap between number of farmers and KCC issued might be:

- ✓ Problem in Mutation of land records
- ✓ Defaults in earlier loans
- ✓ Migration
- ✓ No interest in availing agriculture loan.

TO provide 100% Kisan Credit Card to all left over eligible farmers Commissioner, Institutional Finance has instructed District Collectors vide letter No. 83 Dt. 10.01.2012 for due follow up as per copy of letter enclosed.

Annex-(VII)

Although, in Crop Loan up to Rs. 3 lakhs, interest @ 7% is being charged but for prompt payers 3% additional subvention on interest is also being provided by Govt. of India. Banks are requested to propagate about the scheme of additional interest subvention amongst the farmers.

7.3 Housing Finance

7.3.1 Direct Housing Finance

Banks have disbursed Rs 896 crores by the end of Dec-11 in 16232 loan cases.

	Cases (No)			
	Received	Sanctioned	Disbursed	Return/Rejected
March-09	21974	21070	20741	690
March 10	30178	28911	28647	964
March-11	24827	24423	24206	270
Dec-11	15630	15170	16232	319

Bank wise data is given in **Table No. 20** for review of house.

7.3.2 Golden Jubilee Rural Housing Finance Scheme

During the year 2011-12 up to Dec-11 financial assistance of Rs 6.35 crores has been provided under the scheme to 392 beneficiaries. The poor progress is because of non-availability of title.

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

Cases (No.)

	Received	Sanctioned	Disbursed	Return/Rejected
March-09	680	644	635	30
March-10	1093	1086	1080	7
March-11	1093	1086	1080	7
Dec-11	137	130	392	6

7.3.3 Chief Minister Rural Housing Mission:

Progress under scheme by the Banks is as below

S. no	Bank	No of loan cases submitted to bank	No of loan cases sanctioned by bank	Release of installments by bank			
				I	II	III	IV
1	2	3	4	5	6	7	8
1	Central Bank of India	26001	5960	1809	661	320	112
2	Bank of India	22145	4754	148	0	0	0
3	State Bank of India	7794	279	0	0	0	0
Total		55940	10993	1957	661	320	112

Numbers of sanction and disbursement of loan cases by the banks are very less as compared to the number of cases submitted to the banks. Banks are requested to expedite the disposal of application as per merit in time.

However position as on Feb-12 is as under.

S. no	Bank	No of loan cases submitted to bank	No of loan cases sanctioned by bank	No of Cases Disbursed by banks
1	2	3	4	5
1	Central Bank of India	27930	10712	3569
2	Bank of India	19293	7114	1081
3	State Bank of India	12539	2466	1865
4	Union Bank of India	4747	771	0
5	Bank of Baroda	1728	881	0
6	Satpura Narmada Kshetriya Gramin Bank	10834	3504	648
7	Narmada Malwa Gramin Bank	630	0	0
Total		77071	25448	7163

Rural Development Department (MPRRDA) suggested that the Banks are required to instruct their branches to sanction loan cases beyond the service area and ensure that every month at least 25 loan cases are sanctioned by each branch.

Other Banks are also requested to sign MOU with RD (MPRRDA) for the scheme as per Banks terms and condition so as all the banks can finance in their own service area villages.

7.4 Financial assistance to Minority Communities (State)

(Amt. in Crores)

Community	Disbursement 11-12 (April-11 to Dec-11)		Outstanding Balance Dec-2011	
	No.	Amt.	No.	Amt.
Muslim	10392	171	204255	2207
Sikh	2017	77	38705	803
Christian	743	17	15890	315
Zoroastrian	15	0.2	352	5
Buddhist	191	2	9267	80
Jain	3536	55	75698	2011
Total	16894	322	344167	5420

Government of India further advised to review the progress in lending to minorities in coordination with concerned Departments of State Government.

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

7.5 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 Dec-11 is as follows:

(Amt. in Crores)

Communities	Dec-2011	
	No.	Amt.
Muslim	54436	835.86
Sikh	16681	190.36
Christian	1224	40.63
Zoroastrian	-	-
Buddhist	304	2.88
Jain	-	-
A. TOTAL	72645	1069.73
B. Total Priority Sector	953881	7032.55
C. Total Advances	1578710	12917.13
% age to A to B	7.62	15.21
% age to A to C(Total Advances)	4.60	8.28

7.6 Financial Assistance to Schedule Castes /Schedule Tribes

The progress up to 31.12.2011 is as under:

(Amt. in Crores)

Item	Schedule Castes		Schedule Tribes	
	No. of A/cs	Amt.	No. of A/cs	Amt.
App. Recd.	11753	103	9635	66
App. San.	11168	99	9154	61
App. Disb.	10643	90	7537	59
Ap. Rejected	262	2	155	1
App. Pend.	323	3	326	4
Total Bal. O/S	597210	2299	381464	1470
NPA Amt.	68594	406	32901	212
% age NPA	11.48	17.65	8.62	14.42

Bank-wise data is given in **Table No. 24 & 25**

7.7 Swarozgar Credit Card (SCC)

The progress up to 31.12.2011 under Swarozgar Credit card scheme is given below:

(Amt. in crores)

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	4475	8621	1960	15056
No. of SCCs Issued	301	2862	579	3742
Amount Disbursed	1	6	2	9
% Achievement	6.723	33.19	29.54	24.85

Bank wise progress is given in **Table No. 26**.

The house may review the progress.

7.8 Artisan Credit Cards

As per information given by Banks the target set for 2011-12 is 3410 against which the Banks have issued 438 cards during the year ended Dec- 2011. Total cards issued under the scheme since inception are 7108.

Bank wise position is given in **Table No 27**.

Most of the banks have reported slow progress in the scheme. This situation needs to be rectified by employing appropriate strategies and organising campaigns for issuance of these cards.

7.9 General Credit Card (GCC) Scheme.

As per information given by the Banks, a total of 6087 cards have been issued during the FY 2011-12 up to Dec-11 against the self set target of 5948. Total cards issued under the scheme since inceptions are 36348.

Bank-wise position is given in **Table No 27**

7.10 Education Loans

7.10.1 IBA Model Scheme

Banks have sanctioned only 9,379 education loans against the target of 60,000 cases for the year 2011-12, which is only 15% of the total target. Banks have sanctioned cases amounting to Rs.238 crores during the current financial year, out of which Rs. 79 crores have been sanctioned to 7,858 girl students.

It is observed that some of the banks are not participating at all in providing Education loan viz. SB Mysore, Ing Vysaya, Karnataka Bank, Karur Vysaya Bank, South Indian Bank, Axis Bank and Indusind Bank. Bank wise Target vis-à-vis achievement position is given in **Table No 28**.

7.10.2 Education Loan under State Govt. Guarantee.

Government of Madhya Pradesh had launched a scheme of providing Government Guarantee to the meritorious students belonging to POOR section. Banks are requested to consider the cases of eligible students on priority.

7.10.3 Education Loan under Interest Subvention Scheme of Govt. of India

Canara Bank is a Nodal Bank for the scheme. Canara Bank should provide data for the year 2010-11 on the following Parameters on quarterly rest to SLBC under copy to DIF:

1. Bank-wise claims submitted (number of beneficiaries and amount)
2. Bank-wise claims settled (number of beneficiaries and amount)
3. Bank-wise claims rejected (number of beneficiaries and amount)
4. Bank-wise claims pending (number of beneficiaries and amount)

Banks are requested to boost up the performance under Education loan during this financial year and from the next financial year it would be started from first quarter, so that targets would be achieved.

7.11 Advances to Women beneficiaries

Advances to women beneficiaries stood at Rs 10126 crores which is 9.70 % of the total advances and well above the target of 5%. In fact, Government of Madhya Pradesh is campaigning on the slogan of "BETI BACHAO ABHIYAN" during current year and also operating several schemes for women's empowerment. Looking to the very low level of advances to women beneficiaries, it is suggested that the level of financing to women beneficiaries may be increased adequately.

Bank wise data is given in **Table No 29**.

7.12 Progress under National Horticulture Board Scheme

(Amt in Crores)

Particulars	Unit	2011-12 Up to Dec-11
Cases Received	No	131
Cases Sanctioned	No	109
Cases Disbursed	No	86
	Amt	3
Cases Rejected	No	12
Cases Pending	No	1
Balance Outstanding	No	6856
	Amt	92

Bank wise and district wise data is given in **Table No. 30**.

- **NHB Progress report:**

The progress up to 31.12.2011 under NHB scheme is given below:

(Amt in Crores)

No. of LOI Appl. Received by Board	LOI approved by the State LOI Committee	Case to be sanctioned/Under Query	No of Appl. Deffered/ Rejected
136	96	39	1

Release status during 2011-12

Particulars	No of Cases	Amt. in Lakhs
Subsidy released from Bhopal center	66	56.12
Subsidy released from NHB HO, Gurgaon Center	02	19.26
Total	68	75.38

7.13 Farmers' Club.

During the current financial year, out of 488 Farmers Clubs formed so far, only 198 Clubs were formed by banks. As the Farmers Clubs work as extended arms of the banks, banks may proactively accept the ownership of programme implementation and expand the FC programme through every branch.

Part II Theme Based Agenda Item

Part III: Agenda Item proposed by

(A) NABARD:

A.1 Handloom package announced by Ministry of Textiles, Govt. of India

In the budget speech for 2011-12 on 28.02.2011 the Finance Minister, GOI has announced that GOI would provide Rs. 3000 Cr to NABARD for implementing the financial package for handloom sector for waiver of overdue loan. Follow up of the budget announcement the Govt. has now approved the scheme. The scheme has already been circulated to all member banks in Madhya Pradesh.

In Madhya Pradesh as well NABARD is the implementing agency and Commissioner, Handlooms, Govt. of MP would be the Nodal Officer to implement the scheme. It is proposed that the all banks should implement the scheme of financing to weavers and issue credit card to weavers in accordance with the scheme. A common loan application for has been devised, which may be adopted by the SLBC, so that all banks may advise their branches. **Annex-V**

A.2 NABARD (Warehousing) Scheme, 2011-12 & Interest Subvention

1. An amount of Rs. 2,000 crores has been specifically allocated for creation of around 9 Million MT of additional storage capacity by the GOI to NABARD. Financial assistance is available under this Scheme to State Governments, agencies owned/supported by Central/State Governments, cooperatives, etc.
2. For creation of large sized storage infrastructure for agricultural commodities, both dry and wet (warehouses, godowns, silos, cold storages, etc.) would be eligible under the above Scheme. NABARD's refinance assistance will be provided to the extent of 100% of the amount of loan disbursed to the borrower and the rate of interest on refinance from NABARD has been fixed at 8% per annum. The rate of interest to be charged to the borrowers will be decided by the respective banks as per their extant policy.
3. Further, NABARD will provide an interest rate rebate @ 1.5% to prompt payer borrowers under this scheme.
4. Govt. Of India has introduced a negotiable warehouse receipt system by enacting the Warehousing (Development & Regulatory) Act, 2007. In which small & marginal farmers would be provided to store their produce, and pledge loans @ 7% per annum interest through banks against the warehouse receipts will be provided.

(B) Govt. of India

- (i) **Field Visit by MOF of Hoshangabad Distt:** Visit of Shri. Dr. Shashank Saksena, Director, DOFS, GOI to Hoshangabad on 18.02.2012 to see the functioning of FI initiative in Madhya Pradesh. The suggestion of Dr. Shashank Saksena has already been circulated to member banks for their due action.

On 06.03.2012 a **Video Conference** was also organized at Local Head Office, State Bank of India, Bhopal which was addressed by Shri. Shashank Saksena, DOFS, MOF, GOI, New Delhi and following decision taken for action by the Banks on implementation of Financial Inclusion Plan in unbanked villages with population 2000 and above.

- Base Branch Managers would visit to their allotted village every week on fixed dates.
- Each Base Branch Managers would be provided with one Laptop.

(C) Agenda from ASSOCHAM:

In a Submit on 21.01.2012 at Bhopal, ASSOCHAM has recommended the following looking to the vast scope and opportunities for investment in Food Processing sector.

- Making available an easy and transparent communication b/w entrepreneurs and Govt. body
- Availability of schemes and subsidy easily
- Provision of Single Window System
- Encouragement of post-harvest technologies
- Cold Storage and Warehousing infrastructure having modern technology
- Development of new domestic and International Marketing linkages
- Encouragement of organic farming
- Integrated development of Horticulture in tribal area
- Communication about new and low cost technology to new and emerging entrepreneurs through training

NABARD and Industries Deptt., MP Govt. to Deliberate

(D) Govt. of Madhya Pradesh

(1.) Providing Credit to Forest Dwellers: Additional Principal Chief Conservator of Forest, J FM and Forest Development Authority, Bhopal had requested Central Bank of India and Satpura Narmada Gramin Bank for CREDIT linkage of forest Dwellers and members of Joint Forest Management Committees for Kisan Credit Card and the action point has been conveyed to them vide letter No. ZO:SLBC:2011-12:633 Dt.04.02.2012 for Kisan Credit Cards. Other banks are requested to consider such programme for 100% coverage with KCC to all Forest Dwellers.

(2.) Providing Credit to Urban Foot Path (Street) Vendor: As per decision taken in meeting Dt.22.02.2012 at Zonal Office, Central Bank of India, Bhopal under Chairmanship of Shri. S.P.S. Parihar, IAS, Principal Secretary, UADD, Govt. of M.P on Chief Minister's scheme for Credit Card to urban Poors vending on footpath. A common loan Performa for providing an overdraft limit of Rs. 4750 under the scheme has been approved and following decision has been taken:**Annex.-VI**

- Common Loan application would be approved by SLBC
- Out of total Project cost 5000 for purchase for vending Rs. 4750 OD limit would be sanctioned for two years to beneficiaries of which Rs. 1250 under SJSRY and 1250 by State Govt. for BPL beneficiary and Rs. 2500 to the APL beneficiary would be provided by the Govt. as back ended subsidy.
- After identification and during registration of the Footh path vendor the application would be received by the official of Nagar Nigam/Nagar Panchayat/Nagar Parishad would duly attest the photo and beneficiary complying KYC norms and would send the application to concern bank.
- Vide Lt no Zo:SLBC:2011-12:705 Dt.29.02.2012 all the Member banks, RBI, DIF and UADD has been detailed with discussion above.

(3.) Agenda From MNREGS, Govt. of M.P: In compliance of SLBC letter ZO:SLBC:2011-12:555 Dt.20.01.2012 all RRBs have sent the list of villages from where the RRBs have shifted their branch to new places and the same

has been submitted to Addtt. Secretary, Deptt. of Panchayat and Rural Development, M.P Govt. and DIF. Vide Lt No ZO:SLBC:2011-12:612 Dt.02.02.2012 all LDMs have been sent the above list to match the same with unbanked villages which are covered under FIP.

(E) Reserve Bank of India

Opening of Brick and Mortar Branch equipped with CBS terminal, Passbook printer, Strong room in Unbanked Village for proper monitoring of Field BC of the area to cater the need of 8-10 Field Business Correspondent within the Distance of 2-3 Km.

IV OTHER ISSUES WITH THE PERMISSION OF CHAIR:
