

MADHYA PRADESH

151th

Pradesh

Meeting of the state Level Bankers' Committee (SLBC) of State of Madhya

05-07-2013

AGENDA

STATE LEVEL BANKERS' COMMITTEE, STATE OF MADHYA PRADESH

CONVENOR: CENTRAL BANK OF INDIA

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1. Adoption of the minutes of the 150th SLBC meeting of Madhya Pradesh

➤ **Minutes of the 150th SLBC**

Date of 150th SLBC Meeting : 7th March 2013

Venue : Hotel Jehannuma Palace, Bhopal

The Minutes of 150th Meeting of SLBC held on 7th March 2013 was circulated vide email dated 4th April 2013 and have been uploaded on website of SLBC (www.slbcmadhyapradesh.com) and DIF's website (www.dif.mp.gov.in).

No observations / amendments have been received till date and hence we propose to confirm and adopt the minutes

Action Taken Report

➤ Action Taken Report

Convenor SLBC requested all concerned to provide progress on decisions taken in 150th SLBC meeting.

Action Taken Report pertaining to the Agenda has been incorporated under respective heads of Agenda items

The Summary of Action Taken Report is as:

Sr. No.	Agenda Item	SLBC Forum Discussion
1	Minutes of 150 ^h Meeting of SLBC held on 7th March, 2013	No amendments / response from any member banks/ Government Departments/ Institution.
2	Formulation of ACP 2013-14. Banks were urged to complete the exercise by 30th April 2013	The exercise by LDM has been completed in RBI's modified format. Summary of ACP is given on Page No.6
	Sub-Committee meetings for the first quarter.	9 Sub-Committees, meetings have been conducted. Gist is given on Pg.36-39.
	All Banks were given targets of Education Loan at the beginning of the year by DIF. The first quarter being the thrust season on this sector, banks are required to make the most of the opportunity.	Banks were communicated to do their most during the thrust season, and also to use the monitoring portal for tracking of applications HELAMS .
	RSETI-	A Conclave of RSETI Directors and LDM'S were called on 09/04/2013 under the Chairmanship of Additional Chief Secretary, Govt. of Madhya Pradesh, Smt. Aruna Sharma. Action points emerged in the meeting were circulated to all banks. RBI had organized a workshop of FLCC In-charges and RSETI Directors on 14 th & 15 th of June 2013. An interaction from time to time is expected to give a qualitative boost to Training Programmes in RSETI's and Literacy Programmes by FLCC's.
	CM's Rural Housing	During the financial year 2013-14, banks performance was 59%. A simplified application form for the scheme has been circulated to all banks after approval of MPRRDA.
	Financial Inclusion	Banks are following the guidelines given by GOI, DFS from time to time. Progress is given in Table No.12

ACP Performance Review

a. Sector / Agency wise Annual Credit Plan 2012-13

Table A		Amt. In Crores				
Sr. No.	Sector	ACP FY 11-12 (TARGETS)	ACP FY 12-13 (TARGETS)	Growth in Target over last year (%)	Disbursements till March'2013 as FY 12-13 target	% Achievement
1	Short Term Credit for Production and Marketing and Food Security	19853.00	23085.85	16.28	26778.47	116
2	Agriculture Term Credit for Food Security	5926.00	9005.97	52.00	4872.46	54
1+2	Total Credit-Agriculture and Allied Activities	25779.00	32091.82	24.49	31650.93	99
3	MSE	3480.00	6027.73	73.21	5950.38	99
4	Other Priority Sector	3518.00	4218.66	19.96	3593.42	85
5	Total Priority Sector	32777.00	42338.21	29.17	41194.73	97

Total MSE disbursements: Rs.5950.38 cr with achievement of 99%

Total Priority Sector inclusive of MSE Rs.41194.73 cr with achievement of 97%

Observations:

1. Although banks have achieved short term credit, yet term lending is a cause of concern and an area for dedicated focus this year. This will enable a sustainable growth in the rural segment.
2. Non achievement of MSE target also needs a thought and bankers should make dedicated efforts in increasing the share of MSE lending this FY 13-14.

ACP FY 13-14

Sr. No.	Sector	ACP FY 12-13 (TARGETS)	ACP FY 13-14 (TARGETS)	Growth over last year (%)
1	Short Term Credit for Production and Marketing and Food Security	23085.85	As given below in RBI's new format	
2	Agriculture Term Credit for Food Security	9005.97		
1+2	Total Credit-Agriculture and Allied Activities	32091.82	41623.84	29.70
3	MSE	6027.73	7520.84	24.77
4	Other Priority Sector	4218.66	6542.54	55.09
5	Total Priority Sector	42338.21	55687.22	31.53

Reserve Bank of India Vide RBI/2012-13/450/RPCD.CO.LBS.BC.NO.68/02.01.001/2012-13 DT 19/03/2013 has conveyed modification in existing ACP format. Same has been conveyed to all member banks in M.P.

A comprehensive Annual Credit Plan at the beginning of the financial year gives the qualitative direction to ground level executing agencies.

ACP PROJECTION FY 2013-14 IN MODIFIED FORMAT OF RBI

S. NO.	SECTOR	SUB-SECTOR	YEARLY TARGETS UNDER ACP	
			NO.	AMT. IN CRORES
1	PRIORITY	AGRI & ALLIED – DIRECT	3256135	40307
2		AGRI & ALLIED – INDIRECT	171202	1316
3		TOTAL AGRICULTURE & ALLIED	3427337	41623
4		MSE	296918	7521
5		EDUCATION	31068	621
6		HOUSING	93810	2814
7		OTHERS	181785	3108
8		TOTAL	603581	14064
9		TOTAL PRIORITY SECTOR = 3 + 8	4030918	55687
10	NON-PRIORITY	HEAVY INDUSTRIES	10	215
11		MEDIUM INDUSTRIES	46	306
12		EDUCATION	205	41
13		HOUSING	225	113
14		OTHERS	76527	2577
15		TOTAL NON PRIORITY SECTOR	77013	3252
GRAND TOTAL = (9) + (15)			4107931	58939

ACP Performance Review

b. Comparative achievement of ACP over last three Financial Years

Table B

Amt. in Rs. (crore)

Sector	2010-11(March-11)			2011-12 (March-12)			2012-13 (March -2013)		
	Target FY10-11	Ach.	% Ach.	Target FY11-12	Ach.	% Ach.	Target FY12.13	Ach.	% Ach.
Agri. Total	21445	19702	92	25779	24493	95	32092	31651	99
<i>Crop Loan</i>	16384	14308	87	19853	19556	99	23086	26779	116
<i>Agri. Term Loan</i>	5061	5394	107	5926	4937	83	9006	4872	54
MSE	2836	3054	108	3480	5023	144	6028	5950	99
Others	3223	2755	85	3518	3904	111	4218	3594	85
TOTAL	27504	25511	93	32777	33420	102	42338	41195	97

c. Agency wise ACP 2012-13

Table C

Amt. in Rs. (crore)

BANK	AGRICULTURE			MSE			OPS			TOTAL ADV. PS		
	TARGET	ACHI	%	TARGET	ACHI	%	TARGET	ACHI	%	TARGET	ACHI	%
Comm	19712	16979	86	5448	5800	106	3786	3389	90	28946	26169	90
RRBs	3950	4321	109	295	150	51	256	199	78	4501	4670	104
Co-op	8430	10350	123	285	0	0	176	5	3	8891	10356	116
TOTAL	32092	31651	99	6028	5950	99	4218	3593	85	42338	41195	97

Comm ~ Commercial

Co-op ~ Co-operative

Achi ~ Achievement

Bank wise position is given in Table No. 11 & 11(A)

Observations

1. Agriculture Term credit growth needs to improve
2. Growth of MSE also needs to improve
3. DCCB and RRBs should also lend vigorously in MSE sector

ACP Performance Review

Reasons for Low ticket size in Agriculture lending

- Due to low scale of financing for cash crops, farmers resort to self financing.
- Lending to marginal and small farmers still not taken on priority.

Reasons for Low Off-Take in Investment Credits

- **Lack of margin capital** with farmers
- **Rationalisation of interest rate between direct and in-direct lending** necessary , as interest rates are high on investment credit
- **Lack of awareness, proper guidance and technical support** to the farmers resulting in the use of traditional farm equipments and crop growing patterns. Banks should instruct respective FLCC In-charges for giving information about innovative farming and use of farm-equipment.
- Due to lack of adequate procuring units/ Food Processing Units and Post-harvest Facilities, investment in horticulture is low
- Non-establishment of Milk products manufacturing units in MP leading to low investment in large scale dairy units
- Term lending promoting activities like Custom Hiring needs to be adequately marketed and field level officials to be sensitized for generation of proposal and bank participation.

Suggestions -

- Bankers to focus on Chief Minister Youth Self Employment Scheme, which will give boost to the MSE sector even in rural areas
- Banks to rethink strategies for renewed emphasis and growth in MSE sector as the achievement in this segment has decreased.

KCC Performance Review:

Progress under KCCs up to March 2013 is as under:

Banks	Target 2012-13 (No)	Achievement (No)	% Ach
Comm.	317142	572603	180
RRB	118538	69966	59
DCCB	600000	271880	45
TOTAL	1035680	914449	88

Bank wise position is given in Table No.19

Total Number of Farmers in the State (Approximately)	90,17,146
Total Number of Kissan Credit Cards Issued by banks	69,44,102
Coverage	77 %

Based on the recommendations of the working group set up by DOFS, MOF, GoI, the existing KCC scheme has been suitably revised to make it a Smart card cum Debit card with many additional features and farmer friendly.

Up-scaling of KCC to RuPay Cards / Smart Cards is to be completed by end of June, 2013. Banks have to make an action plan for completion of exercise within time frame. RRB's may scale up their technology by opting for ATMs. Accordingly they should prepare the project proposal for availing grant under Financial Inclusion Technology Fund kept with NABARD. At present .Illiteracy of farmers and high rate of overdue accounts are proving to be hurdles in issuance of Rupay Cards/ Smart Cards. This problem is predominant in RRB's and Cooperative Banks.

Area of concern:

It is observed that banks are providing KCC limits beyond the DLCC approved limits / scale of finance, leading to disparity in KCC lending. Further KCC scale of finance needs to be once again approved at the DLCC level to weed out such cases of excess finance and also revise the scale of finance, if need be.

Action Points:

1. Adoption of **KCC model adopted by the State of Bihar and Uttar Pradesh under BGREI (Brining Green Revolution in Eastern India)** in ensuring balance KCC linkages, a reference which has been made in SLBCs held during the FY 12-13.
2. Government to explore possibility of **Cultivator's Licence** for facilitating Credit Linkages to farmers falling under the category of Oral Lessee, Small Farmers, Marginal Farmers, Share Croppers & Forest dwellers. This will help in extending bank linkages to this segment, hitherto not quite explored.
3. Government to initiate **online charge creation of land** records in similar line with the one adopted by Government of Karnataka of **Bhoomi Programme**. RBI has suggested that banks consider giving loans to such farmers by accepting "**Loan eligibility Certificate** " from farmers.
4. Banks should cover all farmers including those who have not availed KCC through banking linkages under the crop insurance. Insurance Coverage is mandatory.
5. Interest subvention in Agriculture term loan may propel growth in this segment

Credit –Deposit Ratio of Banks

a. Deposit Growth

Year wise breakup (Previous three years) is as under:

Table D

(Amt. Rs. in crore)

	Rural	% Growth	Semi-Urban	% Growth	Urban	% Growth	Total	% Growth (YOY)
March 2011	21818	(1.72)	39584	31.48	90702	16.33	152104	6.76
March 2012	21745	(0.3)	44496	12	114630	26	180871	19
March 2013	25794	18.62	55432	24.58	139464	21.66	220690	22

Aggregate Deposit growth is 22 % on YOY basis.

b. Credit Growth

Table E

(Amt. Rs. in crore)

	Rural	% Growth	Semi-Urban	% Growth	Urban	% Growth	Total	% Growth (YOY)
March 2011	20133	16.59	16712	11.16	54654	16.38	91499	15.44
March 2012	24776	23	18946	13	69570	27	113291	24
March 2013	29275	18.15	24194	27.69	85868	23.42	139337	23

Credit in semi urban branches has shown a growth of 27.69 on YOY basis.

Credit grew by 23% on YoY basis.

Name of Banks with less than 23% Credit Growth:

- | | | |
|---|---|--|
| 1.Andhra Bank
2.Corporation Bank
3.IDBI Bank
4.Indian Bank
5.Indian Overseas Bank
6.Punjab National Bank
7.Oriental Bank of Commerce | 8. Syndicate Bank
9. UCO Bank
10.Union Bank of India
11.United Bank of India
12.State Bank of Hyderabad
13.S.B.Mysore
14.S.B. Travancore | 15.S.B.B.J.
16.State Bank of India
17.Ing Vysya Bank
18.Karnataka Bank Ltd.
19.The Federal Bank Ltd.
20.The J & K Bank
21.The Karur Vysya Bank Ltd. |
|---|---|--|

c. Credit Deposit (CD) Growth / Ratio:**CD ratio benchmark as on 31st March 2013****National Average : 78****State Average : 63****Table F**

Banks	March 2011	March 2012	March 2013	% Achievement	Target for March 2013
Comm	61	60	59	63	65
RRBs	52	53	54		
Co-op	61	109	130		
Total	60	63	63		

Comm. ~ Commercial

RRBs. ~ Regional Rural Banks

Co-op ~ Co-operative

Conclusion:**d. District wise CD performance < 40% achievement:****Table H****Figures in %**

S.N.	Name of District	Lead Bank	March 2012	March 2013	Growth %
1	Umaria	State Bank of India	23	23	→ 0.00
2	Tikamgarh	State Bank of India	35	35	→ 0.00
3	Sidhi	Union Bank of India	32	52	↑ 62.50
4	Rewa	Union Bank of India	31	35	↑ 12.90
5	Singrauli	Union Bank of India	-	23	↑ 21.05
6	Mandla	Central Bank of India	35	38	↑ 8.57
7	Anuppur	Central Bank of India	22	26	↑ 18.18
8	Shahdol	Central Bank of India	29	32	↑ 10.34
9	Alirajpur	Bank of Baroda	29	38	↑ 31.03

Bank wise position is given in Table No. 2

Observations:

In compliance with the suggestions made in the Sub-Committee on CD ratio and also the rigorous monitoring by District Administration and Lead District Manager of the respective Districts, CD ratio of these 9 districts have shown incremental growth, implying adequate lending by the banks.

Education Loan

Education Loans: Review

Target (FY 12-13): 30000 Nos.

Table P (Amt. in Lacs)

Fresh Sanctions up to March 2013		Outstanding Balance March'2013	
No.	Amt.	No.	Amt.
14349	44634	88036	180403

Fresh sanctions of Education loan during the year was 14349 as against the achievement of 12681 in FY 11-12, an incremental growth of around 13% YoY.

Bank wise position is given in Table No. 28 and Progress under Govt. Guarantee Scheme on Page No. 14

Education loan sanction trend analysis

Year	FY 2008-09	FY 2009-10	FY 2010-11	FY 2011-12	FY2012-13
No. of sanctions	13519	13985	12704	12681	14349
% Growth	-	3.44	(10)	(0.2)	13.15

Observations:

1. Banks have approached individually through email/ phone to **prospective students numbering approx. 9500** who have applied online in Government of Madhya Pradesh Technical Department website indicating their interest for education loan for pursuing BE/B-Arch/B-Pharma/MBA/MCA/HMCT/M-Pharma/M-Tech in the FY 12-13 (course starting FY 12-13).
2. DIF has launched a web-based Higher Education Loan Application Monitoring system (HELAMS), where the status of loan application submitted by a student can be monitored on-line.
3. Education Loan targets for the year 2013-14 have been given by DIF to all banks vide letter no. DIF 890 dt. 18/03/2013. The Physical Target for M.P. is 31068.

Education Loan

Concern:

1. Participation of education loan by Private Banks needs to be improved.

Status of Complaints Received (FY 12-13)

No. of complaints received at DIF and forwarded to banks for resolutions	No. of complaints resolved by banks to logical end	Rejected Cases	Pending Complaints
408	144	5	259

BANK-WISE DETAILS

SR.	NAME OF BANK	COMPLAINTS	
		RECEIVED	DISPOSED
1	ALLAHABAD BANK	9	4
2	ANDHRA BANK	1	1
3	BANK OF BARODA	12	12
4	ORIENTAL BANK OF COMMERCE	4	0
5	BANK OF INDIA	49	15
6	BANK OF MAHARASHTRA	8	1
7	CANARA BANK	8	4
8	CORPORATION BANK	1	0
9	CENTRAL BANK OF INDIA	58	29
10	CENTRAL MADHYA PRADESH GRAMIN BANK	1	0
11	DENA BANK	2	0
12	HDFC BANK	2	1
13	IDBI BANK	1	0
14	MADHYANCHAL GRAMIN BANK	4	2
15	NARMADA JHABUA GRAMIN BANK	6	4
16	PUNJAB NATIONAL BANK	47	14
17	STATE BANK OF INDIA	163	54
18	UNION BANK OF INDIA	29	7
19	UCO BANK	3	1
	TOTAL	408	149

Education Loan

Madhya Pradesh Government Education Loan Guarantee Scheme:

Eligibility Criteria:

- a. Annual Income of Parents : Not more than Rs.5.00 Lacs per annum
- b. Parents to give undertaking that they are not in position to offer collateral
- c. Technical Education, Medical Education and Higher Studies
- d. Per year guarantee offered by Government is maximum 200 students
- e. Maximum Amount of Guarantee for studies in India and abroad is based upon amount of loan sanctioned by a bank
- f. Details of the circular / guidelines available in website http://www.dif.mp.gov.in/Higher_Edu.htm

Table P1

Name of bank	No. of Guarantee sanctioned	Amt of Guarantee Sanctioned (Rs.)	No. of Guarantee sanctioned	Amt of Guarantee Sanctioned (Rs.)	No. of Guarantee sanctioned	Amt of Guarantee Sanctioned (Rs.)
	FY 2010-11		FY 2011-12		FY 12-13	
State Bank of India	1	445,000	8	8,420,000	8	7,359,000
Central Bank of India	2	1,740,000	8	10,506,650	6	8,045,000
Central Madhya Pradesh Gramin Bank	0	0	1	1,491,650	0	0
Punjab National Bank	0	0	1	625,000	0	0
Dena Bank	0	0	1	875,000	0	0
Uco Bank	0	0	1	1,000,000	0	0
Narmada Jhabua Gramin Bank	0	0	0	0	1	750,000
Bank of India	0	0	2	2,000,000	3	4,200,000
Total	3	2,185,000	22	24,918,300	18	20,354,000

Education Loan

Action Points:

1. Banks and Technical Education Department/ Medical Education Department/ Higher Education Department should have to play a pro-active role by canvassing the scheme among students taking admission in various colleges and scrutiny committee meetings be held at required intervals.
2. Further efforts should be made to propagate the scheme .
3. Compliance by Banks on the HELAMS portal required .At present Bank branches are still not fully aware of it.
4. There are complaints about no intimation from banks regarding subsidy credit. Banks are required to update customers about registration of Mobile Number in Customer accounts so that automatic updates are generated to students/parents.

Higher Education Loan Subsidy Scheme of Govt. of Madhya Pradesh

1. Finance Dept. Govt. of M.P. vide their MEMO DT 03/09/2012 had issued a scheme for Higher Education Loan Subsidy Scheme for the year 2012-13. Banks were informed to claim the subsidy within three months of close of the financial year.
2. Two month already over, few applications for subsidy have been received at the nodal bank under the scheme.
3. Banks may refer to convenor banks letter 2013-14/19 dt 05/04/2013 and submit their claims to Central Bank of India. SLBC Cell, Zonal Office, Bhopal

Observation:

1. **Participation of Private Banks is not there at present**
2. **Participation of RRBs and DCCB in the scheme due to their reach in rural areas**

Chief Minister Rural Housing

Chief Minister Rural Housing Mission:

Progress under CM Rural Housing Mission FY 2012-13

S. No.	Bank	No. of Rural and Semi-Urban Branches	Target FY 12-13	No of loan cases submitted to bank branches	No. of cases sanctioned by bank	No of Cases Disbursed by banks	% of Achievement	
							Sanctioned	Disbursed
1	Central Bank of India	346	19030	30250	29289	21624	153.91	113.63
2	Bank of India	265	14575	22317	21351	14918	146.49	102.35
3	State Bank of India	693	38115	34616	24741	16420	64.91	43.08
4	Union Bank of India	152	8360	14087	13208	7539	157.99	90.18
5	Bank of Baroda	106	5830	7408	6854	4621	117.56	79.26
6	CMPGB	385	21175	24195	19744	14452	93.24	68.25
7	Narmada Malwa RRB	308	16940	17755	12105	8870	71.46	52.36
8	Madhyanchal Gramin Bank	355	19525	22524	15414	10028	78.94	51.36
9	Syndicate Bank	31	1705	1150	1102	549	64.63	32.20
10	Bank of Maharashtra	93	2790	4927	3769	2691	135.09	96.45
11	Punjab National Bank	150	1500	4009	3335	1917	222.33	127.80
12	Allahabad Bank			500	496	404		
13	Oriental Bank of Commerce	15	150	519	221	119	147.33	79.33
14	Jilla Sahakari Bank	18	270	721	570	570	211.11	211.11
Total -		2917	149965	184978	152199	104722	101.49	69.83

Observations:

Bank-wise Targets under the scheme for 2013-14 is given in Annexure I

Chief Minister Rural Housing

Action Points

1. Encouraging results are seen during the year 2012-13. Targets for the financial year 2013-14 have been given to 16 banks, including RRB's and three cooperative banks. Banks may initiate holding of camps immediately.
2. State Govt. may issue list of organisations imparting training programme to rural artisans, so that the estimate can be obtained by a Govt. trained contractor.
3. Web-enabled system may be made available at district level for tracking of approval of application by district administration.

Modification Proposal in the Scheme

Original Scheme provided payment of State Government subsidy equivalent to Bank's loan released and 100% release of subsidy on 60% release of the loan amount.

Existing Stipulations	Proposed
To pay subsidy component by way of EMI till date of auction of the property or the date of writing off the loan (in case of NPA account), whichever is earlier, State Government will stop giving subsidy from the date of auction of property	State Government pay the balance amount of the subsidy due in such accounts immediately after account becomes NPA.
Simplified Uniform Application form	A committee of lead banks and MPRRDA to be formed to evolve a simplified uniform application format and to resolve various issues for successful implementation of the scheme. The meeting of the Committee was held on 06/06/2013. Simplified approved format has been circulated to banks vide ZO/SLBC/2013-14/129dt.13/06/2013 by SLBC Convenor
Obtaining NO-DUES from banks	Affidavit from beneficiary may be obtained instead of No dues from banks
Registration of Equitable Mortgage	Inspector General of Registration has clarified in a meeting held on 07/05/2013 in the office of the MPRRDA, that Registration of equitable mortgage is not mandatory. A self declaration by the beneficiary within 30 days of the mortgage should be sent by bank to Registrar Office. Departments letter no.1113 dt 21/03/2013 has been received confirming the same.

Financial Inclusion

i. Branch Expansion plan of Lead Banks for FY 13-14

S. No.	NAME OF THE LEAD BANK	NO. OF BRANCHES TO BE OPENED IN 2013-14	OUT OF TOTAL, NO. OF BRANCHES IN RURAL	OUT OF TOTAL, NO. OF BRANCHES IN SEMI-URBAN	OUT OF TOTAL, NO. OF BRANCHES IN URBAN/METRO
1	ALLAHABAD BANK	15	9	4	2
2	BANK OF BARODA	20	7	9	4
3	BANK OF INDIA	21	9	5	7
4	CENTRAL BANK OF INDIA	31	16	7	8
5	PUNJAB NATIONAL BANK	22	10	8	4
6	STATE BANK OF INDIA	65	30	5	30
7	UNION BANK OF INDIA	15	10	4	1
TOTAL -		189	91	42	56

In the 28th meeting of the Empowered Committee for RRBs in Madhya Pradesh on 15/04/2013, it was decided that RRB's would ensure that all branches were opened by 30 June 2013 as per their Branch Expansion Plan. As on date 10 branches have been opened against the targeted 117. RRB's may follow the roadmap under FI for the financial year, i.e. target of 104 up to March 2014. Out of the total 2% of branches should be in Rural Areas.

Financial Inclusion

ii. Banking facilities to unbanked villages with population < 2000

Mapping of villages below 2000 has been approved by DLCC and accordingly mapped to banks in districts.

The status of BC deployed in FI is as under

S. No.	NAME OF THE LEAD BANK	NO. OF VILLAGES TO BE COVERED BY THE BANK		OUT OF (I) & (II) - NO. OF VILLAGES BELONGING TO SHADOW AREA	NO. OF BCs	OUT OF (IV) NO. OF BCs WITH POPULATION As on date	
		POPU >2000	POPU <2000			<2000	>2000
		(I)	(II)	(III)	(IV)	(V)	(VI)
1	ALLAHABAD BANK	110	1517	924	129	26	103
2	BANK OF BARODA	32	728	172	47	15	32
3	BANK OF INDIA	206	3430	487	315	109	206
4	CENTRAL BANK OF INDIA	299	5904	2121	531	233	298
5	PUNJAB NATIONAL BANK	86	2085	460	87	1	86
6	STATE BANK OF INDIA	616	9863	3258	2411	1815	596
7	UNION BANK OF INDIA	131	2183	696	195	70	125
TOTAL -		1480	25710	8062	3715	2269	1446

Table No. 12 may be referred for more details

DBT

Direct Benefit Transfer of Subsidy was affected in three districts of Madhya Pradesh as part of the Government of India effort of initiating DCT in the initial 43 districts implemented from 1st of January 2013.

Three more districts have been identified as pilot districts by the Ministry of Financial Services, GOI. They are Bhopal, Jabalpur and Burhanpur, where DBT will be implemented by 01.07.2013

STATUS OF 6 PILOT DISTRICTS(DIRECT BENEFIT TRANSFER)						
S. No.	DISTRICT	No. of BLOCKS				
			No. of Panchayats	No. of Villages	No. of Schemes	Transactions (Amt. in Lacs)
Ist PHASE(01/01/2013)						
1	EAST NIMAR	7	454	802	12	1.49
2	HARDA	3	211	568	10	14.43
3	HOSHANGABAD	7	428	953	11	13.04
IInd phase(01/07/2013)						
4	BHOPAL	2	195	520	11	
5	BURHANPUR	2	167	263	12	
6	JABALPUR	7	543	1486	12	

Observations

- a. The Digitized village-wise, Panchayat-wise and ward-wise beneficiary list is to be provided by District Administration to LDM for ensuring 100% opening of accounts.
- b. At many districts it has been provided, but incomplete.
- c. Linkage of ADHAAR is the primary hurdle in the scheme.
- d. Though banks are seeding UID to customers account, as on date UID of identified beneficiaries is incomplete.
- e. Opening of ATM's at all Brick and Mortar branches is in the priority of the scheme for facilitating customers to use debit cards.
- f. Salary is not being given to BC by CSP in account. Cash dispensation of salary, sometimes non-payment, is leading the BC's to leave the jobs.
- g. Camp-based approach should be adopted at village level for opening of accounts and UID enrolment.
- h. The State Planning Commission has been appointed as Nodal Agency at State Level for UID

Performance of bank sector in Madhya Pradesh

a. Priority Sector Advance (Outstanding) [Target : 40% of Adjusted Net Bank Credit (ANBC)]

Bank Credit in India(As prescribed in No.VI of Form A(Special Return as on March 31 st) under Section 42(2) OF RBI Act,1934	I
Bill Rediscounted with RBI and other approved Financial Institutions	II
Net Bank Credit (NBC)	III(I-II)
Investment in Non –SLR categories under HTM category + other investment eligible to be treated as priority sector	IV
Adjusted Net Bank Credit (ANBC)	III+IV

Sector wise details - Credit Deployment

Table- I

(Amt. in crore)

Month-Year	Agriculture	MSE	OPS	Total	% Growth (YOY)
March -2011	34390	11316	11332	57038	12.13
March- 2012	42923	13450	11799	68172	19.52
March -2013	47123	17688	15002	79813	17.08

Priority Sector achievement: 57.28% of Total Credit

b. Agriculture Advances [Target : 18% of Adjusted Net Bank Credit (ANBC)]

Table J

(Amt. in crore)

March 2012	March 2013	YoY Growth
42923	47123	9.78

Agriculture achievement: 33.28% of total credit

Table No. 5 in tables

Action Points:

1. In addition to providing production credit to farmers, banks are requested to increase term loan in Agriculture. This will ensure Capital Formation in the rural areas of the State.
2. Special Credit camps to be organized to ensure achievement of targets through various Agriculture linked program

Performance of bank sector in Madhya Pradesh

c. Micro & Small Enterprises (MSE) Advance:

Table K (outstanding)

(Amt. in crore)

March2012	March2013	Growth YoY
13450	17688	31.51

Action Points:

1. According to GOI, bank branches should focus and play effective role in augmenting the flow of credit to the identified MSE cluster number 228 in the State of Madhya Pradesh.
2. Lead Bank in the districts where the MSE clusters are located may also focus on their Credit requirements and enhance credit flow to MSEs, particularly in the clusters where banking facilities are inadequate.
3. Banks should identify MSE cluster and open specialized SME branches, which may help the dedicated flow of credit to this sector.
4. Banks should leverage CGTMSE scheme and avail the maximum opportunity of finance under CGTMSE
5. Regular meetings are required to be conducted with clientele of Micro and Small Enterprises at branch level to resolve their issues. Special efforts required for mobilizing new beneficiaries, particularly under Food and Agro-based sector (Covered under MSE as prescribed guidelines).
6. Popularizing KVIC's Margin Money scheme at village level necessary for success of this sector. Entrepreneur Skill Development programmes at potential pockets are also necessary for positive results.

Granular data: MSE Performance Indicator

Performance vis-à-vis National Goal

Table L

(Amt in Rs. Crore)

National Goal	O/s March'2012	% to total MSE	O/s March2013	% to total MSE	National Goal % to total MSE	Achievement %
Micro Manufacturing where investment is up to Rs.10lacs	1272	6.21	1278	7.23	40	24.04
Micro Service Enterprise where investment in equipment is upto Rs4 lacs	2720	13.23	2973	16.81		
Micro Manufacturing where investment is above Rs.10 lacs but upto Rs.25lacs	1968	9.57	1972	11.14	20	24
Micro Service Enterprises where investment in equipments is above Rs4lacs but upto Rs.10 lacs	1766	8.59	2189	12.37		

Bank wise position is given in Table No. 34(i)-(iii) & Comp. Policy package in Table No. 31

Total MSE outstanding March 2012: Rs.13450 Crores

Total MSE outstanding March 2013: Rs.17688 Crores

Performance of bank sector in Madhya Pradesh

d. Advances to Weaker Section: [Target: 10 per cent of Adjusted Net Bank Credit (ANBC)]

Table M **(Amt. in Crores)**

March 2012	March 2013	Growth over March 2012 (%)
13857	15401	11.14

Advance against weaker section achievement: 11.05% of total credit

Bank wise position is given in Table No. 5

DRI Advance:

[Target: 1 per cent of total advances outstanding as at the end of the previous year]

Table N **(Amt. in Crores)**

	March 2012	March 2013	Growth over March 2012 (%)
DRI Advances	15	22	44

DRI advance achievement: 0.02% of total credit

Bank wise position is given in Table No. 7

Action Points:

1. R-SETIs needs to impart training to beneficiaries under weaker section for DRI loan and to forward the loan application to respective bank Branches.
2. Banks to plan and initiate suitable steps for achieving the target for DRI and submit progress report to Convenor Bank for the review.

e. Housing Loan

General Housing Scheme:

Table Q **(Amt. in Rs. Crore)**

Outstanding Balance March 2012		Outstanding Balance March, 2013	
No.	Amt.	No.	Amt.
217499	8834	283250	11507

Bank wise position is given in Table No. 20 & Table No. 21 (For Golden Jubilee Rural Housing Finance Scheme)

Performance of bank sector in Madhya Pradesh

Performance of Various Special Focused program

f. Swarojgar Credit Card (SCC) : FY 2012-13

Table T

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	4475	8621	1960	15056
SCCs Issued (No.)	903	4271	642	5816
Amount Disbursed (in Rs. Crores)	2.19	13.14	1.49	16.82
% Achievement	20	50	33	39

Comm. ~ Commercial

RRB ~ Regional Rural Bank

Co-op ~ Co-operative Bank

Bank wise position is given in Table No. 26

g. Artisan Credit Card Scheme (ACC): FY 2012-13

Table U

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	1050	2360	0	3410
ACCs Issued (No.)	485	78	0	563
Amount Disbursed (in Rs. Crores)	2.74	0.23	0	2.97
% Achievement	46	3	0	17

Comm. ~ Commercial

RRB ~ Regional Rural Bank

Co-op ~ Co-operative Bank

Bank wise position is given in Table No. 27

h. General Credit Card Scheme (GCC) in FY 2012-13

Table V

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	1366	4610	0	5976
GCCs Issued (No.)	10763	2956	0	13719
Amount Disbursed (in Rs. Crores)	26	4	0	30
% Achievement	788	64	0	229

Comm. ~ Commercial

RRB ~ Regional Rural

Co-op ~ Co-operative Banks

Bank wise position is given in Table No. 27

Performance of bank sector in Madhya Pradesh

Progress on NRLM

Scheme	Applications from SHGs				Applications from Individual Swarozgaris			
	No. of App. submitted	No. of App. sanctioned	No. of App. Disbursed	No. of App. pending	No. of App. submitted	No. of App. sanctioned	No. of App. Disbursed	No. of App. pending
NRLM Intensive (NRLP)	442	261	158	271	597	182	166	441
NRLM Non intensive (SGSY)	7492	3245	1992	3579	15624	5467	3929	9968
TOTAL	7934	3506	2150	3850	16221	5649	4095	10409

Progress on SHG's (NABARD PATTERN)

Progress against targets for the year 2012-13 is given in Table No. 18. Targets for the year 2013-14 are required from NABARD.

Issues Affecting SHG

- Inadequate outreach in many regions,
- Delays in opening of SHG accounts and disbursement of loans,
- Impounding of savings by banks as collateral,
- Non-approval of repeat loans even when the first loans were repaid promptly
- Multiple membership and borrowings by SHG members within and outside SHGs and
- Limited banker interface and monitoring

RBI VIDE ITS CIRCULAR RBI/2012-13/45 dt. 28/03/2013, has simplified the KYC norms for opening of accounts of SHG's. Accordingly KYC compliance by office bearers of a SHG would suffice for opening a Saving Bank account with a bank. No further compliance at the time of credit linkage is required.

Action Points

KYC compliance norms have been relaxed by RBI for SHG's for opening of Saving Bank account. Banks may therefore ensure desired progress by credit linkage of groups.

Banks have executed MOU with NGOs rated by NABARD to facilitate forward and backward linkages of SHGs

Performance of bank sector in Madhya Pradesh

SELF HELP GROUPS: PARADIGM OF SUCCESS

1. Complete involvement of Gram Panchayat like in UP and Bihar
2. States like Andhra Pradesh, have ensured that the process of identification and selection of swarozgaris be transparent and adequately cover the poor
3. The quality of SHGs and their members' capacity for group entrepreneurship needs to be built
4. The involvement of bankers along with the BDO (or his / her representative) and the Sarpanch in the selection of swarozgaris was desirable
5. Monthly meetings at DLCC level should monitor SHGs
6. Training and more so the quality of training leading to entrepreneurship development is key to the success of SHGs and FLC should proactively participate in this process
7. Motivation training for income-generating activities and technological training for capacity building should be organized by competent agencies with greater seriousness
8. Capacity Building exercise should be ongoing. The services of professional agency should be taken to identify local activities, availability of raw material and aptitude as well as the skill of the people
9. Through the SHGs women should become productive members of the economy and society
10. Rotation of office-bearers of SHGs at regular intervals should be made mandatory
11. Participation of rapport-building programme to be offered in which bank functionaries, NGO functionaries, SHGs' office-bearers and other grass roots level stakeholders should participate.
12. The NGOs should be imparted skills in organizing motivational camps and training programmes so that they may motivate the villagers and create faith in them in the potential of SHGs, with greater transparency to avoid current mal -practices at DRDA level, particularly for SGSY- supported programmes
13. NGOs should not be deployed only for the formation of SHGs they must stay and work with the SHGs till they mature
14. The NGOs should actively help the SHGs in both backward and forward linkage and provide them market support in particular.
15. JLG's of tenant farmers, small farmers and Share Croppers can be formed and financial assistance can be granted to such groups.

Performance of bank sector in Madhya Pradesh

i. Data on Minority Communities

Financial Assistance to Minority Communities:

Table W

(Amt. in crore)

Community	Disbursement FY 12-13		Outstanding Balance March 2013	
	No.	Amt.	No.	Amt.
Muslim	17820	293	204932	2681
Sikh	3549	100	43678	1137
Christian	1496	30	15662	221
Parsis	57	1	868	11
Buddhist	510	5	6295	87
Jain	4528	83	53308	755
Total	27960	512	324743	4892

Bank wise position is given in Table No. 22 & 23

Govt. of Madhya Pradesh vide circular No.F/28/10/54-2 DT.12/11/2012 and DIF letter No.1628 dt. 23/05/2013 have informed that as per the Govt.'s above letter, for finance to Minority communities Banks may obtain an affidavit from the applicant about the caste declaration instead of a "Caste" certificate from competent authority. Banks to take a note of this and get approval from their Controlling Offices.

j. Financial Assistance to Scheduled Caste: FY 2012-13

Table Y

(Amt. in Crore)

Item	Schedule Castes	
	No. of A/cs	Amt.
Application Received	45697	446
Application Sanctioned	44870	435
Application Disbursed	43447	448
Application Rejected	685	6
Application Pending	142	4
Total Bal. O/S on 31.03.2013	695494	2867
NPA Amt. on 31.03.2013	97200	532
% age NPA	14	19

Bank wise position is given in Table No. 24

Performance of bank sector in Madhya Pradesh

k. Financial Assistance to Scheduled Tribe: FY 2012-13

Table Z

(Amt. in Crore)

Item	Schedule Tribes	
	No. of A/cs	Amt.
Application Received	22833	223
Application Sanctioned	22092	218
Application Disbursed	21825	208
Application Rejected	443	3
Application Pending	298	2
Total Bal. O/S on 31.03.2013	379886	1650
NPA Amt. on 31.03.2013	39483	142
% age NPA	10.4	9

Bank wise position is given in Table No.25

l. Advance to Women beneficiaries

Advances to women beneficiaries stood at Rs.10918Crores which is 7.8% of the total advances, has surpassed the target of 5%.

Bank wise position is given in Table No.29

Progress under Different Government Sponsored Scheme

m. Prime Minister's Employment Generation Program (PMEGP)

Progress during FY 2012-13 is as under:

Table AA

(Amt. in Crore)

	KVIC		KVIB		DIC		Total	
	P	MM	P	MM	P	MM	P	MM
Target	1282	29.50	1282	29.50	1710	39.33	4274	98.33
Forwarded to banks	941	34.73	2814	55.75	2927	72.30	6682	162.77
Sanctioned	327	15.27	1180	25.06	1250	30.88	2757	71.21
Disbursement	505	23.81	792	19.51	1327	32.82	2624	76.15
Rejected	47	1.56	348	6.25	142	3.51	537	11.32
Pending with bank	567	17.90	1286	24.44	1555	37.91	3408	80.25

P ~ Physical

MM ~ Margin Money

Bank wise position is given in Table No. 13,13 A,14,15,16

Performance of bank sector in Madhya Pradesh

Action Points:

All Banks have been advised to treat the pending loan applications of 2012-13 as fresh applications and disburse the first loan installment by 15.05.2013. Margin Money claims were to be submitted latest by 31.05.2013.

n. Swarna Jayanti Shahri Rozgar Yojana (SJSRY):

Achievement: FY 2012-13

Table AC
(Amt. in Crore)

Particulars		USEP	UWSP
Target Physical		7320	880
Financial	Subsidy	1830	2640
	Loan	5124	4526
	Total	6954	7166
Achievement Physical		16927	293
Financial	Subsidy	22	4
	Loan	53	8
	Total	75	11
% Achievement Physical		218	29
Financial %		118	15

Bank wise position is given in Table No. 17

o. Tejaswini

1. Bank Linkage of Tejaswini Self Help Group: Under Tejaswini programme in 6 District of Madhya Pradesh State (Balaghat, Mandla, Dindori, Tikamgarh, Chhatarpur, Panna) about 10696 SHGs has been formed.

This is for the information of member Banks.

Performance of bank sector in Madhya Pradesh

p. Progress under Weavers Card/ Financial Package for Handloom Weaver, activation:

GOI has introduced waiver package for Handloom weavers and societies. In the package credit limit of 134 primary handloom societies is to be waived and new limit is to be sanctioned so that they can have employment.

Ministry of Textiles, Govt. of India had fixed a target of 1000 weavers' cards for Madhya Pradesh State for FY 2012-13.

Name of State	Name of the Bank	No. of applications received in Weavers' Credit Card Camps	No. of Applications received by banks for financing	No. of WCC issued by the Bank	Amount of CCL issued by the Bank	Active WCC	Amount Disbursed	Amount of Margin Money Sanctioned by the Bank	Amt. of interest subsidy received from NABARD
M.P.	SBI	262	436	40	4.00	31	3.72	0	0
	CBI	119	136	16	4.00	1	.25	0	0
	BoI	114	131	22	5.77	0	0	0	0
	OBC	4	8	0	0	0	0	0	0
	Bank of Maharashtra	2	12	0	0	0	0	0	0
	Uco Bank	6	16	0	0	0	0	0	0
	Indian Bank	5	5	0	0	0	0	0	0
	HDFC	6	1	0	0	0	0	0	0
	DCCB	15	52	3	1.50	0	0	0	0
	Punjab & Sindh	16	22	0	0	0	0	0	0
	PNB	16	26	0	0	0	0	0	0
	Union Bank	0	23	1	0.25	0	0	0	0
	Allahabad Bank	2	7	0	0	0	0	0	0
	RRB	121	185	5	1.25	8	1.48	0	0
	Dena Bank	0	5	0	11.77	0	0	0	0
	Total	688	1065	87	17.02	40	5.45	0	0

Action Points

1. The scheme is valid for cases financed during the period of 2009-2011. In order to provide assistance to such units, the scheme should be extended to cases financed from 2006 onwards.

Target FY 12-13 : 1000

Application Received : 688

Credit Card Issued : 132

Amount disbursed : Rs.20.45 Lacs

Performance of bank sector in Madhya Pradesh

u. National Horticulture Mission & NHB Scheme

Progress: FY 2012-13

Table AF

PARTICULARS	UNIT	FY 2012-13
Cases Received	No	99
Cases Approved	No	85
Cases Sanctioned	No	85
Cases Disbursed	No	83
	Amt. (in Rs. Crores)	11.30
Cases Rejected	No	4
Cases Pending	No	10
Balance Outstanding	No	9564
	Amt. (in Rs. Crores)	155.36

National Horticulture Board (NHB) Progress report:

The progress for FY 2012-13 under NHB scheme is given below:

Table AG

(Amt. in Crores)

NO. OF LOI APPL. RECEIVED BY BOARD	LOI APPROVED BY THE STATE LOI COMMITTEE	CASE TO BE SANCTIONED/ UNDER PROCESS	NO OF APPL. DEFERRED/ REJECTED
84	73	11	0

Release status: FY 2012-13

Table AH

PARTICULARS	NO OF CASES	AMT. IN CRORES
Subsidy released from Bhopal center	35	0.50
Subsidy released from NHB HO, Gurgaon Center	02	0.08
Total -	37	0.58

Planning Commission of India has stated that Bankers need to be sensitized in the State Level Banker's Committee Meeting for providing credit facilities to Horticulture Farming, especially in Bundelkhand and Rain fed areas. Bank-wise statistics are given under National Horticulture Mission in Table No.30.

Govt. Madhya Pradesh has decided to develop Horticulture Corridor between Bhopal – Indore cities for boosting Horticulture sector.

NPA Management

NPA Position as on 31.03.2013

i. NPA position Sector wise

Table AI (Amt. in Crore)

SCHEME	SUB-STD.	DOUBTFUL	LOSS	TOTAL NPA	TOTAL ADV.	% OF NPA TO TOTAL ADV
Agriculture	4881	1260	133	6274	47123	13.3
MSE	346	456	120	922	17688	5.21
OPS	806	121	49	976	15002	6.51
Education Loan	34	21	13	68	1804	3.77
Housing Loan	78	72	29	178	11615	1.56

Bank wise position is given in Table No. 8, 8(ii), and 8(iii)

ii. NPA position under Govt. Sponsored schemes

Table AJ (Amt. in Crore)

SCHEME	SUB-STD.	DOUBTFUL	LOSS	TOTAL NPA	TOTAL ADV.	% OF NPA TO TOTAL ADV
PMRY	14	64	33	111	258	43
PMEGP	20	18	16	54	345	16
SGSY (Group)	33	27	21	81	325	25
SGSY (Individual)	32	54	50	136	487	28
KVIC	11	12	4	27	168	16
SJSRY	25	33	31	89	230	38
SRMS	9	11	5	25	36	69
Antyavyasai	14	14	7	35	90	55

Bank wise position is given in Table No.8 (i), 8(ii), and 8(iv)

NPA Management

iii. BRISC

Web enabled BRISC software application for automation of Revenue Recovery Certificates, Madhya Pradesh Lokhdhan (Shodhya Rashiyon Ki Vasuli) Adhiniyam, 1987(BRISC)

Table AK

(Amt. in crore)

Item	2010-11		2011-12		2012-13	
	A/c	Amount	A/c	Amount	A/c	Amt.
RRCs filed by Bank branches	24203	250.8	182275	1672.9	138256	15100
RRCs forwarded by Dist. level Nodal branch to Collectorate	21701	233.5	163129	1480.8	109637	12247
RRCs Accepted by District Administration	21007	226.9	149875	1320.9	85395	9638
RRCs Rejected /returned by District Administration	857	2.2	2296	20.8	1569	144
RRCs issued/allotted by District Administration to Revenue Officer	10212	107.2	92024	949.1	72502	8081
Recovery against issued RRC	195	1.5	7663	68.6	10083	85
RRCs Disposed of by District Administration	13	0.2	289	1.8	957	21
RRCs pending for Recovery	10199	105.72	91735	880.6	71545	723

Bank wise position is given in Table No.10 & 10(i)

It has come to light that the recovery amount under RRC is not being entered in the BRISC system. From the Audit Report of the Revenue Department ,Govt. of Madhya Pradesh, the Processing Fee of 3% from the recovered amount and 2.5% expenditure Charges is to be deposited through challan in Government Treasury by Banks since 2009-2010. The bank wise amount due since 2009-10 has been conveyed to all Banks by DIF. All Lead Bank/Lead Bank Managers have been apprised of the situation with instructions to hold special DLCC Meetings under the Chairmanship of District Collector and reconcile the recovery amount year wise , by Convenor Bank letter ZO/SLBC/2013-14/128 Dt.07/06/2013.

Regular Agenda

a. Popularization of e-payments in the form of e-FMS of Government of Madhya Pradesh

In line with directives of Ministry of Finance, to popularize e-payments for bringing down the transactions through cheques, Government of Madhya Pradesh has initiated e-FMS for payment for affecting MNREGA wage payments to labourers.

All banks have joined hands with Government in this mission and have started affecting payments through e-FMS.

However certain issues have been raised by Commissioner, MNREGA, Government of Madhya Pradesh as:

1. Not to deduct NEFT/RTGS charges
2. DCCB to come under CBS fold
3. All banks to integrate with Post Offices in their MNREGA soft program

b. R-Seti / FLCC

Financial Literacy and credit counseling centers/ Rural Self-employment Training Institutes(R-SETIs)

Banks are requested to go through the revised guidelines of RBI in circular no. RPCD.FLC.no. 12452/12.01.018/2011-12 dated 06.06.2012 (Annexure III) and deliberate to act upon it. This will lead to opening of 630 plus FLCs throughout the country.

It is observed that vibrancy in R-Seti is required in order to nurture the talents in the rural masses and synergize these talents into productive way may in the form of establishments of units with the support of the Government of Madhya Pradesh.

A conclave of RSETI Directors was called on 09/04/2013 under the Chairmanship of Additional Chief Secretary, Smt. Aruna Sharma. Minutes of the conclave are enclosed.

All FLCC's are active and are conducting indoor and outdoor programmes. In centres where FLCC In-Charge has not been appointed, LDM of the District is taking care for conducting literacy camps.

Land has been allotted to 46 RSETI's, but it is reported that at Vidisha and Satna, allotted land is under dispute. Foundation Stone has been laid in 15 RSETI's of Central Bank of India and at three centres: Anuppur, Mandsaur, and Bhind, land has not been allotted.

Regular Agenda

FLCC

Encouraging financial inclusion drive through RRB's and keeping in view that RRB's are required to play an active role in establishment of Financial Literacy Centres, on account of their deep penetration level, NABARD has introduced a scheme to support RRB's for establishment of Financial Literacy Centres. The location of such FLC's will be decided by the Gramin Bank keeping in view various factors like number of accounts, extent of Financial Inclusion, number of Agriculture Accounts, etc. Number of such FLC should be restricted to one per district. Priority should be accorded to LWE and Financially Excluded districts. Through the scheme, grant support @80% of total project cost or maximum Rs.500000 whichever is less inclusive of Capital and Operational expenditure is available

NABARD has communicated availability of support under Financial Inclusion Fund for one Demo Van per RRB @ Rs.10 lakh per van or actual expenditure whichever is less, under ownership model only. This fund can be utilized for purchase of Mobile Van, ATM, GPRS Router, UPS, POS, etc.

Action Points:

1. Branches should actively participate in the outdoor campaign and Financial Literacy
2. FLC In charge and LDMS to conduct outdoor activities on Financial Literacy .
3. FLC to take support of NABARD for material and reimbursement of expenses incurred in FLC program albeit as per NABARD norms.
4. Special outdoor literacy camps at ST notified districts.
5. RRB's to submit proposals for organizing Financial Literacy Awareness Camps to NABARD for funding support under FIF.

FARMERS CLUB Programmes

The Farmers Club Programme is designed with an objective to help the farmers develop a working relationship with banks, technology transfer and capacity building by acquiring better bargaining power in procuring inputs and marketing the produce. It has been reported by NABARD that the progress in formation of the Farmers Club in the State is not encouraging. Only 3637, out of 9215 are active in the State as on 31.03.2013. There are 52117 inhabited villages in the State, against which only 3637 active farmers clubs. Banks may take the help of NGO's, where the farmers club does not exist or is inactive. Financial assistance from NABARD to agencies/NGO's for formation and nurturing of FC's @Rs.2000/-per club.

Banks may submit proposals to NABARD through their controlling offices to the DDMS Concerned and take active participation of farmers club.

Regular Agenda

c. Resolution/Recommendation of various Sub-Committees

Summary of Sub-Committee meetings conducted during the quarter is as under:

Discussion Action Points of the Sub- Committees is placed before **the SLBC for adoption.**

1. Sub – Committee of Scheduled Tribe

Meeting Date: 10/05/2013

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

Action Points

1. All banks to formulate one ST specific scheme under Priority Sector lending
2. A new scheme “Tantya Bhil” launched by Govt. of M.P. Scheme has been circulated to all Banks in the State and All LDM,s .
3. Special BLBC meeting in identified 89 Blocks for sensitization of district level functionaries.
4. Communication to District Administration and LDM’s for activating lending portfolio for Scheduled Tribes.
5. FLCC / R-Seti to also participate in development of this strata

2. Sub-Committee on Agriculture and Allied Activities:

Meeting Date: 30/05/2013

Chairman: Agriculture Production Commissioner

Action Points

- Intensive efforts were required at districts with low CD ratio as it was observed that the average per farmer loan was low in these districts.
- Cooperative banks to put in their efforts for credit deployment in these tribal districts. (Anuppur, Tikamgarh, Mandla, Dindori, Umaria and Singrauli).
- An informative workshop to be organized in these districts in the month of June, 2013 with the collaboration of NABARD and Directorate of Institutional Finance.
- Meeting of the Technical Committee required at regular intervals for upgrading the scale of finance for various crops.
- Monthly FLCC programmes on Innovative methods of FARMING may be undertaken.

Regular Agenda

3. Sub-Committee on Industries

Meeting Date: 31/05/2013

Chairman: Additional Chief Secretary, Deptt. Of Commerce and Industries and Employment, Govt. of Madhya Pradesh

Action Points

- Instruction to all banks to have special focus on the newly launched scheme “**Mukhya Mantri Yuva Swarozgaar Yojna**” and create awareness at field level.
- Instruction to all banks for disposal of PMEGP, RDSY, MMYSY.
- Convenor Bank to circulate claim mechanism for claiming Margin Money under MMYSY.
- All banks to have feedback system in their controlling office to monitor sanction/rejection cases under various Govt. Sponsored schemes
- Instructions to all Banks to set quarterly targets under Govt. Sponsored Schemes.

4. Sub-Committee on Improving Recovery System

Meeting Date: 24/05/2013

Chairman: Commissioner, Institutional Finance

Action Points

- District Sponsoring Agency to help banks in recovery of banks dues under Govt. Sponsored Schemes.
- Quarterly targets for Tehsildars should be allocated for recovery of banks dues.
- Banks to submit Recovery and overdue figures to District Magistrate , monthly, under copy to DIF.
- Directives to be issued to Tehsildars through District Magistrates by DIF for auction of property of willful defaulters.
- Holding of Lok Adalats.

5. Sub-Committee on Financial Inclusion/FLCC

Meeting date: 13/06/2013

Chairman: Additional Chief Secretary & Principal Secretary, Panchayat & Rural Development

Action Points

- **Target of 100% DBT in 18 Districts by 30.06.2013**
- **Branch opening under BEP by banks and matching the progress with the list kept and updated by Govt. officials.**
- **Branch opening and appointment of BCs under shadow areas to be reviewed in ensuing SLBC Meeting**
- **Banks should intensify efforts for opening of accounts of remaining persons in the 5 km. radius**
- **A meeting of RBI, DIF, NABARD, and TSPs to be organized for feedback**
- **The BCs also to be made aware regarding pension for unorganized sector and micro-insurance**

Regular Agenda

6. Sub-Committee to improve CD ratio:

Meeting Date: 10/05/2013

Chairman: Commissioner, Institutional Finance, Government of Madhya Pradesh

Action Points

- Monitoring by controlling offices in these banks
- List of left out eligible farmers to be made available to banks.
- Above list of farmers to be covered by KCC by organizing camps
- Financing by banks under secondary and tertiary sector.

7. Sub-Committee on Education Loan:

Meeting date: 24.05.2013

Chairman: OSD cum Commissioner, Institutional Finance

Action Points

- Directorate of Higher Education, Directorate of Technical Education and Directorate of Medical Education to popularize the State Govt. Scheme of **Education Loan Guarantee Scheme and Interest Subsidy on Education Loan Scheme** along with IBA's Model Education Loan Scheme among the students. Bankers also to popularize the schemes at their level.
- Software on **Higher Education Loan Monitoring System** to be modified to enable students to submit scanned copy of their documents also online. Banks to advise their branches to dispose the applications within 3 days
- Camps to be conducted in all districts
- State Govt. Guarantee scheme may be modified to provide 100% guarantee instead of 80%.

8. Sub Committee on Self Help Group / Joint Liability Group

Meeting date: 14.05.2013

Chairman: CGM, NABARD

Action Points:

- NPA is becoming an alarming problem in SHG-credit linkage scheme
- 24% of SHG finance are NPA all over India where as in MP it is highest
- NRLM department, FPIP Depart. Like forest, Agriculture Depart and NGOs to be explored for improvement in SHG finance and NPA recovery. Capital subsidy support has been withdrawn by the Deptt, instead a revolving fund support for the group will be made available at the district level.
- Banks to take support of NABARD in this direction.

Regular Agenda

9. Sub Committee on MSME/RSETI

Meeting date: 08/04/2013

Chairman: Principal Secretary, Dept. of Kutir and Gramodyog, Govt. of Madhya Pradesh.

Action Point:

- Chairperson has desired that State Bank of India, being the bank with highest Network should be made a member of the Committee.
- Online Monitoring System should be evolved for acute monitoring system of the system.
- At District level issues about RSETI construction are pending. All issues to be expedited.

d. Implementation of Official Language Policy:

मध्यप्रदेश में 47 बैंकों में से केवल 43 बैंकों ने राजभाषा नीति के कार्यान्वयन संबंधित तिमाही आंकड़े भेजे हैं। सदस्यों से अनुरोध है कि वे एस.एल.बी.सी. के प्रारूप में अपेक्षित आंकड़े समय से भेजना सुनिश्चित करें।

तालिका संख्या 35 समीक्षा हेतु स्थिति दी गई है।

भारत सरकार राजभाषा विभाग, गृह मंत्रालय द्वारा **बैंक नगर राजभाषा कार्यान्वयन समिति भोपाल** को वर्ष 2012-13 के दौरान अपने कार्य क्षेत्र में संघ की राजभाषा नीति के श्रेष्ठ निष्पादन के लिए **द्वितीय पुरस्कार प्रदान किया**.

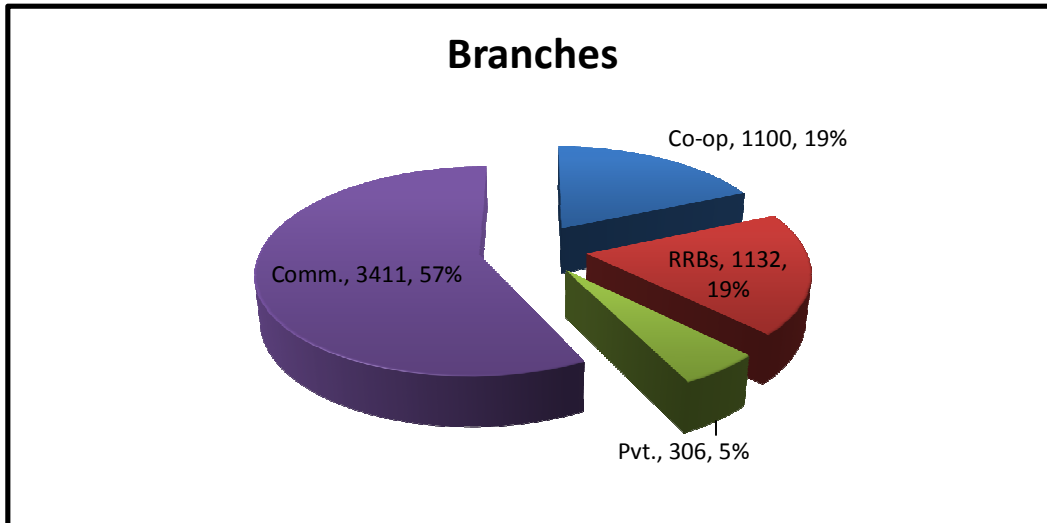
Data of the following banks has not been received and hence their Previously Submitted data has been taken:

S. No.	NAME OF THE BANK
1.	ANDHRA BANK
2.	INDIAN BANK
3.	PUNJAB & SINDH BANK
4.	STATE BANK OF HYDERABAD
5.	STATE BANK OF MYSORE
6.	STATE BANK OF BIKANER & JAIPUR
7.	INDUS IND BANK LTD.
8.	LAKSHMI VILAS BANK LTD.
9.	THE FEDERAL BANK LTD.
10.	THE KARUR VYSYA BANK LTD.
11.	THE SOUTH INDIAN BANK LTD.

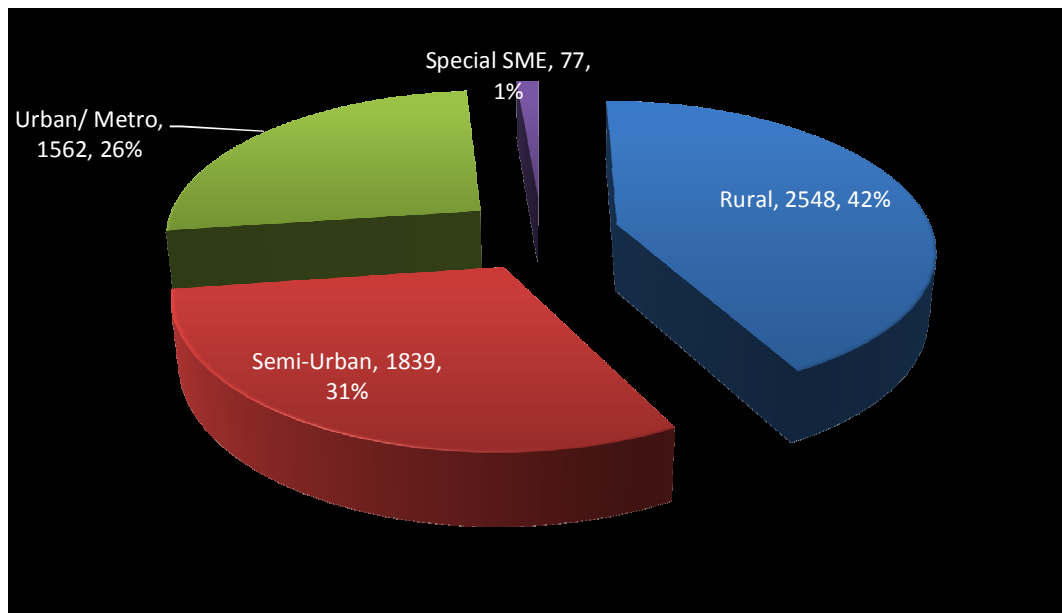
OTHER ISSUES WITH THE PERMISSION OF CHAIR

Summary of Madhya Pradesh at a Glance

Total No. of Branches: 5949



Total No. of Branches: 5949 (77 SME Branches are subset of 5949 branches)



ATMs: Detail

BANKS SEGMENT	No. of ATMs
Comm. Bank	3515
Private Banks	524
RRBs	3
Co-op Banks	1
Total of ATMs	4043