

**MADHYA PRADESH**

**153<sup>rd</sup> Meeting of the state Level Bankers' Committee (SLBC) of State of Madhya Pradesh**

**22/01/2014**

**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 152ndSLBC meeting of Madhya Pradesh**

⇒ **Minutes of the 152st SLBC**

Date of 152nd SLBC Meeting : 25<sup>th</sup> September,2013

The Minutes of 152nd Meeting of SLBC held on 25thSeptember,2013 was circulated vide email dated 05/10/2013 and have been uploaded on website of SLBC ([www.slbcmadhyapradesh.com](http://www.slbcmadhyapradesh.com)) and DIF's website ([www.dif.mp.gov.in](http://www.dif.mp.gov.in)).

No amendments have been received on the above, 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 the 152<sup>nd</sup> 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 under:

Sr. No.	Agenda Item	
1	Minutes of 152 <sup>nd</sup> Meeting of SLBC held on 25 <sup>th</sup> September, 2013	Minutes of the meeting have been circulated to all members, and no amendments have been received.
2	ACP 2013-14 .	Timely submission of data to be maintained by Banks. In the absence of timely submission, Convenor Bank is unable to submit to RBI.
	The skewed distribution of Agriculture Advances has created Regional disparities in the State. Revision in scale of finance for crops in different districts, and extension of preferential credit support by NABARD in backward regions of the State.	<ol style="list-style-type: none"> <li>1. Under advances in Agriculture, Unit cost has been revised by NABARD, and circulated to all banks.</li> <li>2. Managing Director of Convenor Bank had requested to Chairman of NABARD to review refinance policy and if possible preferential treatment of higher refinance for backward regions may be allocated.</li> </ol>
	Sub-Committee meetings for the first quarter.	Meeting has taken place in all 10 Sub-Committees. Gist of proceedings is given on Pg.44-47.
	All Banks were given targets of Education Loan at the beginning of the year by DIF. Banks were required to make the necessary efforts for achievement of targets.	All Banks were communicated to sanction maximum cases during the thrust season, and also to use the monitoring portal <b>HELAMS</b> for tracking of applications. Progress under education loans by banks is given in table No.28 of Agenda.
	Mukhya Mantri Yuva Swarozgar Yojna	The subsidy claim mechanism and format was circulated to all banks. All banks were also requested to identify 10 cases each under this scheme and send to the sponsoring agency for further forwarding to branches.
	CM's Rural Housing	Targets for 2013-14 have been given to all participating banks. The sanction part under this scheme is satisfactory, but the disbursement is not up to the expected level. Banks were urged to make the disbursements up to 31 <sup>st</sup> December, 2013 for all sanctioned cases but the pendency is still huge. Banks may give their commitment and take necessary steps.
	Financial Inclusion	Banks are following the guidelines issued by RBI and Administration in the State, Progress is given in Table No.12.

### ACP Performance Review

#### a. Sector - wise Annual Credit Plan 2013-14

(Amt. In Crores)

Sr. No.	Sector	ACP FY 12-13 (TARGETS)	ACP FY 13-14 (TARGETS)	Growth over last year (%)
1	<b>Total Credit-Agriculture and Allied Activities</b>	<b>32091</b>	41666	30
3	MSE	6027	7707	28
4	Other Priority Sector	4218	6297	49
5	<b>Total Priority Sector</b>	<b>42338</b>	<b>55670</b>	31

#### Observations:

1. Targets were communicated to all Banks, with request to report the progress in the Format prescribed by RBI. Due to the non-adherence to the reporting time limit by banks, the Convenor Bank is unable to report to Reserve Bank of India. Banks may take a note for timely submission of data.
2. A State Level Unit Cost Committee meeting for fixing of revised unit costs for investment activities in Agriculture and Allied Sector was convened by NABARD ON 20/08/2013. The increase in scale of finance and revision in unit cost has been circulated by NABARD which will also facilitate enhanced credit deployment under Direct Finance.
3. Bankers should make dedicated efforts in increasing the share of MSE lending in this FY 2013-14.

### ACP Performance Review

#### ACP ACHIEVEMENT FY 2013-14 IN MODIFIED FORMAT OF RBI

(Amt. in Crore.)

S. NO.	SECTOR	SUB-SECTOR	TARGETS UNDER ACP 2013-14				
			NO. TARGETS	NO. ACHIEV	AMTT. TARGET	AMT. ACHIEVEMENT DECEMBER 2013	% ACHIEVEMENT (Amt).
1	PRIORITY	AGRI & ALLIED – DIRECT	3333873	1282923	40150	27441	68
2		AGRI & ALLIED – INDIRECT	212177	39730	1516	2090	138
3		<b>TOTAL AGRICULTURE &amp; ALLIED</b>	<b>3546050</b>	<b>1322653</b>	<b>41666</b>	<b>29531</b>	<b>71</b>
4		<b>MSE</b>	<b>282899</b>	<b>52972</b>	<b>7708</b>	<b>4133</b>	<b>54</b>
5		EDUCATION	35085	<b>14646</b>	919	246	27
6		HOUSING	93157	25349	2232	2286	102
7		OTHERS	184912	11561	3145	257	8
8		<b>TOTAL</b>	<b>313154</b>	<b>41585</b>	<b>6296</b>	<b>2799</b>	<b>44</b>
9		<b>TOTAL PRIORITY SECTOR = 3 + 8</b>	<b>4042103</b>	<b>1386416</b>	<b>55670</b>	<b>36463</b>	<b>65</b>
10	NON-PRIORITY	HEAVY INDUSTRIES	7	12	235	224	95
11		MEDIUM INDUSTRIES	62	24	260	199	76
12		EDUCATION	185	272	69	9	13
13		HOUSING	199	2182	85	439	516
14		OTHERS	103020	3257	3100	4286	138
15		<b>TOTAL NON PRIORITY SECTOR</b>	<b>103473</b>	<b>5747</b>	<b>3749</b>	<b>5157</b>	<b>114</b>
<b>GRAND TOTAL = (9) + (15)</b>			<b>4245575</b>	<b>13992163</b>	<b>59419</b>	<b>41620</b>	<b>70</b>

### ACP Performance review

#### b. Comparative achievement of ACP over last three Financial Years.

**Table B** (Amt. in Rs. crore)

Sector	2011-12(December11)			2012-13 (December-12)			2013-14(December13)		
	Target FY11-12	Ach.	% Ach.	Target FY11-12	Ach.	% Ach.	Target FY13-14	Ach.	% Ach.
<b>Agri. Total</b>	<b>25779</b>	<b>17779</b>	<b>69</b>	<b>32092</b>	<b>24384</b>	<b>76</b>	<b>41666</b>	<b>29531</b>	<b>71</b>
<i>Crop Loan/Direct</i>	19853	14750	74	23085	20940	91	40150	27441	68
<i>Agri. Term Loan/indirect</i>	5926	3029	51	9006	3444	38	1516	2090	138
<b>MSE</b>	<b>3480</b>	<b>3198</b>	<b>92</b>	<b>6028</b>	<b>4109</b>	<b>68</b>	<b>7708</b>	<b>4133</b>	<b>54</b>
<b>Others</b>	<b>3517</b>	<b>1792</b>	<b>51</b>	<b>4218</b>	<b>2116</b>	<b>50</b>	<b>6296</b>	<b>2799</b>	<b>44</b>
<b>TOTAL</b>	<b>32777</b>	<b>22769</b>	<b>69</b>	<b>42338</b>	<b>30609</b>	<b>72</b>	<b>55670</b>	<b>36463</b>	<b>65</b>

#### c. ACP December-2013-14-Sector wise

**Table C** Amt. in Rs. (crore)

BANK	AGRICULTURE			MSE			OPS			TOTAL PRIORITY SEC ADV		
	TARGET	ACHI	%	TARGET	ACHI	%	TARGET	ACHI	%	TARGET	ACHI	%
<b>Comm</b>	25487	15820	62	6950	4054	58	5693	2612	46	38130	22486	59
<b>RRBs</b>	5360	3103	58	396	79	20	346	187	54	6103	3370	55
<b>Co-op</b>	10819	10608	98	362	0	0	258	0	0	11437	10607	93
<b>TOTAL</b>	<b>41666</b>	<b>29531</b>	<b>71</b>	<b>7708</b>	<b>4133</b>	<b>54</b>	<b>6297</b>	<b>2799</b>	<b>44</b>	<b>55670</b>	<b>36463</b>	<b>65</b>

Comm ~ Commercial

Co-op ~ Co-operative

Achi~ Achievement

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

**Total Agriculture disbursements: Rs.29531 Crs with achievement: 71%****Total MSE disbursements: Rs.4133Crs with achievement: 54%****Total Priority Sector disbursement inclusive of MSE Rs.36453Crs with achievement 65%**

#### Observations

1. Growth under MSE needs improvement.
2. RRBs should also lend vigorously in MSE sector.



## ACP Performance Review

### Suggestions

- Bankers to focus on Self Employment Schemes of the Govt. of M.P./GOI, which will boost the MSE sector in rural areas also.
- Banks to rethink strategies for renewed emphasis and growth in MSE sector as the achievement in this segment has not shown required progress. financial year.
- Credit Scoring Models should be developed for MSE.

### KCC Performance Review:

Progress under KCCs up to December- 2013 is as under:

Banks	Target 2013-14 (No)	Achievement (No)	% Ach
Comm.	317142	638688	201
RRB	118538	42893	36
DCCB	300000	99876	33
TOTAL	735680	781457	106

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	7255628
Coverage:81%	

### Conversion of KCCs into RuPay Kisan Card ( KCC).

All Banks have been instructed by their Head Offices for Up-scaling of KCC to RuPay Cards / Smart Cards. RRB's may scale up their technology by opting for ATMs. At present illiteracy of farmers, and high incidence 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.

Name of Bank	Total number of KCCs	RuPay Card Issued	Balance
Narmada Jhabua Gramin Bank,	118275	69900	48375
Central Madhya Pradesh	277836	4875	272961
Madhyanchal Gramin Bank,	141282	7000	134282

- RRBs are required to finalize their plan for the installation of ATMs and POS machines with the sponsor Bank and submit the claims for the same to NABARD at an early date for assistance under FITF. Sponsor Banks are requested to provide necessary support for ensuring timely completion of the process by RRBs. At present progress is slow in respect of CMPGB and MGB.

### Cooperative Banks

- After switchover to Core Banking Platform, Cooperative Banks are required to work out the plan for the installation of ATMs/ Micro ATMs/ POS machines to be installed/ placed in the branches/ PACS. RTGS and NEFT has been successfully started by tie-up with Central Bank of India and DCCB's.
- As per Gol guidelines, the Cooperative Banks were to complete the process of issuing RuPay Kissan Card by the quarter ended December, 2013, but implementation process is still in initial stages.

### Suggestions

1. **List of farmers yet to be covered by bank finance to be provided by District Administration to LDMS.**
2. Banks should cover all farmers including those who have not availed KCC through banking linkages. Insurance coverage should be provided to all crops. Banks to cover through Insurance. Coverage of crops is mandatory, but even after repeated reminders from Convenor Bank, Banks are not following this requirement, resulting in litigations.
3. 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.
4. Interest subvention in Agriculture term loan may propel growth in this segment. At present Govt. of India is providing subvention @ 2% to Banks for Crop Loan accounts up to Rs. 3 Lakhs and the ROI being charged to the farmers is @ 7% PA and additional subvention @ 3% being provided to those farmers who pay their dues in time resulting the net Rate of Interest @ 4% PA. Govt. of MP should have similar kind of Scheme to provide some additional benefit to the farmers and such kind of schemes should be extended to Agriculture Term Loans also.

### Credit / Deposit Ratio of Banks

#### a. Deposit Growth

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

**Table D**

**(Rs. in crore)**

	Rural	% Growth	Semi-Urban	% Growth	Urban	% Growth	Total	% Growth (YOY)
December2011	23570	33.59	42097	19.43	105317	21.24	170984	22.34
December2012	23541	0.12	51323	21.91	126141	19.77	201005	17.55
December2013	44817	90.37	52009	1.3	144454	14.54	241280	20

Aggregate Deposit growth is 22.92 % on YOY basis.

#### b. Credit Growth

**Table E**

**( Rs. in crore)**

	Rural	% Growth	Semi-Urban	% Growth	Urban	% Growth	Total	% Growth (YOY)
December2011	25647	43.51	17266	13.52	61464	21.94	104377	25.02
December2012	26976	5.18	21548	24.80	75804	23.33	124328	19.11
December2013	33912	25.71	26845	24.58	95738	26.29	156495	25.87

Aggregate Credit growth is 25.87 % on YoY basis.

#### c. Credit Deposit (CD) Growth / Ratio:

National Average : State Average

**Table F**

Banks	December 2011	December 2012	December 2013	Total % Achievement
Comm. Banks	57	58	62	65%
RRB's	55	54	56	
Co-op	112	125	109	
TOTAL	61	62	65	

**\*By taking into account the RIDF Disbursement of Rs. 489043 lacs the CD Ratio of the State will be 66.88%**

**d. District wise CD RATIO performance < 40% achievement:**

**Table H**

**Figures in %**

S.N.	Name of District	Lead Bank	March 2012	March 2013	ACP 2012-13 ACHIEVEMENT	December 2013	Dec. 2013 with RIDF
1	Umaria	State Bank of India	23	23	51%	23	20.51
2	Tikamgarh	State Bank of India	35	35	72%	35	37.35
3	Rewa	Union Bank of India	31	35	93%	35	48.00
4	Singrauli	Union Bank of India	-	23	130%	23	18.26
5	Mandla	Central Bank of India	35	38	95%	38	41.38
6	Anuppur	Central Bank of India	22	26	101%	26	24.32
7	Shahdol	Central Bank of India	29	32	98%	32	30.98

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

**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 Alirajpur District came out of the list of below 40% category. The remaining 7 districts have shown a very good performance of ACP and will come out of the category by March'2014. Newly launched Swarozgaar schemes of the Govt. of Madhya Pradesh may wield a catalytic effect on the CD Ratio of the Districts . Achievement of ACP 2012-13 also depicts that the credit absorption capacity of the Districts is being served by banks. As per guidelines given by RBI, the RIDF disbursement is to be accounted for with the total advance to work out the CD Ratio of a district. In this respect the district-wise CD Ratio of the above 7 districts with RIDF has considerably improved and only **5** districts now fall below 40% CD Ratio category.

## Education Loan

### Education Loans: Review

Target (FY 13-14):31058.

**Table P**

(Amt. in Lacs)

Fresh Sanctions up to December2013		Outstanding Balance Dec.'2013	
No.	Amt.	No.	Amt.
14646	46757	96914	192693

Fresh sanctions of Education loan up to the Quarter was **14646** as against the **10833** in December2012, an incremental growth of 35 % has been registered in YoY.

Bank wise position is given in Table No. 28

### Education loan sanction trend analysis

Year	Dec.11	Dec. 12	Dec- 13
No. of sanctions	9379	10833	14646
% Growth	(-60)	15.50	31.24

#### Observations:

1. DIF had launched a web-based Higher Education Loan Application Monitoring System(HELAMS). It has been made operative from the present financial year where the status of loan application submitted by a student can be monitored on-line. From the status given by the Deptt. of Institutional Finance it may be inferred that at branch level Banks are not aware of the application. Banks are requested to give instructions to their branches suitably.
2. Education Loan targets for the year 2013-14 were circulated by DIF to all banks vide letter no. DIF 890 dt. 18/03/2013. The Physical Target for M.P. is 31058.
3. Credit Camps were held in 50 districts of M.P. for Education Loan between 24/07/2013 to 29/07/2013, conducted by DIF, Banks and District Administration. Camps were held during the period 15/12/2013 to 31/12/2013. Banks are requested to ensure achievement of targets by holding fresh camps and monitoring through HELAMS.

## Education Loan

**Concern:**

- 1. Participation in education loan sanction by Private Banks needs to be improved.**  
**Status of cases disposed off by banks in the HELAMS is as given below:**

**BANK-WISE DETAILS OF APPLICATIONS RECEIVED AND DISPOSED IN HELAMS-31/12/2013**

SR.	NAME OF BANK	APPLICATIONS		
		RECEIVED	DISPOSED	PENDING
1	ALLAHABAD BANK	31	8	23
2	ANDHRA BANK	3	0	3
3	AXIS BANK	1	0	1
4	BANK OF BARODA	18	17	1
5	ORIENTAL BANK OF COMMERCE	10	9	1
6	BANK OF INDIA	57	46	11
7	BANK OF MAHARASHTRA	22	5	17
8	CANARA BANK	12	7	5
9	CORPORATION BANK	2	0	2
10	CENTRAL BANK OF INDIA	105	102	03
11	CENTRAL MADHYA PRADESH GRAMIN BANK	36	33	3
12	DENA BANK	4	0	4
13	HDFC BANK	3	3	0
14	SYNDICATE BANK	5	0	5
15	MADHYANCHAL GRAMIN BANK	12	10	2
16	NARMADA JHABUA GRAMIN BANK	8	8	0
17	PUNJAB NATIONAL BANK	51	10	41
18	STATE BANK OF INDIA	386	46	340
19	UNION BANK OF INDIA	61	32	29
20	UCO BANK	4	0	4
21	IDBI BANK	1	0	1
22	INDIAN OVERSEAS BANK	12	7	5
23	ICICI BANK	2	0	2
	<b>TOTAL</b>	<b>846</b>	<b>343</b>	<b>503</b>

## 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 an undertaking that they are not in a 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. Detail circular / guidelines are available on website [http://www.dif.mp.gov.in/Higher\\_Edu.htm](http://www.dif.mp.gov.in/Higher_Edu.htm)

### Higher Education Loan Subsidy Scheme of Govt. of Madhya Pradesh

1. From the limited number of Claims received by Nodal Bank from different banks, it is evident that the scheme was not mobilized. However, the amount of subsidy claim was received from the Directorate of Institutional Finance and remitted to the accounts of students directly through NEFT. Directorate of Institutional Finance has extended the date of claim up to 31/12/2013.

#### Observation:

1. Continuation of the subsidy by Govt. of M.P.in the present financial year may be confirmed through Notification.
2. Private Banks have been given targets under this sector, and are required to participate enthusiastically.
3. Participation of RRBs and DCCB in the scheme due to their reach in rural areas.

**Central Govt. subsidy claimed by banks is given below:****Amt. in Rupees.**

BANKWISE REPORT ON EDUCATION LOAN SUBSIDY CLAIM FROM CENTRAL GOVT. 2012-13			
SR	Bank Name	No of Accounts	Total Claim
1	Allahabad Bank	1264	12617413
2	Andhra Bank	24	259347
3	Bank of Baroda	1078	18986367
4	Bank of India	4076	70177297
5	Bank of Maharashtra	48	899777
6	Canara Bank	347	5629571
7	Central Bank of India	4369	78305258
8	Corporation Bank	103	1397796
9	Dena Bank	166	3591195
10	IDBI Bank Limited	16	309951
11	Indian Bank	55	820241
12	Indian Overseas Bank	146	1157549
13	Karnataka Bank Ltd.	2	120600
14	KarurVysya Bank	1	53056
15	MADHYA BHARAT GRAMIN BANK	228	2943046
16	Narmada Jhabua Gramin Bank	678	6902962
17	Oriental Bank of Commerce	554	9585600
18	Punjab National Bank	3049	56262897
19	State Bank of Bikaner & Jaipur	8	225987
20	State Bank of India	9947	187144440
21	State Bank of Patiala	20	243773
22	State Bank of Travancore	44	733712
23	State bank of Mysore	2	134516
24	Syndicate Bank	184	2870046
25	The Federal Bank Ltd.	13	122660
26	The Jammu & Kashmir Bank Ltd.	4	51912
27	The Lakshmi Vilas Bank Ltd.	4	125398
28	The Saraswat Co-op. Bank Ltd.	1	14337
29	The South Indian Bank Ltd.	1	15288
30	UCO Bank	641	10617847
31	Union Bank of India	576	7631938
32	Vijaya Bank	59	963339
	<b>TOTAL</b>	<b>27708</b>	<b>480915116</b>



**Chief Ministers Rural Housing Mission (Pending cases FY 2012-13 for disbursement).**

Sanction of cases under the scheme during the year 2012-13 was 100%, but disbursement process has been slow. Against 152199 cases sanctioned by banks during 2012-13, 47477 No. of cases are still pending for disbursement .Bank wise details are given below. Banks are required to sensitize their field functionaries for disbursements .

sr	Name of Bank	Branches	Target 2012-13	Forwarded To Banks	Sanctioned By Banks	Disbursed upto 30.09.13	Disbursed upto Dec,13	Sanctioned %	Disb. % over saction
1	2	3	4	5	6	7	8		9
<b>Nationalised Banks</b>									
1	State Bank of India	693	38115	34616	27284	22450	24582	71.58	90.09
2	Central Bank of India	346	19030	30250	30238	26839	30238	158.89	100
3	Bank of India	265	14575	22317	20449	18006	18765	140.30	91.76
4	Union Bank of India	152	8360	14087	11129	7969	9047	133.12	81.29
5	Bank of Baroda	106	5830	7408	5808	5218	5498	87.85	80.17
6	Syndicate Bank	31	1705	1150	1553	1196	1409	91.08	90.72
7	Bank of Maharashtra	93	2790	4927	4485	3701	4115	89.96	91.75
8	Punjab National Bank	150	1500	4009	3497	2748	3471	87.22	99.25
9	O.B.C.	15	150	519	356	154	166	68.59	46.62
10	Allahabad Bank			500	323	35	44	64.60	13.62
<b>Kshetriya Gramin Bank</b>									
1	Central M.P. Gramin Bank	385	21175	24195	19246	16159	18410	79.54	95.65
2	Madhyancha I G .B.	355	19525	22524	13103	9683	10322	67.10	78.77
3	Narmada Jhabua G.B.	308	16940	17755	13481	12394	13033	79.58	96.67
<b>JillaSahkari Bank</b>									
1	JillaSahkariKendriya Bank Mydt	18	270	721	770	764	768	285.18	77.74
<b>TOTAL</b>		<b>2917</b>	<b>149965</b>	<b>184978</b>	<b>152422</b>	<b>127316</b>	<b>139868</b>	<b>101.22</b>	<b>92.13</b>

**Bank wise progress under Chief Ministers Rural Housing Mission is given below as on date for the year 2013-14.**

Communication about Unit Cost enhancement has been circulated to all banks.

**Chief Minister Rural Housing Mission**

Bank Wise Mission's Progress  
 FY 2013-14 (Up to December 2013)

S. No.	Bank	Bank branches	Target FY 2013-14	No. of cases submitted to the bank	No. of cases sanctioned by the bank	No. of cases disbursed by the bank	Disbursement percentage	
<b>Nationalized Banks</b>							<b>over Sanction</b>	<b>over target</b>
1	State Bank of India	683	43029	53813	19731	6853	34.73%	15.92
2	Central Bank of India	321	20223	37216	15474	8118	52.46%	40.14
3	Bank of India	265	16695	25265	12814	5788	45.16%	34.66
4	Union Bank of India	168	10584	14311	4505	1728	38.35%	16.32
5	Bank of Baroda	85	5355	8400	4000	1768	44.20	33.01
6	Syndicate Bank	21	1323	2380	896	351	39.17%	26.53
7	Bank of Maharashtra	91	5733	8771	3964	1617	40.79%	28.20
8	Oriental Bank of Commerce	41	2583	1398	501	169	33.73%	6.54
9	Punjab National Bank	155	9765	14283	5470	2040	37.29%	20.89
10	Allahabad Bank	137	8631	6992	2206	412	18.67%	4.77
<b>Gramin Banks</b>								
11	Central Madhya Pradesh Gramin Bank	424	26712	32350	13746	10505	76.42%	39.32
12	Madhyanchal Gramin Bank	354	22302	22108	7091	3258	45.94%	14.60
13	Narmada Jhabua Gramin Bank	312	19656	25341	14989	8739	58.30%	44.45
<b>DCCBs</b>								
14	Indore, Vidisha, Sehore, Ratlam, Mandsaur Co-operative Bank	115	7245	6674	3643	1868	52.27%	25.78
<b>Total</b>		<b>3172</b>	<b>199836</b>	<b>259302</b>	<b>109030</b>	<b>53214</b>	<b>48.80</b>	<b>26.62</b>

**Suggestions:**

1. Targets for the financial year 2013-14 have been given to 16 banks, including RRB's and three cooperative banks. Banks were requested to make Disbursement of sanctioned cases under the scheme by 15/11/2013. However the Progress Report is not up to the desired level. The issue of unit cost also has been sorted out in the meeting of the Sub-Committee held on 28/10/2013. All banks are urged to go by the decision of the meeting of the Sub-Committee held on 17/12/2013.
2. Web-enabled system may be made available at district level by Distt. Administration for tracking of application. Electronic Data format is being developed by the Department for web portal of MPRRDA.

### Financial Inclusion

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

BRANCH EXPANSION PLAN OF BANKS FOR FY 13-14													
S.NO.	NAME OF THE LEAD BANK	BRANCHES PENDING TO BE OPENED FROM PLAN 2012-13	PLAN FOR 2013-14	TOTAL PLAN FOR 2013-14	R	SU	U/M	TOTAL NUMBER OF BRANCHES OPENED					Out of this in Shadow areas
								R	SU	U/M	TOTAL		
1	ALLAHABAD BANK	1	15	16	10	4	2	4	0	0	4	2	
2	BANK OF BARODA	6	20	26	7	14	5	1	2	1	4	1	
3	BANK OF INDIA	7	18	25	6	10	9	0	0	0	0		
4	CENTRAL BANK OF INDIA	3	31	34	19	7	8	20	4	1	25	4	
5	PUNJAB NATIONAL BANK	15	22	37	10	23	4	0	0	1	1		
6	STATE BANK OF INDIA	22	65	87	22	53	12			4	4		
7	UNION BANK OF INDIA	7	15	22	17	4	1	0	0	0	0		
8	SYNDICATE BANK	1	5	6	2	2	2	0	0	1	1		
9	UCO BANK	2	18	20	6	10	4	0	0	0	0		
10	BANK OF MAHARASHTRA	4	7	11	11	0	0	0	0	0	0		
11	ICICI BANK	0	31	31	31	0	0	40	2	0	42	40	
12	INDUSIND BANK	0	4	4	4	0	0	0	0	0	0		
13	CMGBANK (RRB)	10	36	46	19	9	18	10	1	0	11		
14	MADHYANCHAL GB	7	42	49	35	14	0	0	0	0	0	13	
15	NARMADA JHABUA GRAMIN BANK	9	37	46	41	2	3	0	0	0	0		
16	CANARA BANK	0	85	85	13	40	32	6	21	17	44		
17	DENA BANK	1	4	5	3	2	0		2	0	2		
18	ORIENTAL BANK OF COMMERCE	4	5	9	0	0	9	0	0	0	0		
19	VIJAYA BANK	0	15	15	5	5	5	0	0	0	0		
20	INDIAN OVERSEAS BANK	14	1	15			15	0	0	0	0		
21	AXIS BANK	10	24	34	0	29	5	0	0	0	0		
22	CORPORATION BANK	0	4	4	2	2	0	2	2	0	4	2	
<b>TOTAL</b>		<b>123</b>	<b>504</b>	<b>627</b>	<b>263</b>	<b>230</b>	<b>134</b>	<b>83</b>	<b>34</b>	<b>25</b>	<b>142</b>	<b>62</b>	

In the 28th meeting of the Empowered Committee for RRBs in Madhya Pradesh on 15/04/2013, it was decided that RRBs would ensure that all branches were opened by 30 June 2013 as per their

Branch Expansion Plan. As on date 11 branches have been opened against the targeted 167. RRB's may follow the roadmap under FI for the financial year, i.e target of 167 up to March 2014. Out of the total 25% of branches should be in Rural Areas.

**Branch Expansion Plan (RBI)**

As per RBI Circular No. RBI/2013-14/330 DBOD/BAPD/BC.60/22.01.001 DT. 21/10/2013, domestic scheduled commercial banks (other than RRB's) are permitted to open branches in Tier 1 to Tier 6 centres without having the need to take permission from Reserve Bank of India in each case, subject to reporting. At least 25 percent of the total number of branches opened during a financial year, must be opened in unbanked rural (Tier 5 and Tier 6) centres. Banks may open branches in Tier 1 centres, (Over and above their eligibility as defined in the circular given above), equal to the number of branches opened in Tier 2 to Tier 6 centres of under banked districts.

The regulatory requirement for opening of at least 25 percent of total branches in unbanked rural centres (Tier 5 and Tier 6) has not been fulfilled by many banks. All banks to explore the possibility of opening of branches in unbanked rural areas of the State in view of the increased focus on implementation of Direct Benefit Transfer Scheme and also for close supervision of BC operations so as to provide sustenance and robustness to the BC model.

**c) Branch Authorisation Policy (RBI)**

Front loading of branches in unbanked rural areas – To facilitate speedier branch expansion in unbanked rural centres for ensuring seamless rollout of the Direct Benefit Transfer (DBT)/ EBT Scheme of the Government of India, banks are advised that they may consider front loading (prioritizing) the opening of branches in unbanked rural centers over a 3 year cycle co-terminus with their FIP (2013-16).

### Financial Inclusion

The status of BC deployed under Financial Inclusion by Lead Banks 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	(III)	Covered		<2000	>2000
		(I)	(II)	(III)	Covered	(IV)	(V)	(VI)
1	ALLAHABAD BANK	110	1517	924	645	182	26	156
2	BANK OF BARODA	32	728	172	172	60	25	35
3	BANK OF INDIA	206	3430	487	487	646	442	204
4	CENTRAL BANK OF INDIA	299	5904	2110	2110	820	525	295
5	PUNJAB NATIONAL BANK	86	2085	460	460	70	39	31
6	STATE BANK OF INDIA	616	9863	3258	3258	2600	1904	696
7	UNION BANK OF INDIA	131	2183	696	696	335	272	63
<b>TOTAL -</b>		<b>1480</b>	<b>25710</b>	<b>8107</b>	<b>7828</b>	<b>4713</b>	<b>3233</b>	<b>1480</b>

Table No. 12 may be referred for more details. From the Bank wise No. of transactions given in Table No. 12 it is observed that banks need to strengthen the situation, as with low transactions, viability of BC,s may not be sustainable.

## D B T

Direct Benefit Transfer of Subsidy was implemented in three districts of Madhya Pradesh as part of the Government of India effort of initiating DBT in the initial 43 Pilot districts, implemented from 1<sup>st</sup> of January 2013. Khandwa, Harda and Hoshangabad were identified in Madhya Pradesh. DBT Phase II was implemented in three districts in Madhya Pradesh, Bhopal, Burhanpur, Jabalpur.

Under 1st phase of DBT(LPG) from 01/07/2013 Harda and East Nimar were identified by GOI. Two more districts have been identified as pilot districts by the Ministry of Financial Services, GOI. They are and Burhanpur, and Hoshangabad where DBT(LPG) Phase II has been implemented from 01.09.2013. DBT(LPG) Phase III has been implemented in four districts from 01/10/2013. They are Shajapur, Indore, Mandsaur & Jabalpur.

### Observations

- ◆ The Digitized village-wise, Panchayat-wise and ward-wise beneficiary list has been uploaded on “SAMAGRA” portal of the Govt. of M.P. LDM’s have been provided with password for accessing the portal and downloading the list.
- ◆ Though banks are seeding UID to customers account, as on date UID of identified beneficiaries is 65%.
- ◆ Banks to closely monitor the progress in seeding of Aadhar number in bank account of beneficiaries. Aadhar seeding data is given below as on 07/01/2013.

Sr.	District	No. of Panchayats	No. of Villages	No. of Schemes	No. of Beneficiaries in the District	No. of accounts opened	AADHAAR seeded into accounts
<b>DBT Phase-I</b>							
1	Khandwa	422	711	12	27160	17714	7438
2	Harda	211	568	10	16674	15561	10016
3	Hosangabad	428	953	11	34282	32494	17924
<b>DBT Phase-II</b>							
1	Bhopal	194	505	1	663	663	196
2	Burhanpur	167	267	3	11207	5299	5299
3	Jabalpur	542	1457	14	88370	17423	5085

Aadhar Seeding report of DBTL districts is given on next page:

## LPG and Bank Aadhaar Seeding Report as on

07/01/2014

S.No	Phase	State Name	District	No. of Distributors	No. of LPG Consumers	LPG Aadhaar Seeding As On Date	% LPG Aadhaar Seeding As On Date	Bank Aadhaar Seeding As on Date	% Bank Aadhaar Seeding As on Date
1	1	Madhya Pradesh	East Nimar (handwa)	8	75858	66075	87.10%	58980	77.75 %
2	1	Madhya Pradesh	Harda	6	45969	41320	89.89%	37265	81.07 %
3	2	Madhya Pradesh	Burhanpur	6	76288	51361	67.33%	34863	45.70 %
4	2	Madhya Pradesh	Hoshangabad		138871	91213	65.68%	62335	44.89 %
5	3	Madhya Pradesh	Bhopal	42	514181	190887	37.12%	128225	24.94 %
6	3	Madhya Pradesh	Indore	64	809581	224286	27.70%	149120	18.42 %
7	3	Madhya Pradesh	Jabalpur	40	391004	142014	36.32%	82199	21.02 %
8	3	Madhya Pradesh	Mandsaur	16	129522	33310	25.72%	18151	14.01 %
9	3	Madhya Pradesh	Shajapur	21	126376	43193	34.18%	25750	20.38 %
10	5	Madhya Pradesh	Dewas	23	165618	23524	14.20%	10000	6.04 %
11	5	Madhya Pradesh	Neemuch	11	88546	14091	15.91%	7491	8.46 %
12	5	Madhya Pradesh	Ratlam	21	147826	25545	17.28%	10074	6.81 %
13	5	Madhya Pradesh	Satna	21	135321	25761	19.04%	13450	9.94 %
14	5	Madhya Pradesh	Seoni	10	60343	23847	39.52%	16546	27.42 %
15	5	Madhya Pradesh	Ujjain	30	286312	82612	28.85%	56713	19.81 %
16	5	Madhya Pradesh	Vidisha	12	107922	33870	31.38%	16982	15.74 %
17	6	Madhya Pradesh	Alirajpur	2	13680	961	7.02%	246	1.80 %
18	6	Madhya Pradesh	Barwani	12	69533	20307	29.20%	4879	7.02 %
19	6	Madhya Pradesh	Betul	17	94065	8528	9.07%	2979	3.17 %
20	6	Madhya Pradesh	Chhindwara	26	154757	14628	9.45%	4332	2.80 %
21	6	Madhya Pradesh	Damoh	12	56522	16215	28.69%	3071	5.43 %
22	6	Madhya Pradesh	Dhar	22	153656	30970	20.16%	15579	10.14 %

SLBC of State of Madhya Pradesh

153<sup>rd</sup> SLBC Meeting dated 22.01.14 Convenor-Central Bank of India



		Pradesh							%
23	6	Madhya Pradesh	Guna	11	71179	12845	18.05%	6355	8.93 %
24	6	Madhya Pradesh	Gwalior	36	342095	59353	17.35%	22724	6.64 %
25	6	Madhya Pradesh	Jhabua	8	34486	1273	3.69%	369	1.07 %
26	6	Madhya Pradesh	Katni	12	79653	11267	14.15%	5846	7.34 %
27	6	Madhya Pradesh	Mandla	12	40956	17412	42.51%	12093	29.53 %
28	6	Madhya Pradesh	Narsimha pur	9	71441	21423	29.99%	12978	18.17 %
29	6	Madhya Pradesh	Panna	8	34325	7503	21.86%	2661	7.75 %
30	6	Madhya Pradesh	Raisen	12	91124	9915	10.88%	4667	5.12 %
31	6	Madhya Pradesh	Rewa	20	132738	20141	15.17%	11496	8.66 %
32	6	Madhya Pradesh	Sagar	29	168983	33483	19.81%	12071	7.14 %
33	6	Madhya Pradesh	Sehore	17	103488	19160	18.51%	8675	8.38 %
34	NA	Madhya Pradesh	Anuppur	4	13141	711	5.41%	223	1.70 %
35	NA	Madhya Pradesh	Balaghat	8	49513	729	1.47%	52	0.11 %
36	NA	Madhya Pradesh	Bhind	5	28602	198	0.69%	13	0.05 %
37	NA	Madhya Pradesh	Chhatarpur	3	8431	623	7.39%	115	1.36 %
38	NA	Madhya Pradesh	Datia	4	12526	395	3.15%	87	0.69 %
39	NA	Madhya Pradesh	Dindori	3	1529	228	14.91%	85	5.56 %
40	NA	Madhya Pradesh	Morena	2	9156	401	4.38%	143	1.56 %
41	NA	Madhya Pradesh	Rajgarh	7	48108	820	1.70%	29	0.06 %
42	NA	Madhya Pradesh	Shahdol	8	40233	1347	3.35%	179	0.44 %
43	NA	Madhya Pradesh	Sheopur	1	3145	2	0.06%	0	0.00 %
44	NA	Madhya Pradesh	Shivpuri	3	17691	389	2.20%	18	0.10 %
45	NA	Madhya Pradesh	Sidhi	6	34561	318	0.92%	8	0.02 %
46	NA	Madhya Pradesh	Tikamgarh	4	34841	179	0.51%	7	0.02 %
47	NA	Madhya Pradesh	Umari	4	7810	374	4.79%	44	0.56 %
48	NA	Madhya Pradesh	West Nimar (Kargone)	13	61642	6750	10.95%	1092	1.77 %
<b>Grand Total</b>				<b>688</b>	<b>5383148</b>	<b>1431757</b>	<b>26.60%</b>	<b>861260</b>	<b>16.00 %</b>



**Required :**

- ◆ Put in place a system to provide acknowledgement to the beneficiary of seeding request and also send confirmation of seeding of Aadhaar number.
- ◆ Form **DBT** Implementation Co-ordination Committee, along with State Government department concerned, at district level and review the seeding of Aadhaar number in bank accounts.
- ◆ The State Planning Commission has been appointed as Nodal Agency at State Level for UID
- ◆ Ensure that district and village wise names and other details of business correspondents (BCs) engaged / other arrangements made by the bank is displayed on the SLBC website.
- ◆ Set up a Complaint Grievance Redressal mechanism in each bank and nominate a Complaint Redressal Officer in each district, to redress the grievances related to 'seeding of Aadhaar number in bank accounts'.
- ◆ Opening of ATM's at all Brick and Mortar branches is in the priority of the scheme for facilitating customers to use debit cards.

**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 payments through e-FMS.

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

1. Deduction of NEFT/RTGS charges
2. Post Offices at present have limitations in participation in their MNREGA soft program.

**Implementation of Sub Service Area under Financial Inclusion**

As per Deptt.of Financial Services, Ministry of Commerce & Industry, GOI, letter No. 6/36/2012-FI dt 20/12/2012, the guidelines for Sub Service Area are as given under:

“ It shall be the endeavor to ensure that there is at least one bank branch/BCA in every Gram Panchayat(s). Banks need to ensure that about 1000 to 1500 household are available in The Sub Service Area of Bank Correspondent Agent. In case of larger Gram Panchayats more than one BCA could be appointed. In case of smaller Gram Panchayats more than one contiguous Gram Panchayats(s) to be covered by each bank branch/BCA, is clearly identified as a Sub Service Area within the Service Area of the branch.

**Progress under SSA as on 31/12/2013:**

<b>No. of Sub Service Area allotted(all banks)</b>	<b>10618</b>
<b>Covered by branch</b>	<b>1328</b>
<b>Covered by Bank Correspondent</b>	<b>2956</b>
<b>Covered by Customer Service Centres</b>	<b>490</b>
<b>Proposed BC/ CSC</b>	<b>5844</b>

Online seeding and updation of SSA village details on portal provided by DFS, GOI should have been done by banks by 31/12/2013, time given by the Ministry. Central Bank of India has completed the exercise but other Banks have not confirmed about the exercise to Convenor Bank.

## RSETI/FLCC

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

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 in the form of establishments of units with the support of the Government of Madhya Pradesh.

- In various meetings the role of RSETI,s has been highlighted for coordinating with Skill Training Centres set up by the Tribal Welfare Department and Deptt. of Technical Education Madhya Pradesh. The list of such Training Centres has been circulated to Lead Banks and Lead District Managers. Lead Banks may pursue with LDM,s for desired results.
- National Academy of RUDSETI has changed the grading criteria of RUDSETI/ RSETIs and as per new methodology, RUDSETIs/RUDSETI types of Institutions have been classified into two categories: Category one includes those RSETIs which are aged less than 3 years, and 2<sup>nd</sup> Category includes those RSETIs which are more than 3 years old.
- NABARD will extend financial support only to RSETIs graded ( as on March 2013 ) as A under category I and AA under category II. The details of RSETIs eligible for Grant support from NABARD in both the categories are as under.

<b>CATEGORY I</b> ( RSETIs aged less than 3 years and graded as "A" )	Satna, Rajgarh, Narsinghpur, Sagar, Indore, Umaria, Gwalior and Sehore districts
<b>CATEGORY II</b> ( RSETIs aged over 3 years and graded as "AA" )	Bhopal, Chhatarpur, Damoh, Datia, Guna, Shivpur, Shivpuri and Vidisha districts

As regards NABARD's support to RUDSETIs and RUDSETI type of institutions, for which there is no grading available, the existing criteria of settlement rate of 75% or above will be applicable.

**Average settlement ratio in M.P. is 45%.**

#### FLCC

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.

- ♦ 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. RRBs should open one FLC per district and DCCBs one in each block. Financial assistance to the tune of **Rs.5.00 lakh per FLC** is available from NABARD for the establishment of FLCs for Capital and Operational Expenditure within the total outlay for one year only. The assistance is restricted to 80%

## RSETI/FLCC

and 90% of the proposed expenditure for RRBs and Cooperative Banks respectively. Banks to submit the proposals to NABARD early.

- ◆ Financial assistance to the tune of Rs.10.00 lakh or whichever is lower, is available for **Mobile Vans** from NABARD for demonstration of banking technology. RRBs and DCCBs may submit the proposals to NABARD early. This assistance may be utilized for the purchase of Mobile Van and demonstration of ATM, GPRS Router, UPS, POS, etc. on the mobile vans.
- ◆ All the banks i.e. Commercial Banks, RRBs and Cooperative Banks are eligible to avail grant assistance for organizing FLPs in the rural areas. Financial assistance will be restricted up to 60%, 80% and 90% or Rs.10000/-, whichever is lower, in respect of CBs, RRBs and Cooperative Banks respectively.
- ◆ Location of the programmes may preferably be at in the Shadow area villages identified by the SLBC/ State Government/ backward areas of the state.
- ◆ All the banks are requested to prepare the plans and submit the proposal to NABARD for their consideration.

### Suggestions:

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. Special outdoor literacy camps at ST notified districts are required to be carried out by the FLCC In-Charge.

### **b. Establishment of Skill Development Centres(S D C) by Department of Technical Education and Skill Development , Govt. of Madhya Pradesh.**

Department of Technical Education and Skill Development , Govt. of Madhya Pradesh has taken the initiative for establishment of Skill Development Centres(SDC's) in 113 Blocks of Madhya Pradesh for empowering youth by Swarozgar enabled **Short Term Modular Employable Skill Schemes**.

The details have been circulated to all banks, to pass on this vital employment generating initiative by the Govt. of M.P.. Since the trained persons from these Centres will be Skill Developed by skilled instructors, adequate numbers of quality cases under swarozgar schemes will be at disposal of banks for credit linkage.

### Performance of Banks under different sectors in Madhya Pradesh

#### 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 <sup>st</sup> ) under Section 42(2) OF RBI Act,1934	I
Bill Rediscounted with RBI and other approved Financial Institutions	II
<b>Net Bank Credit (NBC)</b>	<b>III(I-II)</b>
Investment in Non –SLR categories under HTM category + other investment eligible to be treated as priority sector	IV
<b>Adjusted Net Bank Credit (ANBC)</b>	<b>III+IV</b>

#### Sector wise details - Credit Deployment(Outstanding)

Table- A

(Amt. in crore)

Month-Year	Agriculture	MSE	OPS	Total	% Growth (YOY)
December-2011	36190	13263	11681	61134	16.85
December 2012	40463	15625	12789	68877	12.66
December-2013	52270	20941	17162	90372	31.20

**Priority Sector achievement: 59 % of Total Credit**

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

Table B

(Amt. in crore)

	December2012	December 2013	YoY Growth
Direct Agri	37030	43843	18.39
Indirect Agri	3433	8426	45.44
Total Agri	40463	52269	29.17

**Agriculture achievement: 33% of total credit**

**Table No. 5 for reference.**

#### 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 programmes.

#### b. Micro & Small Enterprises (MSE) Advance:

Table C (Outstanding)

(Amt. in crore)

December2012	December2013	Growth YoY
15625	20941	34

### Performance of banking sector in Madhya Pradesh

#### Suggestions:

1. According to GOI, bank branches should focus and play effective role in augmenting the Flow of credit to the identified MSE cluster 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 open more 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 are 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.
7. Govt. of Madhya Pradesh has launched new schemes for self-employment, which are classified under MSE Sector. Financing by banks for these new schemes also facilitates their exposure under MSE.

Granular data: MSE Performance Indicator

#### Performance vis-à-vis National Goal

Table D

(Amt in Crore)

National Goal	O/s Dec 2012	% to total MSE	O/s Dec 2013	% to total MSE	National Goal % to total MSE	Achievement %
Micro Manufacturing where investment is up to Rs.10lacs	1035	6.62	2395	11.43	40	32
Micro Service Enterprise where investment in equipment is upto Rs4 lacs	2629	16.82	4347	20.75		
Micro Manufacturing where investment is above Rs.10 lacs but up to Rs.25lacs	1706	10.91	2336	11.15	20	21
Micro Service Enterprises where investment in equipment's is above Rs4lacs but up to Rs.10 lacs	1973	12.62	2126	10.15		

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

Total MSE outstanding December 2012: Rs.15625Crores

Total MSE outstanding December 2013: Rs.20941 Crores

### Performance of banking sector in Madhya Pradesh

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

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

December 2012	December 2013	Growth over December 2012 (%)
14305	19690	37.64

**Advance against weaker section achievement: 13% 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 F** (Amt. in Crores)

	December 2012	December 2013	Growth over December 2012 (%)
<b>DRI Advances</b>	19	28	47.36

**DRI advance achievement: 0.02% of total credit**

Bank wise position is given in Table No. 7

#### Suggestions:

1. R-SETIs needs to impart training to beneficiaries under weaker section for DRI loans and to forward the loan applications 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.

#### d. Housing Loan

##### General Housing Scheme:

**Table :G** (Amt. in Rs. Crore)

Outstanding Balance December 2012		Outstanding Balance December 2013	
No.	Amt.	No.	Amt.
237630	10134	303058	12761

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

- Recovery of bank dues under Direct Housing Loans has become a concern for banks.
- At present the NPA % under this sector is 1.9%.

### Performance of banking sector in Madhya Pradesh

#### Performance of Various Special Focused program

##### e. Swarojgar Credit Card (SCC) : December 2013

**Table H (Amt. In crs.)**

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	7500	5600	1900	15000
SCCs Issued (No.)	1187	1626	642	3455
Amount Disbursed (in Rs. Crores)	5.57	12.89	1.49	12.89
% Achievement	15.82	29.03	33.78	23.03

Comm. ~ Commercial

RRB ~ Regional Rural Bank

Co-op ~ Co-operative Bank

Bank wise position is given in Table No. 26

##### f. Artisan Credit Card Scheme (ACC): December 2013

**Table I**

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	1102	2360	0	3462
ACCs Issued (No.)	715	103	0	756
Amount Disbursed (in Rs. Crores)	3.27	.27		8.18
% Achievement	64.88	4.36	0	21.83

Comm. ~ Commercial

RRB ~ Regional Rural Bank

Co-op ~ Co-operative Bank

Bank wise position is given in Table No. 27

##### g. General Credit Card Scheme (GCC):-December 2013

**Table J (Ammt. In crores)**

Particulars	Comm. Banks	RRBs	Co-op Banks	Total
Annual Target (No.)	6666	4610	0	11276
GCCs Issued (No.)	5960	3019	0	8979
Amount Disbursed (in Rs. Crores)	12.61	11.56		24.17
% Achievement	89.40	65.48	0	79.62

Bank wise position is given in Table No. 27

## Performance of Banking sector in Madhya Pradesh

### Progress on NRLM

#### i. NATIONAL RURAL LIVELIHOOD MISSION

As on 31/12/2013

**Table K**

(Amount in CRORES)

	No.	Amount
Annual financial /physical target	49065	545.00
Applications received up to quarter ended December 2013	21652	372.38
Applications rejected up to quarter ended December 2013	910	9.54
Applications / loans sanctioned upto quarter ended -- December 2013	15586	129.70
Applications /loans disbursed upto quarter ended -- December 2013	15121	114.20

#### SHG's (NABARD PATTERN)

The spread of SHG movement in the State is uneven. Targets for promotion of Savings linkage and credit linkage for the year 2013-14 has been fixed as 1 lakh SHGs and 50000 respectively and the target for JLG financing is fixed at 25000 for the current year. As per latest data available, the achievements against this target are as under :

**Table L**

Sr.No	Purpose	Target for the year	Achievement	% of achievement
1	SHG savings linkage	100000	29176	29
2	SHGs-Credit linked	50000	24146	48
3	JLGs formation and linkage	25000	5807	23



**Table M RRB-Target for SHG and JLG 2013-14**

Sr. No.	Name of RRB	No of Branches	Target allotted for savings linkage of SHGs	Achievement	Target allotted for JLGs
1	Central Madhya Pradesh Gramin Bank, Chhindwara.	418	12500	945	1500
2	Narmada Jhabua Gramin Bank, Indore.	294	8900	256	1000
3	Madhyanchal Gramin Bank, Sagar.	386	11600	226	1200
	<b>TOTAL</b>	<b>1098</b>	<b>33000</b>	<b>1427</b>	<b>3700</b>

### Performance of bank sector in Madhya Pradesh

#### Suggestions:

**Implementation of WSHG Programme :** WSHG programme is being implemented in 09 backward ( including one LWE district ) districts of Madhya Pradesh. So far credit linkage has taken place only in four districts (viz. Rewa, Sidhi, Balaghat & Seoni). The progress is slow in remaining districts. The present status of the WSHG programme (as on 20.11.2013) is as under:

SLN	Name of District where sanctions have been made	Target for promotion	Promotion of WSHGs so far	Savings linkage of WSHGs so far	Credit linkage of WSHGs so far	Promotional Grant Released so far (Rs lakh)	No of training programmes conducted by NGO/RO so far
1	Rewa	1000	1011	1011	171	17.2	108 (106 NGO, 2 R.O)
2	Balaghat	1500	1395	1161	225	23.62	34 (32 NGO, 2 R.O)
3	Shahdol	1000	310	310	0	10.72	2(R.O)
4	Seoni	1875	1168	828	33	22.16	9(8 NGO, 1 R.O)
5	Sidhi	1550	850	834	70	20.22	10 (9 NGO, 1 R.O)
6	Mandla	440	199	49	0	4.4	0
7	Dindori	180	158	108	0	1.8	0
8	Umaria	650	435	193	0	8.58	4
9	Annupur	1030	125	125	0	10.3	5
	<b>TOTAL</b>	<b>9225</b>	<b>5651</b>	<b>4619</b>	<b>499</b>	<b>119</b>	<b>172</b>

#### (iv) Intensification of SHG BLP-Non participation of Rural and Semi Urban Bank branches.

It is a matter of concern that even after implementation of SHG Bank linkage for last two decades, sizeable number of semi urban and rural branches are not participating in SHG Bank linkage programme although the programme has proved to be one of the profitable banking proposition under priority sector lending.

NABARD has proposed to conduct onsite training on SHG – Bank linkage programme at MYRADA, Kamlapur, Gulbarga (Karnataka)

**Issues Affecting SHG**

- Inadequate outreach in many regions, Multiple membership and borrowings by SHG members within and outside SHGs and Limited banker interface and monitoring.
- 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, therefore sanction of C/C limits to SHG,s as per GOI guidelines to be adopted by banks

### Performance of banking sector in Madhya Pradesh

#### j. Financial Assistance to Minority Communities:

Table S

(Amt. in crore)

Community	Disbursement		Outstanding Balance December 2013	
	No.	Amt.	No.	Amt.
Muslim	15532	283.56	199532	2615.75
Sikh	3677	135.08	47377	1427.52
Christian	1405	45.99	15981	202.68
Parsis	7	.23	872	9.79
Buddhist	740	8.70	5998	85.51
Jain	5257	71.42	79142	1229.78
Total	26618	544.98	348902	5571.03

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

#### k. Financial Assistance to Scheduled Caste: quarter December 2013

Table T

(Amt. in Crores)

Item	Schedule Castes	
	No. of A/cs	Amt.
Application Received	24603	378.97
Application Sanctioned	23528	321.03
Application Disbursed	23528	310.49
Application Rejected	478	13.11
Application Pending	597	44.83
Total Bal. O/S on 30.09.2013	727879	4186.63
NPA Amt. on 30.09.2013	117794	749.16
%age NPA	16.18	17.89

Bank wise position is given in Table No. 24

### Performance of banking sector in Madhya Pradesh

#### I. Financial Assistance to Scheduled Tribe: December 2013

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

Item	Schedule Tribes	
	No. of A/cs	Amt.
Application Received	17138	226.18
Application Sanctioned	16293	213.84
Application Disbursed	16311	206.67
Application Rejected	329	4.26
Application Pending	516	8.08
Total Bal. O/S on 30.09.2013	432321	2633.18
NPA Amt. on 30.09.2013	45519	280.84
% age NPA	10.52	10.66

Bank wise position is given in Table No.25

During FY 2012-13 the Share of SCs was 4.72% and ST was 3.29% of the total beneficiaries. The matter is being discussed in the Sub-Committee for Scheduled Tribes, and with strategies being developed for training to ST youth for self-employment training programmes, better results are expected by end of the FY.

#### m. Advance to Women beneficiaries

Advances to women beneficiaries stood at Rs.10787/-Crores which is 7.6% 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

##### n. Prime Minister's Employment Generation Program (PMEGP)

Progress during FY 2013-14 (31.12.2013) as under:

**Table AA (Amt. in Crore)**

	KVIC		KVIB		DTIC		Total	
	P	MM	P	MM	P	MM	P	MM
<b>Target</b>	2321	30.51	2321	30.51	3094	40.87	7736	101.90
<b>Forwarded to banks</b>	727	27.48	2264	47.45	2037	57.85	4893	129.47
<b>Sanctioned</b>	75	3.47	476	9.46	23	.48	491	10.98
<b>Disbursement</b>	148	5.91	355	6.85	331	9.59	668	19.24
<b>Rejected</b>	13	.63	0	0	0	0	13	.63
<b>Pending with bank</b>	639	23.38	1680	35.56	2014	57.37	4389	117.85

P ~ Physical

MM ~ Margin Money

### Performance of banking sector in Madhya Pradesh

**Action Points:**

All Banks were advised to treat the pending loan applications of 2012-13 as fresh applications and disburse the same. Progress under the scheme has commenced after the first quarter.

**o.SwarnaJayanti Shahri Rozgar Yojana (SJSRY):**

Achievement: Quarter December,2013

Table AB

(Amt. in Lacs)

Particulars		USEP	UWSP
Target Physical		9000	880
Financial	Subsidy	2250.00	2640.00
	Loan	6300.00	4525.72
	Total	8550	7165.72
Achievement Physical		5123	91
Financial	Subsidy	996.68	144.90
	Loan	2546.33	267.32
	Total	3705.13	412.22
% Achievement Physical		56.92	10.43
Financial %		43.33	5.75

Bank wise position is given in Table No.17

**q. Mukhya Mantri Yuva Swarozgaar Yojna**

1. A very ambitious Swarozgar Yojna for the youth had been launched by the Govt. of Madhya Pradesh in February,2013, the Mukhya Mantri Yuva Swarozgar Yojna. Nearly one year has passed since its implementation through the Industries Department, Govt.of Madhya Pradesh and all Banks, but the desired results are not forthcoming. Against a physical target of 50000 Nos. in the financial year 2013-14, only 8365 have been disbursed as on 31.12.2013. Progress under the scheme is given below :

SR.	PHY.TARGET	FORWARDED TO BANKS	SANCTIONED BY BANKS		DISBURSED BY BANKS		% ACHVMT OVER TARGET
			NO.	AMTT. (CRORES)	NO.	AMTT (CRORES)	
1	50000	97604	24373	313.89	8365	76.98	17%

Banks are requested to extend their full-fledged support for successful implementation of the scheme in the remaining period of the financial year. District wise Information is given in Annexure- I

## Performance of banking sector in Madhya Pradesh

### p.Tejaswini

1. Bank Linkage of Tejaswini Self Help Group: Under Tejaswini programme of the MahilaVitta and Vikas Nigam in 6 District of Madhya Pradesh State (Balaghat, Mandla, Dindori, Tikamgarh, Chhatarpur, Panna) 11667 Bank accounts have been opened of SHGs. The financial lay-out of the plan in the year 2013-14 has been estimated at Rs.19.56 Crore Bank Finance and Rs. 6.82 Crore subsidy.

Due to the difficulty faced by Banks in contacting the Self Help Groups and giving them counseling for facilitating bank operation, the Department has decided to appoint a "Bank Mitra" where there are more than 40 Bank accounts of Tejaswini Self Help Groups. The Deptt. has proposed that space may be provided by the Bank branch for the "Bank Mitra". The Deptt. has requested banks to extend support in the working of the "Bank Mitra". (Banks on the other hand propose that the services of the Bank Correspondent can be utilized by the Deptt.)

### Performance of banking sector in Madhya Pradesh

#### q. 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 1500 weavers' cards for Madhya Pradesh State for FY 2013-14

NAME OF STATE	NAME OF 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	Amtt. of CCL issued by the Bank	WCC Active	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	26	6.50	26	3.35	0	0
	Bol	114	131	22	5.77	13	3.25	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	8	2.00	0	0	0	0
	Allaha bad 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	104	19.52	78	11.80	0	0



An amount of Rs.86.41 lakh to 26 Primary Weavers Cooperative Societies (PWCS) and Rs.46.94 lakh to 210 individual weavers was sanctioned and released under Handloom Package as detailed below.

Sr. No.	Name of the Bank	No. of Society	District	Amount (in Rs.)
1	Jabalpur DCCB	13	Jabalpur	1627633.00
2	Direct to PWCS	2	Jabalpur	239006.00
3	Direct to PWCS	2	Sagar	8476.00
4	Mandla DCCB	1	Mandla	127565.00
5	Sehore DCCB	8	Sehore	6638445.00
	<b>Total</b>	<b>26</b>		<b>8641125.00</b>

**Amount of Recapitalisation assistance Sanctioned to Individual Weavers in M.P. under Handloom Package**

Sr No.	Name of the Bank	No. of Beneficiaries	Amount (in Rs.)	District covered
1	SBI, Maheshwar	25	498402.00	Khargone
2	SBI, Chanderi	110	2714050.00	Ashoknagar
3	CBI, Mohgaon	4	94715.00	Chhindawara
4	UBI, Indore	4	146066.00	Dewas and Buranhanpur
5	MGB	62	1136655.00	Ashoknagar&Shivpuri
6	NJGB	5	104274.00	Khargone
	<b>Total</b>	<b>210</b>	<b>4694162.00</b>	

**Weavers Credit Cards** -Govt of India has allocated a target of 1500 Weavers Credit Cards for MP to be issued during the year 2013-14

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.

### Performance of banking sector in Madhya Pradesh

#### r.National Horticulture Mission & NHB Scheme

Progress: quarter December 2013

**Table AC**

PARTICULARS	UNIT	FY 2013-14
Cases Received	No	107
Cases Approved	No	96
Cases Sanctioned	No	96
Cases Disbursed	No	92
	Amt. (in Rs. Crores)	12
Cases Rejected	No	1
Cases Pending	No	10
Balance Outstanding	No	8517
	Amt. (in Rs. Crores)	151.07

#### National Horticulture Board (NHB) Progress report:

The progress for quarter December,2013 under NHB scheme is given below:

**Table AD**

(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
94	91	3	0

Release status: quarter December 2013

**Table AE**

PARTICULARS	NO OF CASES	AMT. IN CRORES
Subsidy released from Bhopal center	136	224.61
Subsidy released from NHB HO, Gurgaon Center	4	34.05
<b>Total -</b>	<b>140</b>	<b>258.67</b>

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.

### S. Mukhya Mantri Karigar Swarojgar Yojana

Launched on 01.07.2013, the scheme is aimed to provide self-employment to Rural and Urban tiny artisans/manufacturers. The scheme will be implemented through KVIB and the main features of the Scheme are mentioned hereunder:

For projects up to Rs. 10,000.00	
Margin Money Subsidy	@ 50% of Project Cost with a maximum of Rs. 5000/-
Interest Subsidy	100% Interest Subsidy payable for a maximum tenor of 5 Years
For Projects of Rs. 10,000.00 to Rs. 5,00,000.00	
Margin Money Subsidy	@ 50% of Project Cost with a maximum of Rs. 25000/-
Interest Subsidy	5% Interest Subsidy payable for a maximum tenor of 5 Years subject to a maximum amount of Rs.24,000/- per year.
Reimbursement of CGTMSE Guarantee Fees	1% One time Guarantee fees with a maximum of Rs.5000/- and Service charge @ 0.5% each year will be reimbursed with a maximum total reimbursement of Rs. 10,000/-

Bank wise progress against targets is given in below. Bank wise progress is given in annexure III. Banks need to explore this Scheme and sanction more proposals under this

TARGET		FORWARDED		SANCTIONED		DISBURSED		REJECTED		PENDING	
PHY	FIN	PHY	FINAN	PHY	FINA	PHY	FIN	PHY	FIN	PHY	FIN
6618	1058	4199	3595	1062	692	506	327	60	77	3077	2825

## NPA Management

### NPA Position as on 31.12.2013

#### i. NPA position Sector wise

**Table AF** (Amt. in Crore)

SCHEME	SUB-STD.	DOUBTFUL	LOSS	TOTAL NPA	TOTAL ADV.	% OF NPA TO TOTAL ADV
Agriculture	4992	1699	135	6826	52270	13.05
MSE	454	433	139	1026	20941	4.89
OPS	307	252	37	596	17162	3.47
Education Loan	44	27	14	84	1927	4.35
Housing Loan	105	78	32	215	12762	2

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

#### ii. NPA position under Govt. Sponsored schemes

**Table AG** (Amt. in Crore)

SCHEME	SUB-STD.	DOUBTFUL	LOSS	TOTAL NPA	TOTAL ADV.	% OF NPA TO TOTAL ADV
PMRY	30.19	83.82	53.77	167.78	320.94	52
PMEGP	14.16	6.61	3.51	24.28	603.07	4
SGSY (Group)	20.12	17.73	15.89	53.74	376.73	14
SGSY (Individual)	43.09	38.50	29.60	111.19	468.12	24
KVIC	8.59	11.24	4.36	24.19	218.83	11
SJSRY	24.73	36.09	22.17	82.99	265.98	31
SRMS	2.01	3.61	1.84	7.46	29.40	25
Antyavyasai	7.91	9.20	3.76	20.87	57.87	36

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

### NPA Management

#### iii. Bank Recovery incentive Scheme(BRISC).

**Web enabled BRISC software application for automation of Revenue Recovery Certificates, Madhya Pradesh Lokhdhan (ShodhyaRashiyon Ki Vasuli) Adhinyam, 1987(BRISC)**

**Table AH**

**(Amt. in crore)**

Item	2010-11		2011-12		2012-13		December13	
	A/c	Amount	A/c	Amount	A/c	Amt.	A/C	AMT
RRCs filed by Bank branches	24203	250.8	182275	1672.9	13826	15100	43822	2027
RRCs forwarded by Dist. level Nodal branch to Collectorate	21701	233.5	163129	1480.8	10967	12247	27805	1814
RRCs Accepted by District Administration	21007	226.9	149875	1320.9	8535	9638	14620	176
RRCs Rejected /returned by District Administration	857	2.2	2296	20.8	1569	144	254	5
RRCs issued/allotted by District Administration to Revenue Officer	10212	107.2	92024	949.1	7252	8081	12848	161
Recovery against issued RRC	195	1.5	7663	68.6	1003	85	1419	9
RRCs Disposed of by District Administration	13	0.2	289	1.8	957	21	254	1
RRCs pending for Recovery	10199	105.2	91735	880.6	7155	723	12594	152

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

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 amounting 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) Detection and impounding of counterfeit notes:

1. Banks to organize more number of training programmes on FICN to sensitize their ground level staff.
2. For cases of detection of counterfeit notes upto 4 pieces, in a single transaction, a consolidated report should be sent by the Nodal Bank Officer to the police authorities or the Nodal Police Station, along with the suspect counterfeit notes, at the end of the month.
3. For cases of detection of counterfeit notes of 5 or more pieces, in a single transaction, the counterfeit notes should be forwarded by the Nodal Bank Officer to the local police authorities or the Nodal Police Station for investigation by filing FIR.

**However, the same is not being strictly adhered to by the bank branches who usually do not report detection of FICN in bulk/ retail tenders.**

### b) Issues on Bank Operation of Panchayat Raj Institutions(PRI's) (Zilla Panchayats, Janpad Panchayats and Gram Panchayats)

1. Cash withdrawal by bearer cheques not to be allowed after prescribed limit.
2. Bank Statements to mention name of the payee.
3. All manual pass books to be converted into computerized pass books.
4. Charges of Government accounts to be automatically reversed.
5. The Deptt. of Panchayat and Rural Development has also proposed that
  - A. Beneficiaries who are unable to use the Debit Card, should not be issued debit cards, and
  - B. Third Party cheques payment in such accounts to be accompanied by supporting document.

At present the 2<sup>nd</sup> proposal does not fall under the banking regulation act, and is not feasible. Regarding the 1<sup>st</sup> proposal Banks may issue instructions individually.

### 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:22/11/2013

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

#### Action Points

- A counseling session was proposed for trainees at the initial part of training in the Skill Development Centres by Bank personnel for facilitating proper loan documentation etc.

- Credit camps in the SDC,s proposed at the end of the Training Session, in presence of potential employers.

**2. Sub-Committee on Agriculture and Allied Activities:**

Meeting Date: 07/11/2013

Chairman: Agriculture Production Commissioner

**Action Points**

- More refinance from NABARD is needed to backward Districts such as Dindori, Shahdol, Rewa, Umariya
- Priority in lending to economically weaker Districts in the State.
- The problem of disparity in Scale of Finance needs to be resolved.
- Special review of Sub-Committee on Agriculture should be held on some time in January 2014.
- NABARD will hold District Level workshops in the month of December/January.

**3. Sub-Committee on Industries**

Meeting Date: 06/11/2013 & 6/12/2013

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

**Action Points.**

Banks were advised not to curtail the project cost under Mukhya Mantri yuva Swarozgar Yojna.

Sponsoring agencies should sponsor more number of cases to banks.

Banks were asked to speed up disbursements and finish the pending cases by the end of February,2014.

**4. Sub-Committee on Improving Recovery System**

Meeting Date: 19/11/2013

Chairman: Commissioner, Institutional Finance

**Action Points:**

- Officials of each sponsoring agencies of govt. must participate in the BLBC meetings.
- 10% of the outstanding RRC filed should be the minimum target for recovery for the tehsil.
- PS-Revenue should be included as a member of the committee constituted for review of Bank's recovery.
- LDM should coordinate for the Lok Adalats.
- District wise detail list of the accounts where the notices have been issued under 13(4)S of ARFAESI Act to be submitted to DIF by each Bank .

**5. Sub-Committee on Financial Inclusion/FLCC**

Meeting date: 26/10/2013

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

**Action Points:**

- Emphasized the need for up-dation of data of USB/BC as against the target of 2561 data available is of 1767 only.
- Transactions in the FI accounts need to be monitored.
- Government has decided to provide V-sat connectivity to all the USBs opened by this year end. Smt.Aruna Sharma, ACS, appraised the house that initially 4000 V Sats are required and total requirement will be 23000 and the Government can bear the expenses till NOFL is able to provide the network. Banks to place order for V Sats required and if head offices of the banks are not permitting, expenses will be borne by the state government. It was resolved in the meeting “decision taken to request banks to install V Sats in USBs running in Panchayat building.
- Smt. Sharma appreciated the performance of RSETI and FLCCs and suggested that R-Setti trained youth may also be appointed as BC’s/CSPs.

#### 6. Sub-Committee to improve CD ratio:

Meeting Date: 20/11/2013

Chairman: OSD cum-Commissioner, Institutional Finance, Government of Madhya Pradesh

##### **Action Points**

- The Districts having CD ratio below 40% needs to improve.
- LDMs should plan for loan disbursement campaigns during this year, get it approved by DLCC and should circulate to all the Branches.
- Banks should cover all the left over farmers by financing KCCs.
- LDMs should provide the names of the Branch Managers who are not performing in various Govt Sponsored Schemes and should be forwarded to MOF, Govt. of India.
- As regards presence of BMs for registration of mortgages under CM Rural Housing Finance before Sub-Registrar, it was clarified that IG Registrar has issued Circular permitting absence of Bank Officials for Registration of Mortgages.

#### 7. Sub-Committee on Education Loan:

Meeting date: 21/11/2013

Chairman: OSD cum-Commissioner, Institutional Finance

##### **Action Points**

- Camps were held at District headquarters from 15<sup>th</sup> Dec to 31<sup>st</sup> Dec’2013.
- For claiming interest subsidy, the last date has been extended up to 31<sup>st</sup> Dec’13. Banks were advised to claim subsidy for all the eligible cases by the cut-off date.

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

Meeting date: 26/11/2013

Chairman: CGM, NABARD

##### **Action Points:**

- The guidelines on interest subvention to SHGs should be circulated to all the Branches.
- Branches should not be confined to Service Area approach for financing SHGs.



- Nomination of Branch Managers should be done by the controlling offices for the training programmes are scheduled by NRLM & NABARD in the month of Dec'13 and Jan'14.

#### 9. Sub Committee on MSME/RSETI

Meeting date:11/12/2013

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

##### Action Point:

- The concerned Govt. Deptt. of the Govt. sponsored schemes, like PMEGP, MKRY(Mukhya Mantri Karigar Yojna), Mati Kala Yojna, etc., to provide Bank-wise, District-wise & Branchwise position in soft copy to the convenor of the Sub-Committee for intense follow up.
- As regards Weaver's Credit Cards, Credit camps were required to be held. Govt. Department to inform the date of camps to banks.
- Applications under PMEGP should be sent to banks as per the Service Area allotment to the banks under Govt. Sponsored Schemes.
- A comparative study of State-wise settlement ratio by RSETI's should be made by the convenor bank.s

#### 10. Sub Committee on Housing Sector

Meeting date: 28/10/2013

Chairman: Additional Chief Secretary Panchayat & Rural Development, Govt. of Madhya Pradesh.

##### Action Points:

- Banks should disburse all the pending loan cases, as the house construction activities have start.
- Banks were under a misconception of renewal of the MOU due to change in the Unit Cost, which was causing the delay. The House was informed of the clause of non-requirement of MOU for loans upto Rs.500,000/- lacs and also the clause of extendable Unit Cost in the original MOU.
- The issue of Annual Asset Verification charges was raised by representative of Syndicate Bank. A waiver proposal was recommended by the Chairperson to be moved in next SLBC.
- Commissioner Institutional Finance took a serious view of the non-submission of EMI claims by banks to the Deptt., as the burden of overdue interest will have to be borne by the beneficiary.

#### c.Implementation of Official Language Policy:

मध्य प्रदेश में 42 बैंकों में से केवल 35 बैंकों ने राजभाषानीति 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।

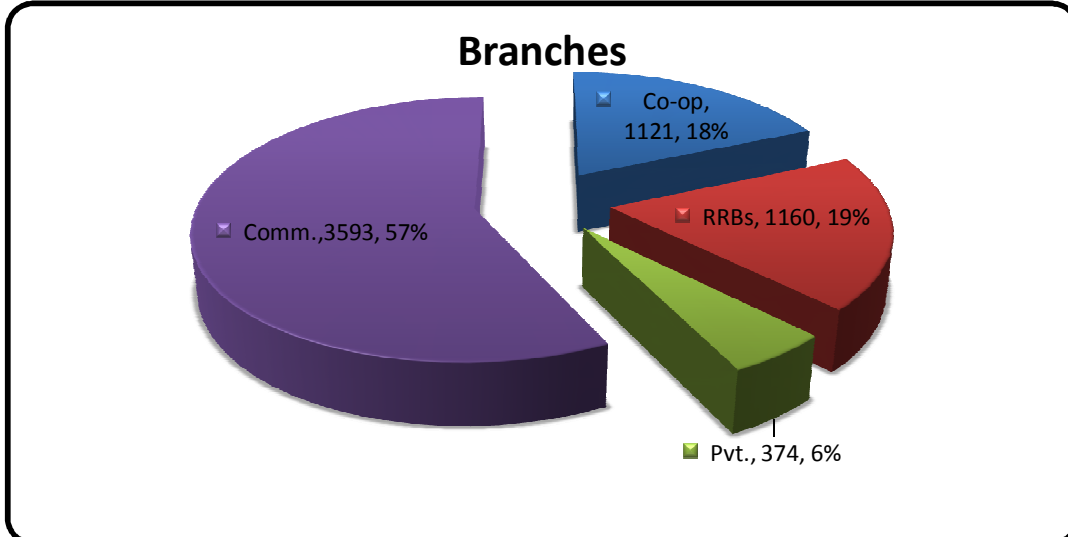
**Data of the following banks has not been received and hence their Previously Submitted data has been taken:**

<b>S. No.</b>	<b>NAME OF THE BANK</b>
1.	INDIAN BANK
2.	STATE BANK OF HYDERABAD
3.	STATE BANK OF PATIALA
4.	STATE BANK OF MYSORE
5.	STATE BANK OF BIKANER AND JAIPUR
6.	ING VYSYE BANK
7.	THE J&K BANK Ltd.
8.	THE KARUR VYSYA BANK LTD.
9.	THE SOUTH INDIAN BANK LTD.
10.	THE RATNAKAR BANK LTD
11.	YES BANK
13.	THE CITY UNION BANK LTD.
14.	UNITED BANK OF INDIA

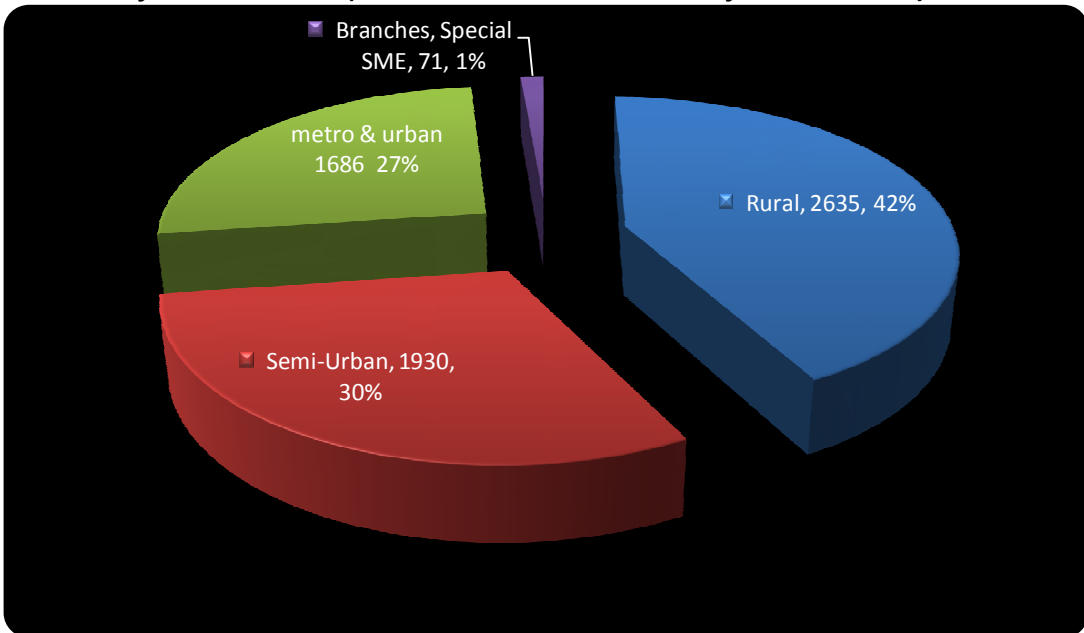
**OTHER ISSUES WITH THE PERMISSION OF CHAIR**

**Summary of Madhya Pradesh Bank Network at a Glance**

**Total No. of Branches - 6248**



**Total No. of Branches: 6248(69 SME Branches are subset of 6248branches)**



**ATMs: Detail**

BANKS SEGMENT	No. of ATMs
Comm. Bank	4532
Private Banks	943
RRBs	3
Co-op Banks	1
<b>Total of ATMs</b>	<b>5479</b>