

संस्थागत वित्त संचालनालय
मध्य प्रदेश



ग-खण्ड, प्रथम तल विन्ध्याचल भवन,

भोपाल - 462003

दूरभाष: 0755-2551199, 2552003

क्रमांक/प्राविधि/बैठक-194/संविसे/2025/ 1295

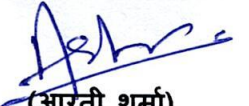
भोपाल, दिनांक 22 जुलाई 2025

एस.एल.बी.सी. की 194वीं एवं वित्तीय समावेशन संबंधी विशेष बैठक दिनांक 10 जुलाई, 2025 का कार्यवाही विवरण
प्रति,

1. कृषि उत्पादन आयुक्त, म०प्र० शासन, किसान कल्याण तथा कृषि विकास विभाग, मंत्रालय, भोपाल ।
2. अपर मुख्य सचिव, म०प्र० शासन, नवीन एवं नवकरणीय उर्जा विभाग, मंत्रालय, भोपाल ।
3. अपर मुख्य सचिव, म०प्र० शासन नगरीय विकास एवं आवास विभाग, मंत्रालय, भोपाल ।
4. अपर मुख्य सचिव, म०प्र० शासन, विज्ञान एवं प्रौद्योगिकी विभाग, मंत्रालय, भोपाल ।
5. अपर मुख्य सचिव, म०प्र० शासन, उच्च शिक्षा विभाग एवं उद्यानिकी तथा खाद्य प्रसंस्करण विभाग, मंत्रालय, भोपाल ।
6. अपर मुख्य सचिव, म०प्र० शासन, वित्त विभाग, मंत्रालय, भोपाल ।
7. प्रमुख सचिव, म०प्र० शासन, पंचायत एवं ग्रामीण विकास विभाग, मंत्रालय, भोपाल ।
8. प्रमुख सचिव, म०प्र० शासन, पशुपालन एवं डेयरी विभाग, मंत्रालय, भोपाल ।
9. प्रमुख सचिव, म०प्र० शासन, सहकारिता विभाग, मंत्रालय, भोपाल ।
10. प्रमुख सचिव, म०प्र० शासन, मछुआ कल्याण तथा मत्स्य विकास विभाग, मंत्रालय, भोपाल ।
11. प्रमुख सचिव, म०प्र० शासन, कुटीर एवं ग्रामोद्योग विभाग, मंत्रालय, भोपाल ।
12. प्रमुख सचिव, म०प्र० शासन, सूक्ष्म, लघु और मध्यम उद्यम विभाग मंत्रालय, भोपाल ।
13. प्रमुख सचिव, म०प्र० शासन, जनजातीय कार्य विभाग, मंत्रालय, भोपाल ।
14. प्रमुख सचिव, म०प्र० शासन, अनुसूचित जाति कल्याण विभाग, मंत्रालय, भोपाल ।
15. प्रमुख सचिव, म०प्र० शासन, पिछड़ा वर्ग तथा अल्पसंख्यक कल्याण विभाग, मंत्रालय, भोपाल ।
16. प्रमुख सचिव, म०प्र शासन, राजस्व विभाग, मंत्रालय, भोपाल ।
17. प्रमुख सचिव, म०प्र० शासन, सामाजिक न्याय एवं दिव्यांगजन सशक्तिकरण विभाग, मंत्रालय, भोपाल ।
18. सचिव, म०प्र० शासन, स्कूल शिक्षा विभाग, मंत्रालय, भोपाल ।
19. सचिव, म०प्र० शासन, तकनीकी शिक्षा, कौशल विकास एवं रोजगार विभाग, मंत्रालय, भोपाल ।
20. महानिरीक्षक पंजीयन एवं अधीक्षक मुद्रांक, वाणिज्यिक कर विभाग, पंजीयन भवन, अरेरा हिल्स भोपाल ।
21. मुख्य कार्यपालन अधिकारी, म.प्र राष्ट्रीय ग्रामीण आजीविका मिशन, भोपाल
22. राज्य निदेशक, खादी और ग्रामोद्योग आयोग भोपाल (म.प्र.) ।
23. मुख्य महाप्रबंधक, भारत संचार निगम लिमिटेड, भोपाल ।
24. निदेशक, डाक सेवाएँ, डाक भवन, भोपाल ।
25. प्रभारी प्रबंधक संचालक, म.प्र. राज्य सहकारी बैंक मर्यादित, भोपाल ।
26. उप महाप्रबंधक, दि न्यू इंडिया एश्योरन्स कम्पनी लिमिटेड, क्षेत्रीय कार्यालय, भोपाल (म.प्र.) ।

विषय:- राज्य स्तरीय बैंकर्स समिति की 194वीं एवं वित्तीय समावेशन संबंधी विशेष बैठक दिनांक 10 जुलाई, 2025 का कार्यवाही विवरण ।

उपरोक्त विषयान्तर्गत लेख है कि 10 जुलाई, 2025 को मुख्य सचिव, म.प्र शासन की अध्यक्षता में आयोजित राज्य स्तरीय बैंकर्स समिति की बैठक का अनुमोदित कार्यवाही विवरण संलग्न कर प्रेषित है ।


(आरती शर्मा)

संयुक्त संचालक
संस्थागत वित्त


प्रतिलिपि:

पृ.क्रमांक/प्रावि/बैठक-194/संवि/2025/ 1296

भोपाल, दिनांक 22 जुलाई 2025

1. स्टाफ आफिसर, अपर मुख्य सचिव, मुख्यमंत्री कार्यालय, म०प्र० शासन, मंत्रालय, वल्लभ भवन, भोपाल ।
2. स्टाफ आफिसर, मुख्य सचिव, म०प्र० शासन, मंत्रालय, भोपाल ।
3. स्टाफ आफिसर, अपर मुख्य सचिव, म०प्र० शासन, वित्त विभाग, मंत्रालय, भोपाल।
4. निज सहायक, आयुक्त, संचालनालय संस्थागत वित्त, म.प्र. भोपाल।
5. संयोजक, राज्य स्तरीय बैंकर्स समिति, मध्य प्रदेश, भोपाल ।
6. राज्य प्रतिनिधि, इफ्फो टोकियो जनरल इंश्योरेंस, भोपाल ।
7. राज्य प्रतिनिधि, इंडिया फर्स्ट लाइफ इंश्योरेंस, भोपाल ।

की ओर सूचनार्थ एवं आवश्यक कार्यवाही हेतु अग्रेषित


संयुक्त संचालक
संस्थागत वित्त

Minutes of the 194th SLBC and Special SLBC meeting on Financial Inclusion held on July 10, 2025

194th State Level Banker's Committee meeting and Special SLBC meeting on Financial Inclusion held on 10th July, 2025 at Room Number 505-C, Vallabh Bhawan-II, Mantralaya, Bhopal. The meeting was chaired by Shri Anurag Jain, Chief Secretary, Government of Madhya Pradesh. Senior Officials of Madhya Pradesh Government, Regional Director RBI, Director DFS Shri Jitendra Asati, Chief General Manager SBI and Heads of all member banks ensured participation in the meeting held both physically and virtually.

Shri Tarsem Singh Zira, Convener SLBC welcomed the participants and started the presentation with permission of the Chair. Key discussion points and action emanated from meeting is outlined here under-

1. Confirmation of Last Meeting Minutes

The minutes of 192nd and 193rd SLBC meeting held on 17th April 2025 was circulated among members and also uploaded on SLBC website. Since no amendments or suggestions received, minute was unanimously adopted by house.

2. Review of Banking Development in the Madhya Pradesh

Convenor SLBC presented the key banking development of the state for last 3 years. Chief Secretary advised banks for concerted effort to increase per capita loan in the state.

Action: All Banks

3. Review of Annual Credit Plan Achievement for FY 2024-25

Chair expressed displeasure over non achievement of segment wise priority sector target and advised low performing banks (i.e. MPGB, IDBI Bank, Punjab & Sind Bank) to ensure achievement during FY 2025-26. SLBC was advised to monitor the Banks performance regularly.

Action: SLBC & All Banks



4. Credit Deposit Ratio (CD Ratio)

While reviewing the Credit Deposit Ratio of state, it was opined by Agriculture Production Commissioner, if major banks of state will improve their Credit Deposit Ratio, state performance will significantly improve.

Action: Major Banks of the State

For low CD Ratio districts, joint effort of major banks of District and State administration is felt. Area wise action plan for improvement of CD ratio has been urged under guidance of Additional Chief Secretary, Finance Department.

Action: Institutional Finance, Major Banks of the District

To improve Credit off take in Singrauli, Commissioner Institutional Finance will take the lead.

Action: Commissioner, Institutional Finance

5. Three months' saturation Camps on Financial Inclusion

It has been noticed that due to lack of awareness, claim ratio in the state is very low as compared to gross enrollment under the Social Security Schemes i.e. PM Suraksha Bima Yojana and PM Jeevan Jyoti Bima Yojana. State administration in consultation with banks, should exercise for lodgment of claim in all death cases from 2021 onwards if deceased were insured under the schemes.

Action: DIF & All Banks

Chair directed to extend co-operation and involvement of State Administration at ground level to make the three months' saturation campaign successful. Open account of remaining adults.

Action: DIF & All Banks

6. Opening of Bank Branches in 56 Locations identified by DFS.

Chief Secretary instructed to construct new government premises at remaining 11 locations within 6 months if premises are unavailable and hand over to respective banks for branch opening. Forum also not consented for approval of branches opened at alternative locations i.e. Pipaljhopa, Sanghvi, ChachariyaPani, Rajanialoking to distance more than 5 km from given location Palaskhurd, Panwada, Sirwel and Gadaiga on respective lt.

Action: DIF & respective banks



7. Opening of Bank Branches in Block Centres

Present progress made by the banks reviewed and Chair advised banks to come forward for opening branches in these blocks.

Action: All Public Sector Banks

8. Progress under Government Sponsored Schemes

During review of National Rural Livelihood Mission (NRLM), it was noted that per SHG disbursement in the state is only Rs. 2.26 lakh. Convenor SLBC targeted to achieve this amount to Rs.3.00 lakh during FY 2025-26.

Action: MPSRLM & All Banks

Chief Secretary expressed concern over non-disbursal of 19,000 PM SVANidhi sanctioned cases since January 2025, and instructed all banks to ensure disbursement within 15 days and SLBC to review the progress within next 7 days.

Action: UADD & All Banks

Pendency in claim lodgment for interest subsidy in sanctioned PM SVANidhi cases was also observed, and for which Chair directed all banks to complete this exercise at the earliest. Chair advised DIF to share detail of relevant banks charging higher rate of interest with RBI and RBI may examine the matter to understand any issue of charging excessive interest rate by these banks.

Action: UADD, DIF, RBI & All Banks

During performance review of PMFME Scheme, ACS Horticulture requested banks for convergence of PMFME applications under Agri Infra Fund, enabling applicants to get additional benefit of 3 % interest subsidy and CGTSME fee reimbursement.

Action: All Banks

Agriculture Production Commissioner requested banks for Geo tagging of sanctioned cases under Agri Infra Fund.

Action: All Bank

9. SVAMITVA Scheme

Chief General Manager, State Bank of India flagged legal implication regarding right of mortgage creation under the scheme. Chief Secretary directed ACS, Finance to convene one meeting with banks and apprise the legality under SVAMITVA Scheme. Also, IDFC First Bank was advised to share its procedure to sanction the loan under the scheme.

Action: ACS Finance, IDFC First bank & All Bank



10. Abrupt Cancellation of DCC meetings

Chief Secretary acknowledged the importance of DCC meeting and advised Finance Department to sensitize the District Collectors and issue a letter in this regard.

Action: Institutional Finance

11. Non-Performing Assets

SLBC Convenor highlighted the high level of NPA under Agriculture, Transfer of Agriculture Lands through sell despite charged to banks and delay in execution of Section 14 application under SARFAESI at District/tehsil Level. Chief Secretary advised to explore possibility for addition of one paragraph in registry/sell deed wherein liability may pass on to the purchaser. Regarding execution of section 14 application, under SARFAESI he ensured to sensitize in next Collector meeting and to issue necessary instructions.

Action: Institutional Finance

Meeting concluded with vote of thanks to the Chair.

