

## Agenda for 1<sup>st</sup> State Level Financial Inclusion Committees (SLFIC) Meeting of Madhya Pradesh

**1. Date of formation of State Level FI Committee headed by Chief Secretary-- Meeting Number:**

The Committee was formed on 3<sup>rd</sup> May 2016 as under:

ACS, Finance	: Chairman
Convenor-SLBC	: Secretary
Commissioner, DIF, GoMP	: Member
Nodal Officer, DFS, MOF, Govt. of India	: Member
General Manager, Union Bank of India	: Member
General Manager, Allahabad Bank	: Member
General Manager, Bank of Baroda	: Member
General Manager, Bank of India	: Member
Chief Post Master General, M.P.	: Member

Meeting Number : 1  
Date : 2<sup>nd</sup> June 2016

**2. Whether the list of grey areas which have not been covered due to telecom connectivity has been submitted to SLBC and request for funds has been made to Headquarters of each bank? If so, number of centers? Names of banks in whose area the VSAT is to be set up?**

Proposal of following banks was approved in the 159<sup>th</sup> SLBC meeting.

Sr. No.	Name of the Bank	No. of SSAs with connectivity problems
1	Allahabad Bank	25
2	Bank of India	79
3	Central Bank of India	268
4	CMPGB	320
5	ICICI Bank	10
6	NJGB	112
7	Punjab & Sindh Bank	5
8	Punjab National Bank	125
9	State Bank of India	41
10	UCO Bank	4
11	Union Bank of India	35
12	Syndicate Bank	6
	<b>TOTAL</b>	<b>1030</b>

SLBC vide their letter no. ZO: FI: 2016-17:04 dated 07.04.2016 & ZO: SLBC: 2016-17:41 dated 30.04.2016 requested NABARD for approval of the proposals at the earliest.

**3. Whether the joint camps of Aadhar and Mobile seeding with Ministry of Rural Development started at the block and village level? Have arrangements been made for the camp to cover:**

a) Aadhar seeding

1.86 crores PMJDY accounts are opened in the State as on 10.05.2016 and 90.41 lakhs accounts are seeded with aadhar. UIDAI data shows that 6.48 crores aadhar is issued in the State but percentage of aadhar seeding is only 48.39%. Field functionaries of banks informed, though 6.48 crores aadhar is issued; many people have not received aadhar. Banks have been advised to share the list of customers wherever aadhar is not seeded with district administration for bringing the customers for aadhar seeding.

**b) Mobile seeding**

1.86 cores PMJDY accounts open in the State as on 01.05.2016 and mobile seeding is in 21.17 lakhs accounts. Bank wise details are as under:

Sr. No.	Name of the Bank	No. of Mobile seeding in the accounts
1	Bank of Maharashtra	96837
2	Canara Bank	149125
3	Central Bank of India	143691
4	Dena Bank	54452
5	HDFC Bank	64340
6	IDBI	7038
7	Indian Bank	86521
8	Punjab National Bank	526885
9	State Bank of India	698346
10	Uco Bank	290200
	<b>TOTAL</b>	<b>2117435</b>

Other banks have shown NIL progress in this regard.

**c) Rupay card disbursement**

As on date, 11438 camps are organized by banks for distribution of Rupay card and PINs wherein 23.38 lakhs cards and PINs were distributed. Further, 12.97 lakhs Rupay cards are yet to be delivered to the respective customers. Banks have been advised to share such list with district administration for their support.

**d) Rupay card activation**

Out of 1.50 crores issuance of Rupay card, 86.17 lakhs cards are active as on 10.05.2016.

[Bank wise status is attached]

**e) Imparting Financial Literacy**

Banks have imparted financial literacy at 5100 schools across the State during FY 2015-16. Presently, financial literacy at ITIs, skill development centres are under progress. Out of 123 Government ITIs, 359 private ITIs and 427 skill development centres; financial literacy was imparted at 115, 318 and 427 centres respectively. Bank wise progress is attached.

**4. Have the Postal authorities been invited to the camp?**

SLBC vide their letter no. ZO: SLBC: 2016-17:77 dated 18.05.2016 requested all banks to invite postal authorities, whenever camps are conducted.

**5. Whether SLBC has made calls to cross check availability of Bank Mitras across the state, and has the list of non-available bank mitras, and the issued raised by them shared with the concerned banks?**

Out of 10484 BCs, calls were made to all BCs to check their availability. 7704 BCs were found available. List of non-available BCs was shared with concerned banks for necessary action.

**6. What is the number of applications for attachment of property under section 14 of SARFAESI pending with district magistrates and monitoring of their disposal.**

Total 413 cases are pending with District Magistrates in 44 districts for attachment of property under section 14 of SARFAESI of their disposal. Details are as under:

Sr.	District	No. of case pending	Sr.	District	No. of case pending	Sr.	District	No. of case pending	Sr.	District	No. of case pending
1	Annuppur	23	12	Damoh	1	23	Katni	17	34	Sehore	1
2	Ashoknagar	1	13	Dewas	13	24	Mandsaur	3	35	Seoni	6
3	Balaghat	1	14	Dhar	1	25	Morena	3	36	Shahdol	20
4	Barwani	1	15	Dindori	10	26	Narsingpur	5	37	Sheopur	1
5	Betul	6	16	Guna	5	27	Neemuch	2	38	Shivpuri	1
6	Bhind	7	17	Gwalior	4	28	Raisen	2	39	Sidhi	17
7	Bhopal	43	18	Harda	1	29	Rajgarh	4	40	Singrauli	3
8	Bina	1	19	Hoshangabad	16	30	Ratlam	2	41	Tikamgarh	5
9	Burhanpur	1	20	Indore	76	31	Rewa	36	42	Ujjain	12
10	Chhatrapur	2	21	Jabalpur	10	32	Sagar	11	43	Umaria	7
11	Chhindwara	13	22	Jhabua	1	33	Satna	12	44	Vidisha	6
										<b>TOTAL</b>	<b>413</b>

Bank wise list is attached.

**7. Check the available number of Bank mitras of the banks and those having Rupay Card and Aadhaar enabled machines. Review plans to provide 100% RuPay Card and Aadhaar enabled machines.**

Presently 17 banks have 4517 Rupay enabled machines and 15 banks have 6985 aadhar enabled machines. Bank wise list is given below:

Sr.	Name of the Bank	Total no. of SSA	Total no. of BCA	No. of BCs having Rupay enabled machine	No. of BCs having AEPS enabled machine
1	Allahabad Bank	379	242	35	242
2	Axis Bank	29	26	26	26
3	Bank of Baroda	205	205	112	600
4	Bank of Maharashtra	378	363	363	0
5	Canara Bank	70	66	66	66
6	Central Bank of India	1197	1016	267	1016
7	CMPGB	1461	1289	121	935

8	Dena Bank	43	43	48	61
9	HDFC Bank	48	48	3	48
10	IDBI	19	3	13	0
11	Indian Bank	13	13	845	13
12	MGB	1474	1017	60	0
13	NJGB	938	700	0	59
14	Oriental Bank of Commerce	53	53	9	60
15	Punjab & Sindh Bank	25	9	483	9
16	Punjab National Bank	520	467	1810	483
17	State Bank of India	2877	2842	250	2842
18	Union Bank of India	533	533	6	525

All banks ensure to provide 100% Rupay and aadhar enabled machines to all their BCs by 30<sup>th</sup> June 2016.

**8. Check whether alternative channels are being used as Bank Mitras-for instance the Common Service Centres of the State Governments, Gramin Dak Sewaks, Kirana shops, Aanganwadi workers etc.**

Presently 124 such BCs are working in the following banks.

<b>Name of the Bank</b>	<b>No. of BCs are Kirana Shops/Anganwadi workers/CSC of State Govt/Gramin Dak Sevak</b>	<b>Working as CSC</b>
Central Bank of India	33	"
Dena Bank	1	"
Indian Bank	13	"
NJGB	75	"
Oriental Bank of Commerce	2	"
<b>Total</b>	<b>124</b>	